



2024 SUPPLEMENTAL BENEFITS ENROLLMENT









Enroll within 60 days of receiving your first retirement benefit.

In partnership with:









Dear North Carolina retirement benefit recipient,

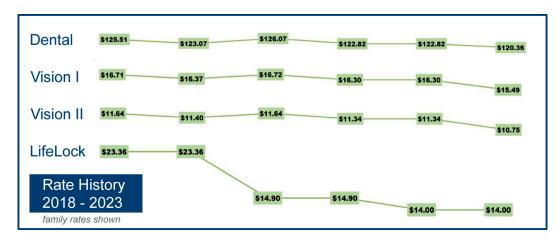
Welcome to your retirement! We are pleased to offer the following benefits to you as a North Carolina Retirement Systems' retiree:

- UnitedHealthcare: DentalUnitedHealthcare: Vision
- LifeLock by Norton: Identity Theft Protection



Dale R. Folwell, CPA

The Department of State Treasurer (DST) consistently works toward cost-effective options for our retirees. The past four years have seen substantial premium savings and better coverage. The dental and vision premium savings for plan year 2023 totaled \$1.7 million. The savings for plan year 2021 were \$1.7 million, and 2020 led to a one-time premium reduction of nearly \$2.3 million. Identity theft protection is now a premier plan with the lowest premiums to date. Through these negotiations, we have put your collective buying power to work. In fact, the past six years have realized a consistent reduction in premiums for retirees taking advantage of these supplemental insurance offerings.



I encourage you to review the enclosed materials from Pierce Insurance Agency, Inc., and carefully consider these options. If you choose to participate, these payments can be deducted directly from your monthly retirement benefit, direct billed, or paid by bank draft.

To participate in dental, vision, and/or identity theft protection, you must complete your enrollment process withing 60 days upon receiving your first retirement benefit payment.

For additional details or specific questions, please contact Pierce Insurance Agency, Inc., at 855-627-3847 or online at <u>ncretiree.com</u>. Thank you for serving the citizens of North Carolina.

Sincerely,

Treasurer Dale R. Folwell, CPA

Yale T. Folush, CPA





Call: 855.627.3847



North Carolina Retiree Benefits Overview

Dental | Vision | Identity Theft Protection

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Resources

NC Retiree Supplemental Benefits: ncretiree.com 855-627-3847

NC Retirement Systems: myNCRetirement.com 919-814-4590

ORBIT- Retirement Account Access: ORBIT.myNCRetirement.com

State Health Plan: www.shpnc.org 855-859-0966

Pierce Insurance Agency: pierceins.com

This guide describes benefits offered through the NC Retirement Systems. If a discrepancy between what is written here and what is written in the plan document and insurance certificates, the plan document and insurance certificates will govern. Changes in the tax laws or other requirements might cause changes in the plan.

Getting Started

- 1. Enroll within 60 days of receiving your first retirement benefit.
- 2. Review your benefits options in this booklet.
- 3. Call 855-627-3847 to enroll or ask questions. You may also visit <u>ncretiree.com</u> for up-to-date information and to enroll online. Instructions are on page 15-16.

2024 Highlights

No increase in premiums for Dental, Vision, and Identity Theft Protection with the same great coverage plus:

- Dental wellness protection
 - Tele-dentistry/mobile-dentistry
 - · Oral cancer screenings
 - Smile-direct club and more
- Vision discounts and extras
 - Industry leading 30% frame overage discount
 - Blue light protection discounts
 - Up to 80% off Hearing Aids
 - Up to 35% off Laser Vision Correction
- LifeLock with Norton Premier Plan for only \$8.00 per month for retiree only
 - Patented proprietary monitoring & alert system
 - Device security and protection against malware and ransomware
 - VPN encryption to keep online information private
 - 401K & Investment Account Activity Alerts.

For a complete list, visit ncretiree.com

How are the monthly premiums collected?

- 1. Pension deduction (deductions shown in ORBIT under View Payments)
- 2. Direct bill (paid monthly, quarterly, semi-annually by check or bank draft)
- 3. Firefighters' and Rescue Squad Workers', National Guard, or Register of Deeds Pension Funds' benefit recipients qualify for direct bill only

No association fee is required to enroll in these supplemental benefits.





Enroll within 60 days of receiving your first retirement benefit.

Dental with Hearing Aid Discount



Dental Plan Features

- Preventive and Diagnostic Services covered at 100% of UCR*
- Basic and restorative covered at 50% of UCR*
- Major services covered at 50% of UCR*
- \$1,000 calendar year maximum and no waiting period
- Visit any dentist or dental specialist of your choice. Save money by seeing a network dentist.
- Hearing Aid Discount Program: Learn more uhchearing.com or call 1-866-926-6632.

Use special discount code: **NCRSHEARING**.

*Please note - Percentage is of Usual, Customary and Reasonable charges, based upon zip codes by geographic regions.

Consumer MaxMultiplier

This feature encourages you to seek preventive and diagnostic care through an awards-based program.

- There is a calendar year maximum award balance that can be carried forward each year so that accumulated funds are available when you need them. Each family member is eligible to earn his or her own awards.
- This special feature increases benefits at the same low premium.
- Paid claims must be less than \$500 to earn award amount.
- You must use your dental benefit at least once between January 1, 2024, and December 31, 2024, to be eligible for this benefit.
- This award amount is available each year until you have reached a total combined regular calendar year maximum of \$1,000.00, plus \$1,250.00 award, for a maximum total of \$2,250.00.

* REASONABLE AND CUSTOMARY PLAN: A dental benefit plan that determines benefits based only on "Reasonable and Customary" fee criteria. USUAL FEE: The fee that an individual dentist most frequently charges for a given dental service. CUSTOMARY FEE: The fee level determined by the administrator of a dental benefit plan from actual submitted fees for a specific dental procedure to establish the maximum benefit payable under a given plan for that specific procedure. REASONABLE FEE: The fee charged by a dentist for a specific dental procedure that has been modified by the nature and severity of the condition being treated and by any medical or dental complications or unusual circumstances, and therefore may differ from the dentist's "usual" fee or the benefit administrator's "customary" fee.

