



North Carolina Retirement Systems Supplemental Benefits

When will I receive information on the North Carolina Retirement Systems Supplemental Benefits?

- After you have received your first retirement benefit payment, Pierce Insurance will mail you an enrollment book that summarizes the supplemental benefits that are available to you.
- Pierce Insurance will also send you an email summarizing your benefits and how to enroll.
- To obtain benefits you must complete the enrollment process within 60 days after you have received your first retirement benefit payment.

Where can I find information on Dental, Vision and Identity Theft Protection premiums?

- Visit ncretiree.com
- Call Pierce Insurance: 855-627-3847

What supplemental benefits are available to new retirees?

- Identity Theft Protection
- Dental
- Vision

Is there an association fee to participate?

No, all programs are offered directly through the North Carolina Retirement Systems.

What happens to my existing supplemental benefits when I retire?

This depends on the type of coverage you have and who your coverage is with.

You should contact your Health Benefit Representative at your worksite to learn about your options.

How do I make sure I do not have a lapse in dental or vision coverage when I transition from employee to retiree?

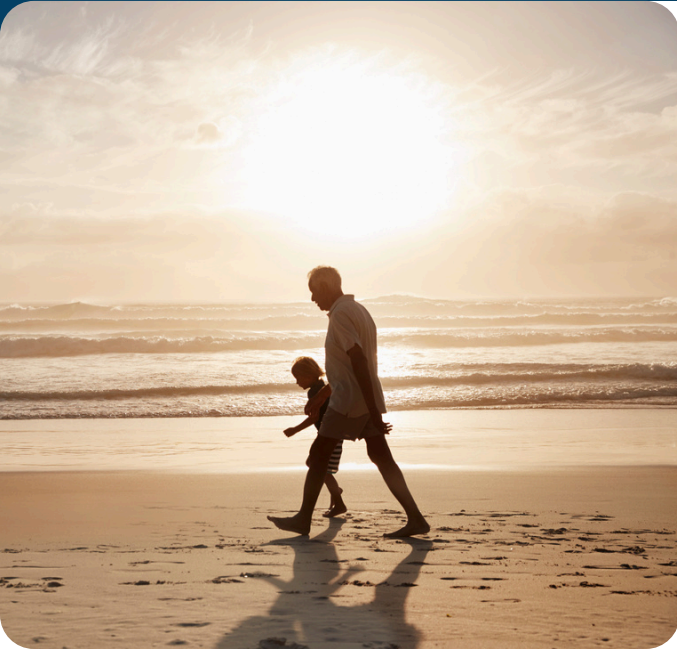
You may need to continue your current plan(s) through COBRA until your North Carolina Retirement Systems plans are effective.

Your Health Benefit Rep can advise you on your options.

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Benefit Descriptions

Norton LifeLock™ Identity Theft Protection

The risk of identity theft is real. There's a victim of identity theft every 2 seconds.¹ LifeLock™ Identity Theft Protection helps protect against damage to your finances, credit, and reputation. Help protect yourself with LifeLock, the # 1 most recognized brand in identity theft protection.²

Dental by UnitedHealthcare

There is a great deal of research that strongly links poor oral health to overall health problems. That is why it is so important to have a dental plan that covers preventive, basic, and major services. Summary of plan benefits:

- No waiting period
- Diagnostic and Preventive Services are covered at 100%.
- A \$25.00 deductible per member each plan year applies to Basic Restorative and Major Services

Vision by UnitedHealthcare

Our eyes provide valuable insight into our overall health. A comprehensive eye exam can detect not only vision and eye conditions, but signs of systemic disease. Coverage includes eye exams, lenses, frames, and contact lenses.

- Exam: Once every 12 months
- Lenses: Once every 12 months
- Frame: Once every 24 months
- Contact Lenses: Once every 12 months (contacts in lieu of lenses and frame)

No one can prevent all identity theft.

¹ Based on an online survey of 5,000 US adults conducted by The Harris Poll on behalf of Symantec, January 2019.

² Based on a monthly online consumer survey (n=1205) conducted for LifeLock by MSI International, Oct 2017- Dec 2018.

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