In partnership with:

2024 SUPPLEMENTAL BENEFITS ENROLLMENT

DENTAL INSURANCE

IDENTITY THEFT PROTECTION

VISION INSURANCE

Enroll within 60 days of receiving your first retirement benefit.

In partnership with:

PIERCE INSURANCE

Supplemental Benefits Specialists Since 1955
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: Dental
- UnitedHealthcare: Vision
- LifeLock by Norton: Identity Theft Protection

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 within 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 ncretiree.com. Thank you for serving the citizens of North Carolina.

Sincerely,

Treasurer Dale R. Folwell, CPA
North Carolina Retiree Benefits Overview

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 ncretiree.com 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](http://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 [ncretiree.com/dental](http://ncretiree.com/dental) for complete benefit information, including exclusions and limitations.

**Access Your Benefits & Claim Filings**

Register at: [www.myuhc.com](http://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.

**Value added UnitedHealthcare Dental wellness protection:**
- Tele-Dentistry.
- Mobile-Dentistry.
- Smile Direct Club.
- Discount Marketplace.
- Oral Cancer Screenings.
- Enhanced Pregnancy Benefits.

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

Call: 866-926-6632  Visit: [uhchearing.com](http://uhchearing.com)
Enroll within 60 days of receiving your first retirement benefit.

Dental with Hearing Aid Discount

### DIAGNOSTIC & PREVENTIVE SERVICES
Covered at 100% of UCR*

<table>
<thead>
<tr>
<th>This includes:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DIAGNOSTIC</strong></td>
</tr>
<tr>
<td>• Initial Oral Exam</td>
</tr>
<tr>
<td>• Periodic Oral Exam</td>
</tr>
<tr>
<td>• Emergency Exams for Pain Relief</td>
</tr>
<tr>
<td>• Full Mouth X-Rays (1 procedure every 60 months)</td>
</tr>
<tr>
<td>• Bitewing X-Rays (once every 12 months)</td>
</tr>
<tr>
<td>• Single Tooth X-Rays</td>
</tr>
<tr>
<td><strong>PREVENTIVE</strong></td>
</tr>
<tr>
<td>• Prophylaxis (2 per calendar year)</td>
</tr>
<tr>
<td>• Fluoride Treatments for children under age 19 (eligible until the day they turn 19)</td>
</tr>
<tr>
<td>• Sealants for children under age 16 (eligible until the day they turn 16)</td>
</tr>
</tbody>
</table>

### BASIC RESTORATIVE
Covered at 50% of UCR*

<table>
<thead>
<tr>
<th>This includes:</th>
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</thead>
<tbody>
<tr>
<td><strong>RESTORATIVE</strong></td>
</tr>
<tr>
<td>• Amalgam Fillings (Silver Fillings)</td>
</tr>
<tr>
<td>• Composite Fillings (White Fillings)</td>
</tr>
<tr>
<td>• Anterior (front) Teeth Only</td>
</tr>
<tr>
<td>• Temporary Fillings</td>
</tr>
<tr>
<td>• Space Maintainers for children under age 14 (eligible until the day they turn 14)</td>
</tr>
<tr>
<td><strong>ORAL SURGERY</strong></td>
</tr>
<tr>
<td>• Simple Extraction</td>
</tr>
<tr>
<td>• Surgical Extraction</td>
</tr>
<tr>
<td>• General Anesthesia</td>
</tr>
<tr>
<td><strong>PERIODONTICS</strong></td>
</tr>
<tr>
<td>• Periodontal Surgery</td>
</tr>
<tr>
<td>• Scaling and Root Planing</td>
</tr>
<tr>
<td><strong>ENDODONTICS</strong></td>
</tr>
<tr>
<td>• Root Canal Treatment</td>
</tr>
<tr>
<td>• Pulpotomy</td>
</tr>
<tr>
<td><strong>PROSTHETIC MAINTENANCE</strong></td>
</tr>
<tr>
<td>• Bridge or Denture Repair</td>
</tr>
<tr>
<td>• Rebase or Reline of Dentures</td>
</tr>
<tr>
<td>• Re-cement of Crowns and Onlays</td>
</tr>
</tbody>
</table>

### MAJOR SERVICES
Covered at 50% of UCR*

<table>
<thead>
<tr>
<th>This includes:</th>
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<tbody>
<tr>
<td><strong>GOLD/CAST RESTORATIONS</strong></td>
</tr>
<tr>
<td>• Gold or Cast Restorations</td>
</tr>
<tr>
<td>• Crowns (when teeth cannot be restored with amalgam, composite, or plastic restorations)</td>
</tr>
<tr>
<td><strong>PROSTHODONTICS</strong></td>
</tr>
<tr>
<td>• Dentures</td>
</tr>
<tr>
<td>• Bridges</td>
</tr>
<tr>
<td>• Partial</td>
</tr>
</tbody>
</table>

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

### Monthly Premiums

<table>
<thead>
<tr>
<th>Plan Coverage</th>
<th>Retiree</th>
<th>Retiree + 1</th>
<th>Retiree + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premiums</td>
<td>$36.26</td>
<td>$85.85</td>
<td>$120.36</td>
</tr>
</tbody>
</table>

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

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.
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
- More than 5,000 credentialed hearing provider locations
- Use promo code NCRSHEARING for discounted pricing

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

Vision with Hearing Aid Discount

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)

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 UHContacts.com orders)
- Discount Laser Vision Correction (up to 35% off national average price at QualSight)
- Children’s and maternity eye care benefits
- Visit: www.myuhcvision.com

Register at: www.myuhcvision.com

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

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

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.
Enroll within 60 days of receiving your first retirement benefit.