Summary of Dental Plan Benefits

- No deductible for diagnostic and preventive services
- A \$25.00 deductible, per member per plan year, applies to basic restorative and major services
- Please see the certificate of coverage on the website at <u>ncretiree.com/dental</u> for complete benefit information, including exclusions and limitations

Access Your Benefits & Claim Filings

Register at: www.myuhc.com

- View and print explanation of benefits and ID cards
- Look up and nominate providers from the PPO National Network
- Obtain claim information
- Print claim forms
- View certificate of coverage
- View eligibility

Save on Hearing Aids

- Convenient ordering
- Custom-programmed hearing aids
- Name-brand and private-label hearing aids at significant savings
- More than 5,000 credentialed hearing provider locations
- Use promo code NCRSHEARING for discounted pricing

Call: 866-926-6632 **Visit: uhchearing.com**

* Included in the dental plan, hearing aid discount program.

Value added UnitedHealthcare Dental wellness protection:

- Tele-Dentistry
- Mobile-Dentistry
- Smile Direct Club
- Discount Marketplace
- Oral Cancer Screenings
- Enhanced Pregnancy Benefits





Call: 855.627.3847

Dental with Hearing Aid Discount



DIAGNOSTIC & PREVENTIVE SERVICES Covered at 100% of UCR*

BASIC RESTORATIVE Covered at 50% of UCR*

MAJOR SERVICES

Covered at 50% of UCR*

This includes:

DIAGNOSTIC

- Initial Oral Exam
- Periodic Oral Exam
- Emergency Exams for Pain Relief
- Full Mouth X-Rays (1 procedure every 60 months)
- Bitewing X-Rays (once every 12 months)
- Single Tooth X-Rays

PREVENTIVE

- Prophylaxis (2 per calendar year)
- Fluoride Treatments for children under age 19 (eligible until the day they turn 19)
- Sealants for children under age 16 (eligible until the day they turn 16)

This includes:

RESTORATIVE

- Amalgam Fillings (Silver Fillings)
- Composite Fillings (White Fillings)
- Anterior (front) Teeth Only
- Temporary Fillings
- Space Maintainers for children under age 14 (eligible until the day they turn 14)

ORAL SURGERY

- Simple Extraction
- Surgical Extraction
- General Anesthesia

PERIODONTICS

- Periodontal Surgery
- Scaling and Root Planing

ENDODONTICS

- Root Canal Treatment
- Pulpotomy

PROSTHETIC MAINTENANCE

- Bridge or Denture Repair
- Rebase or Reline of Dentures
- Re-cement of Crowns and Onlays

This includes:

GOLD/CAST RESTORATIONS

- Gold or Cast Restorations
- Crowns (when teeth cannot be restored with amalgam, composite, or plastic restorations)

PROSTHODONTICS

- Dentures
- Bridges
- Partials
- *Please note Percentage is of Usual, Customary, and Reasonable charges based upon zip codes by geographic regions.

Monthly Premiums

Plan Coverage	Retiree	Retiree + 1	Retiree + Family		
Monthly Premiums	\$36.26	\$85.85	\$120.36		

New enrollees will receive identification card(s) prior to the effective date of their coverage.

ncretiree.com/dental

Who is eligible?

- Retirees, spouses, and unmarried children (eligible until the day they turn 26).
- Handicapped children with disabilities are eligible for dental and vision insurance, regardless of age.
- As a surviving spouse, you must enroll in the plan through the normal enrollment process. You must complete a new enrollment form and submit to Pierce Insurance Agency or call 855-627-3847. (For detailed explanation on eligibility go to: https://ncretiree.com/frequently-asked-questions/).
- Member must notify Pierce Insurance Agency when dependents no longer meet eligibility requirements.



Enroll within 60 days of receiving your first retirement benefit.

Dental with Hearing Aid Discount



3 Easy Ways to Enroll Enroll online: <u>ncretiree.com/enroll</u>

Complete the attached enrollment form on page 17 and return it to Pierce Insurance via postage-paid envelope inserted on page 10.

Enroll by phone: 855-627-3847

Frequently Asked Questions

If my spouse is still working and has a dental plan, can that spouse still be enrolled under the Retirees' dental plan?

Yes, your spouse can be enrolled through the Retirees' dental plan and have dual coverage. Coordination of benefits will apply.

Where are my claims processed?

Dentists will usually submit claims on behalf of our members. Should you need to submit claims, please send the claim form and bills to: UnitedHealthcare Dental, Attn: Claims Unit, P.O. Box 30567, Salt Lake City, UT 84130-0567.

If I have questions about my claims, eligible benefits, and plan coverage, who do I call?

Questions regarding your UnitedHealthcare Dental Policy and Claims can be answered by calling Customer Care at 877-905-0659.

Must I choose between Diagnostic and Preventive, Basic or Major Restorative Services?

No, all three types of coverage are included in your dental plan.

What is the \$25 deductible?

The deductible is per person, per calendar year for Basic or Major Services. This deductible does not apply to Preventive and Diagnostic Services (such as exams and cleanings).

How do I know if my provider participates with UnitedHealthcare Dental?

To verify if your provider participates with UnitedHealthcare Dental, ask your provider or contact UnitedHealthcare Dental at 877-905-0659 before services are performed. You may also nominate your provider by calling UnitedHealthcare Dental, 877-905-0659 or myuhc.com and completing a Provider Nomination Form.

If I am enrolled in another plan and I want to enroll in this plan, will the other plan be automatically canceled or replaced?

No. New enrollees are responsible for **canceling** other coverage even if the other coverage is pension-deducted from your retirement benefit. The new plan coverage will not automatically cancel or replace any other coverage you may have that is provided by other organizations or associations.

What is a pre-determination?

When you are anticipating expensive dental charges over \$500, have your provider submit a pre-determination estimate to UnitedHealthcare. The response to this will tell you what the plan will pay for certain procedures and what charges you may have out of pocket.

