



North Carolina Retiree Benefit Overview

The North Carolina Retiree Supplemental Benefits Program is serviced by Pierce Insurance Agency. Pierce Insurance has been providing benefits to government employees since 1955. We are proud to be your voluntary benefit service provider. Currently, there are over 100,000 retirees participating in the accident, life, dental and vision insurance. We have a special hotline exclusively for retirees to enroll or request product information. To learn more visit www.ncretiree.com. To enroll or ask questions call toll free at 1-855-627-3847 (1-855-NCRETIRE) or email: info@pierceins.com.

It is important to note that to be eligible to participate in these optional benefits:
YOU MUST SUBMIT YOUR ENROLLMENT FORM WITHIN 60 DAYS FOLLOWING YOUR FIRST BENEFIT PAYMENT, unless otherwise advised.

Frequently Asked Questions (Detailed FAQ can be found at: www.ncretiree.com)

1. I am about to retire. When will I receive a packet to elect supplemental insurance? You will receive an enrollment packet after you have received your first retirement benefit payment. Your election must be made within 60 days after you have received your first benefit payment.

2. How are the monthly premiums collected? The monthly cost for the program is deducted from your retirement pay. If a deduction is not available you can be direct billed monthly, quarterly, semi-annually, annually or bank draft.

Accident and Physician Visit Benefit



Protect your retirement savings and help pay for out-of-pocket expenses associated with accidents and physician office visit

No one plans to have an accident. But, it can happen at any moment throughout the day, whether visiting with family out of state, shopping for groceries in town or moving around in your home. Most major medical insurance plans only pay a portion of the bills. Allstate Benefits group voluntary accident coverage provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect your hard-earned savings.

Plan Highlights

- **\$50 or \$75 physician visit** twice per year for any reason
- **Benefits that correspond with treatment for accidental injuries** including hospitalization, emergency treatment, intensive care, fractures, and more
- **Cash benefits are paid directly to you, unless assigned**
- **Benefits are paid in addition to any other insurance including Medicare***

*The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

(over)



Term and Whole Life



Optional Supplemental Life Insurance for North Carolina Retirees, Spouses, Children and Grandchildren

- Guaranteed Acceptance Up To Age 100¹
- Permanent Term lasts a lifetime through age 120
- Optional Long Term Care Rider available
- Convenient Monthly Pension Deductions

Dental

UnitedHealthcare

Why You Should Consider Dental Coverage:

Proper dental care is very important. There is a great deal of research that strongly links poor oral health to overall health problems, such as heart disease, stroke, diabetes and respiratory disease. That is why it is so important to have a dental plan that covers preventive, basic and major services. Enrollment in the North Carolina Retiree dental plan can help you care for your smile and body.

Dental Plan Features

- Preventive and Diagnostic Services covered at 100% of Usual, Customary and Reasonable
- \$1,000 contract year maximum
- Visit any dentist or dental specialist of your choice
- Monthly premium automatically deducted from your State Retirement Benefit or you can be direct billed
- Consumer MaxMultiplier
- Dependents covered to age 26

Vision

UnitedHealthcare

Why you should consider Vision Insurance:

Our eyes are really windows to our health, and an eye exam can help identify not only eye and vision issues, but systemic diseases like diabetes, hypertension, high cholesterol, cancer and more. Get your eye exam and stay healthy!

Vision Plan Features

- Visit any network provider of your choice
- You may have your eye exam at one location and take your prescription to an in-network retailer to fill
- No Waiting Period
- Dependents covered to age 26
- \$130 frame allowance for frames available at a retail provider
- Standard scratch coating and polycarbonate lenses covered in full

Insure Your Retirement Future with Pierce Insurance