## Summary of Vision Plan Benefits

<table>
<thead>
<tr>
<th>Information</th>
<th>Plan 1 Exam &amp; Materials Plan</th>
<th>Plan 2 Materials Only Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network¹</td>
<td>Out of Network²</td>
</tr>
<tr>
<td></td>
<td>Covered in Full (after copay)</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>Copayments</td>
<td>$10.00 Exam Copay</td>
<td>$10.00 Materials Copay</td>
</tr>
<tr>
<td></td>
<td>$10.00 Materials Copay</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Comprehensive Exam by an Ophthalmologist (MD) or Optometrist (OD)</td>
<td>Covered in Full (after copay)</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td>Up to $64.00</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>2nd Exam Benefit for Diabetics</td>
<td>Covered in Full (after copay)</td>
<td>Up to $64.00</td>
</tr>
<tr>
<td>Standard Lenses (per pair)</td>
<td>Covered in Full (after copay)</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>• Single Vision</td>
<td>Covered in Full (after copay)</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>• Lined Bifocal</td>
<td>Covered in Full (after copay)</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>• Lined Trifocal</td>
<td>Covered in Full (after copay)</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>• Lenticular</td>
<td>Covered in Full (after copay)</td>
<td>Up to $40.00</td>
</tr>
<tr>
<td>Frames - Standard</td>
<td>Up to $130.00 (after copay)²</td>
<td>Up to $50.00</td>
</tr>
<tr>
<td>Contact Lenses (in lieu of lenses and frame)</td>
<td>Up to $125.00 (after copay)²</td>
<td>Up to $125.00 (after copay)³</td>
</tr>
<tr>
<td>• Cosmetic – Elective</td>
<td>Covered in Full (after copay)³</td>
<td>Covered in Full (after copay)³</td>
</tr>
<tr>
<td>• Necessary</td>
<td>Up to $125.00 (after copay)³</td>
<td>Up to $125.00 (after copay)³</td>
</tr>
<tr>
<td>Patient Lens Options</td>
<td>Covered in Full (after copay)</td>
<td>No Coverage</td>
</tr>
<tr>
<td>• Standard Scratch Coating</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>• Tints</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>• UV Protective Lenses</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>• Standard Progressives</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>• Deluxe Progressive Lenses</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>• Polycarbonate Lenses</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Laser Vision Correction</td>
<td>Discounts available through network providers. For additional information contact 1-800-980-2965 or visit <a href="http://www.myuhcvision.com">www.myuhcvision.com</a></td>
<td>No Coverage</td>
</tr>
</tbody>
</table>

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 or deductibles.
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). UnitedHealthcare 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 outside of our covered-in-full selection.
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 UnitedHealthcare Vision concerning the reimbursement that UnitedHealthcare Vision will make before they purchase such contacts.
Enroll within 60 days of receiving your first retirement benefit.

Vision with Hearing Aid Discount

### Monthly Premiums

<table>
<thead>
<tr>
<th>Plan Coverage/Monthly Premiums</th>
<th>Retiree</th>
<th>Retiree + 1</th>
<th>Retiree + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan 1 Exam &amp; Materials Plan</td>
<td>$6.81</td>
<td>$13.79</td>
<td>$15.49</td>
</tr>
<tr>
<td>Plan 2 Materials Only</td>
<td>$4.74</td>
<td>$9.62</td>
<td>$10.75</td>
</tr>
</tbody>
</table>

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

1. Enroll online: ncretiree.com/enroll
2. Complete the attached enrollment form on page 17 and return it to Pierce Insurance via postage-paid envelope inserted on page 10.
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.

UnitedHealthcare 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.

LifeLock With Norton Benefit Premier  Monthly Rates
$8.00 Retiree Only  
$14.00 Retiree + Dependents∆

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

No one can prevent all identity theft or all cybercrime.

† LifeLock enrollment is limited to NCRS retirees and their eligible dependents. Eligible dependents must be 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 NCSC for the required enrollment information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify that membership plan. 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 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 otherwise would if you had selected a lower tier plan.

‡‡ Requires your device to have an Internet/data plan and be turned on.

∆ LifeLock enrollment is limited to NCSC retirees and their eligible dependents. Eligible dependents must be within the household of the enrollee, 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 NCSC for the required enrollment information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify that membership plan. 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 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 otherwise would if you had selected a lower tier plan.