How do I terminate coverage after a life changing event?

If there is a life event where coverage needs to be terminated, please notify Pierce Insurance at 855-627-3847 no later than 180 days after the event. Please note: Failure to report life changing events within the allotted time frame will result in overpayment of premium and premium refund cannot be issued beyond 12 months per UnitedHealthcare policy.

The dental product is underwritten by UnitedHealthcare Insurance Company. Our dental product is administered by Dental Benefit Providers, Inc.
*Pierce Insurance Agency, Inc. is a licensed insurance agent in North Carolina that has been authorized to arrange this coverage, but it is not part of the North Carolina State Government or its Retirement Systems.



Call: 855.627.3847

Vision with Hearing Aid Discount



Who is Eligible?

- Retirees, spouses, and unmarried children (eligible until the day they turn 26).
- Handicapped children with disabilities are eligible for dental and vision insurance, regardless of age.
- As a surviving spouse, you must enroll in the plan through the normal enrollment process. You must complete a new enrollment form and submit to Pierce Insurance Agency or call 855-627-3847. (For detailed explanation on eligibility go to: https://ncretiree.com/frequently-asked-questions/).
- Member must notify Pierce Insurance Agency when dependents no longer meet eligibility requirements.

Save on Hearing Aids

- Convenient ordering
- · Custom-programmed hearing aids
- Name-brand and private-label hearing aids at significant savings



Use promo code NCRSHEARING for discounted pricing
 Call: 866-926-6632 Visit: uhchearing.com



Vision Plan Features

- Visit myuhcvision.com to find the vision network providers near you.
- Save the most money by using a network provider. You can choose where to have an exam and where to purchase glasses or contacts.
- · No waiting period.
- \$130 frame allowance for frames available at a retail or private practice provider.
- Hearing Aid Discount Program: Learn more <u>uhchearing.com</u> or call 1-866-926-6632. Use special discount code: NCRSHEARING.

Frequency of Services

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)

Access Your Benefits & Claim Filings

Register at: www.myuhcvision.com

- Look up providers
- View eligibility
- View benefit summary
- Obtain claim information and provider nomination forms
- Print vision cards

Vision Discounts and Extras

- Industry-leading 30% off overage on frames at participating providers.
- Discounts on blue light protection through EyeSafe (20% off)
- Contact lens benefit (automatic 10% discount on all UHCcontacts.com orders)
- Discount Laser Vision Correction (up to 35% off national average price at QualSight)
- Children's and maternity eye care benefits
- Visit: <u>www.myuhcvision.com</u>

The vision product is underwritten by UnitedHealthcare Insurance Company. Our vision product is administered by Spectera, Inc. *Pierce Insurance Agency, Inc. is a licensed insurance agent in North Carolina that has been authorized to arrange this coverage, but it is not part of the North Carolina State Government or its Retirement Systems.

^{*} Included in the dental plan, hearing aid discount program.



Enroll within 60 days of receiving your first retirement benefit.

Summary of Vision Plan Benefits

Information	Plan 1 Exam & Materi	als Plan	Plan 2 Materials Only Plan			
inioniacion	In Network¹	Out of Network ²	In Network ¹	Out of Network ²		
Copayments	\$10.00 Exam Copay \$10.00 Materials Copay	Not Applicable	\$10.00 Materials Copay	Not Applicable		
Comprehensive Exam by an Ophthalmologist (MD) or Optometrist (OD)	Covered in Full (after copay)	Up to \$64.00	Not Applicable	Not Applicable		
2nd Exam Benefit for Diabetics	Covered in Full (after copay)	Up to \$64.00	Not Applicable	Not Applicable		
Standard Lenses (per pair)Single VisionLined BifocalLined TrifocalLenticular	Covered in Full (after copay) Covered in Full (after copay) Covered in Full (after copay) Covered in Full (after copay)	Up to \$40.00 Up to \$60.00 Up to \$80.00 Up to \$80.00	Covered in Full (after copay)	Up to \$40.00 Up to \$60.00 Up to \$80.00 Up to \$80.00		
Frames - Standard	Up to \$130.00 (after copay) ³	Up to \$50.00	Up to \$130.00 (after copay) ³	Up to \$50.00		
Contact Lenses (in lieu of lenses and frame) • Cosmetic – Elective • Necessary	Up to \$125.00 (after copay) ⁴ Covered in Full(after copay) ⁵	Up to \$125.00 Up to \$210.00	Up to \$125.00 (after copay) ⁴ Covered in Full (after copay) ⁵	Up to \$125.00 Up to \$210.00		
Patient Lens Options	Covered in Full (after copay) • Standard Scratch Coating • Tints • UV Protective Lenses • Standard Progressives • Deluxe Progressive Lenses • Polycarbonate Lenses	No Coverage	Covered in Full (after copay) • Standard Scratch Coating • Tints • UV Protective Lenses • Standard Progressives • Deluxe Progressive Lenses • Polycarbonate Lenses	No Coverage		
Laser Vision Correction	Discounts available through network providers. For additional information contact 1-800-980-2965 or visit www.myuhcvision.com	No Coverage	Discounts available through network providers. For additional information contact 1-800-980-2965 or visit www.myuhcvision.com	No Coverage		

Exam and Materials Plan / Materials Only Plan

^{1.} Network Benefits: Materials copays and patient options are paid to the network provider by the plan participant.
2. Out-of-Network Benefits: The plan participant pays full fee to the provider and UnitedHealthcare Vision reimburses the retiree for services rendered up to maximum allowance. There are no copays

^{3.} Frame Benefit: UnitedHealthcare Vision's frame benefit applies to virtually all of the frames on the market today, and most of those are covered in full, with no additional cost to the retiree, other than applicable co-pay. With UnitedHealthcare Vision's frame benefit, plan participants receive a \$130.00 retail or private practice frame allowance for frames purchased at retail chain or private practice providers, and for any frame above \$130.00, the retiree will only pay the difference.

^{4.} Contact Lens Benefit: Contact lenses are provided in lieu of eyeglasses (lenses and frame). United Healthcare Vision's contact lens benefit covers in-full (after applicable copayment) the fitting/evaluation fees, contacts (including up to four boxes of disposables, depending on prescription), and up to two follow-up visits. An allowance is applied toward the fitting/evaluation fees and purchase of contact lenses outside of UnitedHealthcare Vision's covered-in-full contacts (materials copay does not apply). Toric, gas permeable and bifocal contact lenses are all examples of contacts that are

^{5.} Necessary contact lenses are determined at the eye care provider's discretion for one or more of the following conditions: Following cataract surgery without intraocular lens implant; To correct extreme vision problems that cannot be corrected with spectacle lenses; With certain conditions of anisometropia; With certain conditions of keratoconus. If an out-of-network provider considers contacts necessary, retirees should ask their out-of-network provider to contact United Healthcare Vision concerning the reimbursement that United Healthcare Vision will make before they purchase such contacts.





Call: 855.627.3847

Vision with Hearing Aid Discount



Monthly Premiums

Plan Coverage/ Monthly Premiums	Retiree	Retiree + 1	Retiree + Family
Plan 1 Exam & Materials Plan	\$6.81	\$13.79	\$15.49
Plan 2 Materials Only	\$4.74	\$9.62	\$10.75

New enrollees will receive identification card(s) prior to the effective date of their coverage.

3	1	Enroll online: ncretiree.com/enroll
Easy Ways	2	Complete the attached enrollment form on page 17 and return it to Pierce Insurance via postage-paid envelope inserted on page 10.
to Enroll	3	Enroll by phone: 855-627-3847

Frequently Asked Questions

How do I identify myself as a UnitedHealthcare Vision member utilizing a network provider?

When contacting a network provider to make your appointment, simply give the provider the subscriber's unique identification number, the patient's name and date of birth and identify yourself as a member of the UnitedHealthcare Vision Plan. The network provider will verify your eligibility and coverage with UnitedHealthcare Vision prior to your scheduled appointment.

What if my provider is not in-network?

If your provider is not in-network, please call UnitedHealthcare Vision customer service at 800-980-2965. Your Customer Service Representative will assist you with finding a UnitedHealthcare Vision in-network provider.

How do I know if my provider participates in UnitedHealthcare Vision?

To verify if your provider participates with UnitedHealthcare Vision, ask your provider, or contact UnitedHealthcare Vision at 800-980-2965 before services are performed. You may also nominate your provider by calling UnitedHealthcare Vision at 800-980-2965 or by visiting the UnitedHealthcare Vision website at myuhcvision.com and completing a Provider Nomination Form.

How do I file my out-of-network claims?

For all out-of-network vision claims you will need to send your itemized paid receipts with the primary insured's unique identification number, the patient's name, and date of birth to the address below. You do not need a claim form to submit receipts for reimbursement.

United Healthcare Vision, P.O. Box 30978, Salt Lake City, UT 84130 or Fax to: 248-733-6060.

How do I terminate coverage after a life changing event?

If there is a life event where coverage needs to be terminated, please notify Pierce Insurance at 855-627-3847 no later than 180 days after the event. Please note: Failure to report life changing events within the allotted time frame will result in overpayment of premium and premium refund cannot be issued beyond 12 months per UnitedHealthcare policy.

ncretiree.com/vision







Identity theft protection and a whole lot more





Identity Theft Protection

Proprietary technology monitors[†] for potentially fraudulent use of our members' SSN, name, address and date of birth. The patented system sends alerts by text, phone^{‡‡}, email or mobile app when a potential threat is detected.



Device Security

Multi-layered, advanced security helps protect devices against existing and emerging malware threats, including ransomware, and helps protect private and financial information when employees go online.***



Online Privacy

Protect devices on vulnerable connections through bank-grade encryption to keep information private. We also scan common public people-search websites for employees' info and help them opt-out.***

Streamlined Member Dashboard

We help safeguard your identity, privacy, and security with our easy-to-use, convenient solution.



#1 Most Recognized brand in identity theft protection.



#1 top-of-mind Cyber Safety brand globally.**

LifeLock With Norton Benefit Premier Monthly Rates \$8.00 Retiree Only \$14.00 Retiree + Dependents[△]



Screens modified for demonstration purposes. Subject to change

△ LifeLock enrollment is limited to NCRS retirees and their eligible dependents. Eligible dependents must live within the enrollee's household, or be financially dependent upon enrollee. As part of the family plan, LifeLock Benefit Junior is available to minors under 18, and as an added membership to an adult identity theft enrollment. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to NCRS for the required enrollment information under your plan. In the event you do not complete the enrollment process for any family membership belian. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you out herwise would if you had selected alone to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you out therwise would if you had selected a lower their plan.

Enroll online at www.ncretiree.com or call 855-627-3847

No one can prevent all identity theft or all cybercrime

- * Based on an annual online consumer survey (n=1205) conducted for LifeLock (or NortonLifeLock) by MSI International, October 2021.
- " Global data based on an online survey of 11,379 adults in 14 countries among 24 brands conducted by Savanta: MSI on behalf of NortonLifeLock, October 2021.
- *** These features are not enabled upon enrollment. Member must take action to activate this protection.
- † We do not monitor all transactions at all businesses.







IDENTITY	LifeLock With Norton Benefit Premier
Proprietary LifeLock Identity Alert System ^{+ **}	•
Identity verification alerts (pre-credit authentication)	•
Financial protection: banking, credit & investments accounts	•
Credit application alerts**	One-bureau ¹
Credit monitoring**	Three-bureau ¹
Credit reports & credit scores ^{1, **}	On-demand – One bureau Daily/ Three-bureau¹ annual
- Credit utilization	•
- Credit disputes	•
 Monthly credit score tracking 	One-bureau ¹
High-risk transaction monitoring (all financial accounts)	•
Debit & credit card activity alerts†**	•
- Unusual charge alerts	•
- Recurring charge alerts	•
- Monthly spending trends	•
Checking & savings account application alerts†**	•
Bank account takeover alerts***	•
Student loan activity alerts†**	•
 401K & investment account activity alerts (employer + personal accounts)^{†**} 	•
Payday/sub-prime loan monitoring [†]	•
Lifestyle protection	•
Dark web monitoring – 100+ data points driven by human operatives + Al**	•
Data breach notifications	•
Fictitious identity monitoring	•
IP address monitoring	•
Public records monitoring	•
- Court records scanning	•
- Sex offender registry	•
USPS address change verification	•
Online marketplace monitoring	•
Phone takeover monitoring (carrier, sim, and phone number)	•
Utilities monitoring	•
NCTUE monitoring	•
Home title monitoring ⁴	•
Social protection*	•
	•
Social media monitoring (including inappropriate content – added TikTok & Snapchat) Account taken or	•
Account takeoverPhishing or scams	•
Gamertag monitoring**	•
P2P file sharing-network searches	•
Preventative lock & freeze dashboard	•
Identity lock 1,4	•
•	•
- One-click credit lock	•
One-click payday loan lock Cradit passurt fraggett	•
Credit account freeze** Obild account freeze**	-
Child credit freeze** Park assault fraeze**	•
Bank account freeze** With account freeze**	•
Utility account freeze**	-
Employment data freeze	•

. No one can prevent all identity theft or cybercrime.

Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.
4. Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or canceled.
† The LifeLock alert network includes a variety of product features and data sources. Although it is very extensive, our network does not cover all transactions at all businesses, so you might not receive a LifeLock alert in every single case.

^{*} Does not include monitoring of chats or direct messages.

These features are not enabled upon enrollment. Member must take action to activate this protection.

Home title monitoring feature includes your home, second home, rental home, or other properties where you have an
ownership interest.







SECURITY	LifeLock With Norton Benefit Premier
Norton Device Security – PC, Mac, & mobile"	Up to 5 devices (Family gets 10 devices)
Antivirus, malware, ransomware, and hacking protection	•
Safe browsing	•
Secure SMS texts and calendar	•
Smart firewall (network security)	•
Webcam protection ² **	•
Cloud backup ^{2**}	50 GB
Online threat protection** (including emerging threats: stalkerware; fake e-stores)	•
Password manager"	•
Child online safety tools (parental controls)3**	•
Online activity monitoring (search term & video supervision)	•
Content controls & restrictions	•
Screen time management	•
Geolocation tracking & alerts	•
Instant lock/unlock all devices	•
Instant school time device management	•
PRIVACY	
Secure VPN - PC, Mac, & mobile"	•
Data broker monitoring & data removal assistance (Privacy Monitor)	•
Solicitation reduction	•
Ad blocker	•
Reduced pre-approved credit card offers	•
SERVICE & SUPPORT	
Restoration & remediation services	•
24/7 Live member support (tap-to-call from mobile app)	•
U.SBased identity restoration agents	•
Spyware/virus removal (SRV) specialists	•
Unemployment fraud support	•
 Prior identity theft remediation ^a (pre-existing conditions) 	•
Integrated restoration tracker	•
Dedicated employee benefits phone line & email support	•
Million Dollar Protection Package ***	•
Stolen funds reimbursement	Up to \$1 million each
Personal expense reimbursement (including loss of income, child/elder care)	Up to \$1 million each
Coverage for lawyers & experts (no hourly max)	Up to \$1 million each
Replacement of stolen cash	Up to \$500

Not all products, services and features are available on all devices or operating systems. System requirement information on Norton.com.

<sup>Norton Cloud Backup, Norton SafeCam, Norton Family, and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor).
Norton Family and Norton Parental Control can only be installed and used on a child's Windows PC, IoS and Android devices but not all features are available on all platforms. Parents can monitor and manage their child's activities from any device — Windows PC, Mac, IoS and Android — via our mobile apps, or by signing into their account at my.Norton.com and selecting Parental Control via any browser.</sup>

[&]quot; These features are not enabled upon enrollment. Member must take action to activate this protection.

Subject to eligibility requirements defined in Terms & Conditions. Norton reserves the right to change and/or cease services at any time.

^{***} Reimbursement and Expense Compensation, each with limits of up to \$1 million for Norton LifeLock Benefit Essential, Norton LifeLock Benefit Premier, Benefit Elite, and Ultimate Plus, up to \$100,000 for Advantage and Ultimate, and up to \$25,000 for Standard, Command Center, Basic, and Benefit Junior and up to \$100,000 for Advantage and Ultimate, and up to \$25,000 for Standard, Command Center, Basic, and Benefit Junior and up to \$100,000 for Advantage and Ultimate, and up to \$25,000 for Standard, Command Center, Basic, and Benefit Junior to the University of Standard, Commany (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: NortonLifeLock.com/legal.

No one can prevent all identity theft or cybercrime.



Call: 855.627.3847

How to Enroll: Dental, Vision, & Identity Theft Protection

3	1	Enroll online: ncretiree.com/enroll
Easy Ways	2	Complete the attached enrollment form on pages 17-18 and return it to Pierce Insurance via postage-paid envelope inserted on page 10.
to Enroll	3	Enroll by phone: 855-627-3847

Tips to Enroll: Dental, Vision, & Identity Theft Protection

- If you are currently enrolled, you do not need to re-enroll. Coverage continues automatically.
- You may enroll online at ncretiree.com/enroll or by phone at 855-627-3847.
 - A paper enrollment form is not required.
- If you would like to make changes to your benefits, call us at 855-627-3847.
- To check the status of your benefits, call: 855-627-3847, chat: ncretiree.com or email: info@pierceins.com.
- To prevent delays in processing, all fields for your personal information on the enrollment form must be completed.
 - · Your full Social Security number and your date of birth are required.
- · When enrolling dependents, their information must also be completed.
 - Dependents with incomplete information cannot be enrolled.
 - For identity theft protection, Social Security numbers are required for all enrolled eligible dependents. Also, a unique email is required for each dependent 18 and over.

Checklist for Paper Enrollment

- Complete your personal information.
- **Select your benefits.** Check Yes for each benefit for which you are enrolling.
- Dental and Vision: Select the plan and who is to be covered on each benefit.
 - Select the plan (For Vision indicate Plan 1 or Plan 2) Select RETIREE, RETIREE + ONE (1) or RETIREE + FAMILY
- Norton LifeLock: Indicate the plan and who is to be covered.
 - Select RETIREE or RETIREE + FAMILY
 - Social Security numbers are required for all enrolled eligible dependents. A unique email is required for each dependent 18 and over.
- Complete dependent information.
- Select billing method.
 - Most retirees are pension deducted. If no selection is made, you will be set up on pension deduction.
 - Please note that Firefighters and Rescue Squad Workers, National Guard or Register of Deeds Pension Funds' benefit recipients do not qualify for pension deduction and will be direct billed.
- Sign and date your enrollment form.

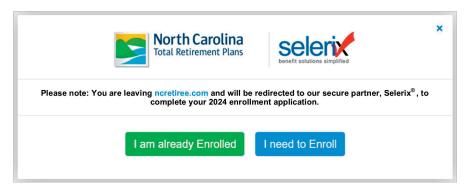
Enrollment Forms are Located on Pages 17-18.

How to Enroll Online

Enroll within 60 days of receiving your first retirement benefit

Call: 855.627.3847

Step 1 - Connect to the Website through your web browser at https://ncretiree.com/enroll. You may use your desktop computer or any mobile device to complete your enrollment. Click "Enroll Online". When the following screen appears, select an option.



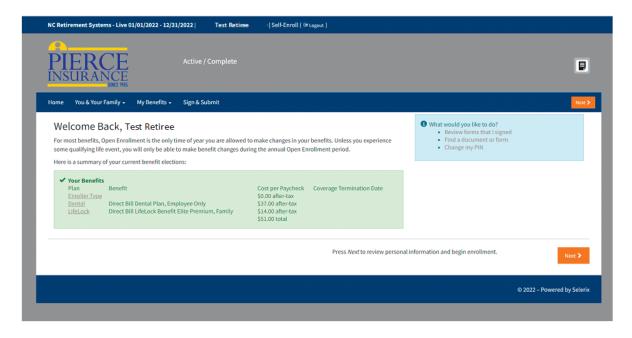
<u>Step 2</u> - (I am already Enrolled) - Review the instructions to proceed. At the "Enrollment Site" screen, enter your full social or subscriber ID and your personal identification number (PIN). If you are enrolled but logging in for the first time, your PIN is a combination of the last 4 digits of your SSN and the 2-digit year of your birth. On your first log in, you will be prompted to change your PIN.

<u>Step 2</u> - (I Need to Enroll) - If you are not enrolled/recent retiree, review the instructions to proceed.

If you are having trouble logging on the system, contact Pierce Insurance Agency at 855-627-3847.

<u>Step 3</u> - When the Welcome Page appears on your screen you have successfully logged in!

Follow the on screen instructions to enroll in your benefits, find answers to your questions, download forms and more. Click Next to move to the next page.



How to Enroll Online

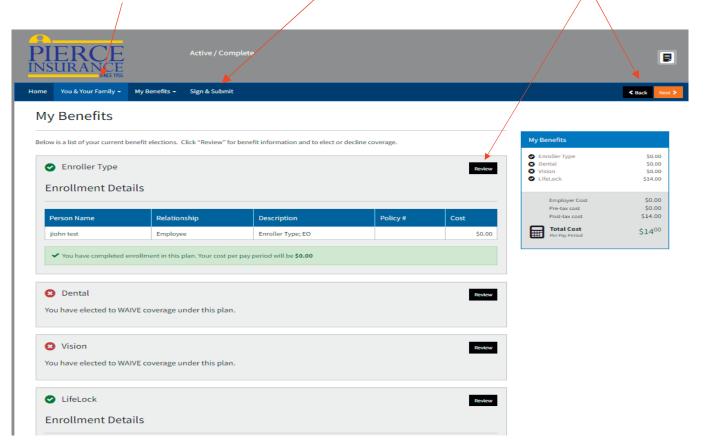
Enroll within 60 days of receiving your first retirement benefit.

Call: 855.627.3847

Click <u>You and Your Family</u> to update personal information on yourself, your dependents or beneficiaries.

When you have finished making your selections, click <u>sign and</u> <u>submit</u> to review & sign your enrollment form.

You can move from plan to plan by clicking <u>next</u> or clicking review.



To sign and submit your enrollment form you will need to enter your PIN and click sign form.

Please enter your PIN below and click on "SIGN FORM" to complete your enrollment and submit your elections. By entering your PIN, you are electronically signing the Benefit Verification/Deduction Confirmation Form above. Please review it carefully before entering your PIN.

PIN:

Sign Form

If you have any questions about your enrollment, please contact Pierce Insurance Agency by phone at 855-627-3847 or email info@pierceins.com. You may also log back into the enrollment site to verify you submitted your enrollment form.





Complete form and mail, fax or email to:

ATTN: NCRS P.O. Box 727 Farmville, NC 27828 Email: info@pierceins.com Fax: 252-753-5941

AUTHORIZED USE ONLY										
Policy Group Numbers: 708788										
□ PVRC 0001-0001 □ PVRC 0003-0003 □ PVRC 0005-0005	□ PVRC 0002-0002 □ PVRC 0004-0004 □ PVRC 0006-0006									
Dental Plan Code: P3271										
Effective Date:										

			DEN	TAL AND	VIS	ON ENRO	DLL	MENT	FC	RM		
SOCIAL SECURITY NUI	МΒΙ	ER:	DA [*]	DATE OF RETIREMENT / (Month/Day/Year)					☐ ENROLL ☐ CANCEL ☐ CHANGE ☐ ADDRESS CHANGE ☐ NAME CHANGE			
LAST NAME:		FIR	FIRST NAME: M.I.:									
ADDRESS:			CIT	Y:						DATE OF BIRTH: / / (Month/Day/Year)		
STATE:				MALE FEMALE						TELEPHC (NE NUMBE	ER:
EMAIL ADDRESS:												
DENTAL COVERAGE Underwritten by United H	leal	thcare Insurance Company		YES □NO	IF YES	, CHECK COVERAC	GE:	□ RETIREE		□ RETIREE	+ ONE (1)	□ RETIREE + FAMILY
·	leal	thcare Insurance Company		YES □NO	IF YES,	CHECK COVERAG	GE:	□ RETIRE	Έ	□ RETIREE	+ ONE (1)	□ RETIREE + FAMILY
PLAN 2: VISION MATE Underwritten by United		ALS ONLY PLAN althcare Insurance Company	<u></u>	YES □NO	IF YES,	CHECK COVERAG	GE:	☐ RETIRE	E	RETIREE	+ ONE (1)	□ RETIREE + FAMILY
		Dependent Cove F				arried depende ents, documen					ate of Birth)
First Name	M.I	Last Name (if different)	M/F	Date of B (Month/Day		Relationship	age	hild is over 26, please cate status	E	Enroll in:	Change or Cancel	Other Dental Coverage
			□ M □ F	, ,		□ Wife □ Husband □ Child				ental ⁄ision	□ Change	Other Dental Insurance:
					E Offina					Dental	☐ Cancel	CARRIER NAME Other Dental Insurance:
			□ M □ F	/ /		☐ Wife ☐ Husband ☐ Child	□ Ha	andicapped		/ision □ Char	□ Change	
			□М			□ Wife				Dental	□ Cancel □ Change	CARRIER NAME Other Dental Insurance:
			□F	/ /			□ Ha	☐ Handicapped		ision/	□ Cancel	
I confirm that the information I have provided on this form is complete and accurate. Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information may be prosecuted as allowed by appropriate state law. THIS SECTION MUST BE SIGNED AND DATED TO RECEIVE BENEFIT. Pension Deduction Authorization - I hereby authorize the North Carolina Retirement Systems to deduct my identity theft, dental and/or vision premiums from my retirement benefit. To the best of my knowledge, I confirm that the information I have provided on this form is complete and accurate. Firefighters and Rescue Squad Workers, National Guard or Register of Deeds Pension Funds' benefit recipients do not qualify for pension deduction. Please select the Direct Bill option. Direct BILL Option - Please place the benefits that I have applied for on direct bill. Firefighters and Rescue Squad Workers, National Guard or Register of												
Deeds Pension Funds' benefit recipients do not qualify for pension deduction. Please select the Direct Bill option. SIGNATURE DATE												
NCRS-01 (REV 5-2018)						plan is administered by			, Inc.			

Direct Bill Clients: Do not send checks to Pierce Insurance Agency. You must wait for your bill to arrive from UnitedHeathcare.

See next page to enroll in LifeLock identity theft protection







Pierce Insurance Agency, Inc.

Phone 855-627-3847

Fax 252-753-5941

Email info@pierceins.com

Mail ATTENTION NCRS P.O. Box 727 Farmville, NC 27828

Identity Theft Protection Enrollment Form			a new member in LifeLock identity theft protection. Once you provide this your enrollment data to LifeLock to begin your membership.
Social Security Number	Date of Retirement	/	○ Enroll○ Cancel○ Change○ Address Change○ Name Change
Last Name	First Name	MI	
Address			Date of Birth//
City	State Zip		Gender O M O F
Phone ()	Email		
IDENTITY THEFT PROTECTION OYES ONO	If YES, check coverage 🔘	RETIREE - RETIREE + FAMILY	
ENROLLING DEPENDENTS – spouse and unmarried depe	ndent children only. (Include	e Date of Birth & SSN) For court-orde	ered dependents, documentation must be attached.
Enroll in ○ Identity Theft —OR— ○ Cancel ○ Change			
I understand that credit features in LifeLock plans require an additi- without credit features.			
Last Name	First Name	MI	Date of Birth//
Social Security Number	Relationship O Husband		Gender ○ M ○ F
If child is over 26, please indicate status \bigcirc Handicapped	Email		
Enroll in ○ Identity Theft —OR— ○ Cancel ○ Change			
Last Name	First Name	MI	Date of Birth/
Social Security Number	Relationship O Husband	○ Wife ○ Child	MONTH DAY YEAR Gender M F
If child is over 26, please indicate status O Handicapped	Email		
Enroll in ○ Identity Theft — OR— ○ Cancel ○ Change			
Last Name	First Name	MI	Date of Birth/
Social Security Number	Relationship O Husband	○ Wife ○ Child	Gender O M O F
If child is over 26, please indicate status O Handicapped	Email		
ALL LIFELOCK ENROLLEES WHO SIGN BELOW ACKNOWLEDGE AND AGREE AS FOLLOWS By submitting your enrollment in the NortonLifeLock Benefit Plan, you represent that you have the authority to enroll those dependents indicated in the NortonLifeLock Benefit Plan and you have read and agreed to the Terms and Conditions and Privacy Policy, which can be found at https://www.nortonlifelock.com/content/dam/nortonlifelock/pdfs/eulas/licensing-agreement/customer-agreement-en.pdf and https://www.nortonlifelock.com/privacy, on behalf of yourself and on behalf of any member of your family you are enrolling. PENSION DEDUCTION AUTHORIZATION I hereby authorize the North Carolina Retirement Systems to deduct my identity theft, dental and/or vision premiums from my retirement benefit. To the best of my knowledge, I confirm that the information I have provided on this form is complete and accurate Firefighters and Rescue Squad Workers, National Guard or Register of Deeds Pension Funds' benefit recipients do not qualify for pension deduction. Please select the Direct Bill option.			
Neuree Signature		MONTH DAY YEAR	DIRECT BILL OPTION Please place the benefits that I have applied for on direct bill.
Retiree Printed Name		-	Firefighters and Rescue Squad Workers, National Guard or Register of Deeds Pension Funds' benefit recipients do not qualify for pensiondeduction. Please select the Direct Bill option.
Spouse Signature			Bank Name:
		MONTH DAY YEAR	Routing Number:
Spouse Printed Name		-	Account Number:
			O Checking Account O Savings Account O Business Account I authorize PIEDMONT Payment Services, LLC (PIEDMONT) to perform electronic funds
Adult Dependent Signature Adult Dependent Printed Name I am the parent or legal guardian of the minor(s) named above and I authorize Nor		MONTH DAY YEAR	transfer (EFT) debits on a monthly frequency from the account indicated above, and I authorize my plant to debit the account as described above. I understand that the funds we be used to pay premiums to NortonLifeLock. Ill also understand that NortonLifeLock will consider payment unpaid and may terminate services if any FFT attempt is returned/declined resulting in insufficient funds to pay my premiums in full. If any FFT debit is returned/declined resulting in insufficient funds to pay my premiums in full. If any FFT debit is returned/declined by my financial institution as unpaid inon-sufficient funds or uncollected funds, I authorize PIEDMONT to suspend future attempts, and I understand that I will be responsible for furture premium payments. I acknowledge and authorize PIEDMONT to increase the amount drafted from my bank account to \$14.00 per month, if my Nortrol filel ack benefit nan changes from Betiree flow at \$500 per month to Retiree >
under the Fair Credit Reporting Act to obtain credit data from any consumer reporting agency as needed disclose my this minor's credit data to me, and deliver the service and features as available in the plan I have selected.			
Signature on behalf of Minor(s)		Date//	PILDMONI a reasonable opportunity to act on it or the unit the term of the authorization expires. Any termination notice should be sent to PIEDMONI Ty mail to-P Dox a Vigor Fortson, Georgia 31808 or by e-mail with reply requested to: support@piedmontpays.com By signing this document, I acknowledge that have read and agree with the Processing
Printed Name of Signer		-	by signing this Uccurrent, relationizing that have read and agree with the Frocessing Terms and Conditions, found at http://www.piedmontterms.com
No one can prevent all identity theft. The LifeLock Brand is part of NortonLifeLock inc. — Copyright © 2020 NortonLifeLock inc. All rights reserved. Norton	LifeLock, the NortonLifeLock Logo, the Checkmark Lo	ogo, Norton, LifeLock, and the LockMan Logo are trademarks or	Signature of Depositor



Enroll within 60 days of receiving your first retirement benefit.

Contact Information

Pierce Insurance Agency | Enroll or Ask Questions About Your Benefits

Call: 855-627-3847 | E-mail: info@pierceins.com | Fax: 252-753-5941 | Visit: ncretiree.com

Write to: Pierce Insurance, Attn: NCRS | PO Box 727 | Farmville, NC 27828



UnitedHealthcare Dental | Dental Claim Questions

Call: 877-905-0659 | Visit: myuhc.com

Write to: UnitedHealthcare Dental, Attn: Claims Unit | PO Box 30567 | Salt Lake City, UT 84130



UnitedHealthcare Vision | Vision Claim and Provider Network Questions

Call: 800-980-2965 | Fax: 248-733-6060 | Visit: myuhcvision.com

Write to: UnitedHealthcare Vision | PO Box 30978 | Salt Lake City, UT 84130



LifeLock Identity Theft Protection, Member Services

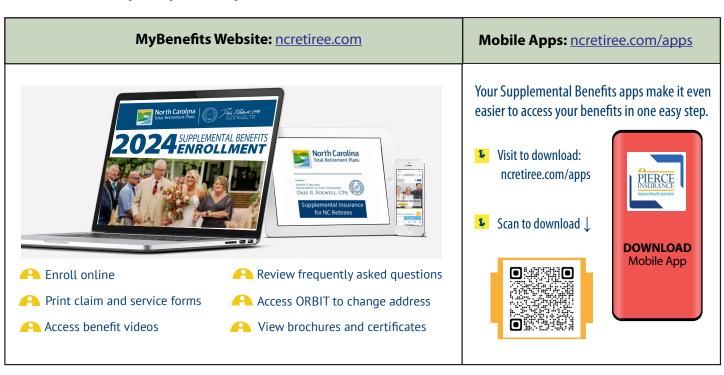
Membership questions / Profile Updates / Alert Responses / Identity Theft Incidences



Call: 877-349-2966 | Fax: 1-888-244-9823 (Attn: Document Dept.)

Write to: NortonLifeLock Inc., Attn: Member Services | 60 E. Rio Salado Pkwy, Suite 1000 | Tempe, AZ 85281

Detailed FAQ can be found at: ncretiree.com/frequently-asked-questions/

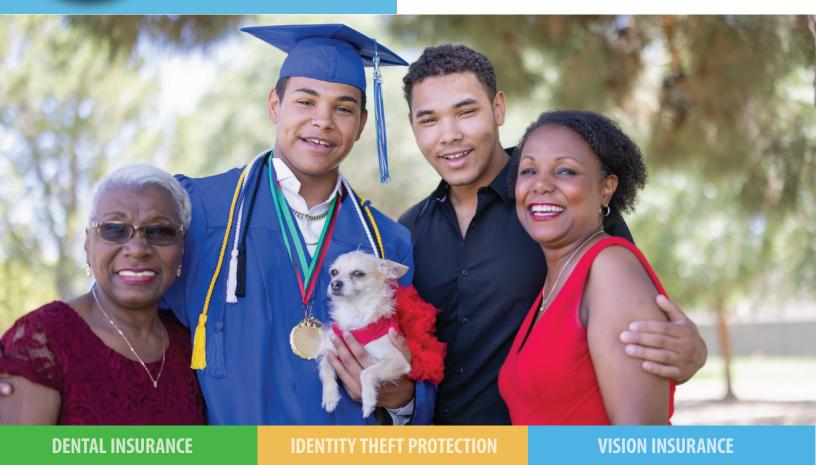




Enroll within 60 days of receiving



your first retirement benefit.



To enroll, call 855.627.3847 or visit www.ncretiree.com.