** Globally 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.

∆∆ Requires your device to have an Internet/data plan and be turned on.
<table>
<thead>
<tr>
<th>Category</th>
<th>LifeLock With Norton Benefit Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IDENTITY</strong></td>
<td></td>
</tr>
<tr>
<td>Proprietary LifeLock Identity Alert System</td>
<td></td>
</tr>
<tr>
<td>• Identity verification alerts (pre-credit authentication)</td>
<td></td>
</tr>
<tr>
<td>Financial protection: banking, credit &amp; investments accounts</td>
<td>One-bureau¹</td>
</tr>
<tr>
<td>• Credit application alerts † **</td>
<td>One-bureau¹</td>
</tr>
<tr>
<td>• Credit monitoring&quot;</td>
<td>Three-bureau¹</td>
</tr>
<tr>
<td>• Credit reports &amp; credit scores¹ **</td>
<td>On-demand — One bureau Daily/ Three-bureau¹ annual</td>
</tr>
<tr>
<td>– Credit utilization</td>
<td></td>
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<tr>
<td>– Credit disputes</td>
<td></td>
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<tr>
<td>– Monthly credit score tracking</td>
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<tr>
<td>• High-risk transaction monitoring (all financial accounts)</td>
<td></td>
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<tr>
<td>• Debit &amp; credit card activity alerts † **</td>
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<tr>
<td>– Unusual charge alerts</td>
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<tr>
<td>– Recurring charge alerts</td>
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<tr>
<td>– Monthly spending trends</td>
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<tr>
<td>• Checking &amp; savings account application alerts¹**</td>
<td></td>
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<tr>
<td>• Bank account takeover alerts † **</td>
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<tr>
<td>• Student loan activity alerts † **</td>
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<tr>
<td>• 401K &amp; investment account activity alerts (employer + personal accounts) † **</td>
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<tr>
<td>• Payday/sub-prime loan monitoring†</td>
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<tr>
<td>Lifestyle protection</td>
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<tr>
<td>• Dark web monitoring — 100+ data points driven by human operatives + AI**</td>
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<tr>
<td>• Data breach notifications</td>
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<tr>
<td>• Fictitious identity monitoring</td>
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<tr>
<td>• IP address monitoring</td>
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<tr>
<td>• Public records monitoring</td>
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<tr>
<td>– Court records scanning</td>
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<td>– Sex offender registry</td>
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<td>• USPS address change verification</td>
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<tr>
<td>• Online marketplace monitoring</td>
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<tr>
<td>• Phone takeover monitoring (carrier, sim, and phone number)</td>
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<tr>
<td>• Utilities monitoring</td>
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<tr>
<td>• NCTUE monitoring</td>
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<tr>
<td>• Home title monitoring⁴</td>
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<tr>
<td>Social protection</td>
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<tr>
<td>• Social media monitoring (including inappropriate content – added TikTok &amp; Snapchat)</td>
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<tr>
<td>– Account takeover</td>
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<tr>
<td>– Phishing or scams</td>
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<tr>
<td>• Gamertag monitoring**</td>
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<tr>
<td>• P2P file sharing-network searches</td>
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<tr>
<td>Preventative lock &amp; freeze dashboard</td>
<td></td>
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<tr>
<td>• Identity lock¹⁴</td>
<td></td>
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<tr>
<td>– One-click credit lock</td>
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<tr>
<td>– One-click payday loan lock</td>
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<tr>
<td>• Credit account freeze&quot;</td>
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<tr>
<td>• Child credit freeze&quot;</td>
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<tr>
<td>• Bank account freeze&quot;</td>
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<tr>
<td>• Utility account freeze&quot;</td>
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<tr>
<td>• Employment data freeze</td>
<td></td>
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<tr>
<td>• IRS tax identity protection pin assistance</td>
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</tbody>
</table>

¹ 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.

² 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.

³ 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.

⁴ Does not include monitoring of chats or direct messages.

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

¹ Home title monitoring feature includes your home, second home, rental home, or other properties where you have an ownership interest. No one can prevent all identity theft or cybercrime.
## SECURITY

**Norton Device Security – PC, Mac, & mobile**
- Antivirus, malware, ransomware, and hacking protection
- Safe browsing
- Secure SMS texts and calendar
- Smart firewall (network security)
- Webcam protection
- Cloud backup

**Online threat protection** (including emerging threats: stalkerware; fake e-stores)

**Password manager**

**Child online safety tools (parental controls)**
- 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.S.-Based identity restoration agents
- Spyware/Virus removal (SRV) specialists
- Unemployment fraud support
- Prior identity theft remediation (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

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2 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.

2 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.

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

3 Norton Family and Norton Parental Control features are not supported on Mac, Windows 10 in S mode, and Windows running on ARM processor.

3 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.

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

4 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 $1 million for coverage for lawyers and experts if needed, for all plans. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: NortonLifeLock.com/legal

Nos one can prevent all identity theft or cybercrime.

Not all products, services and features are available on all devices or operating systems. System requirement information on Norton.com.
Enroll within 60 days of receiving your first retirement benefit.

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

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

![Enrollment Screen]

Step 2 - (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.

Step 2 - (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.

Step 3 - 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 You and Your Family to update personal information on yourself, your dependents or beneficiaries.

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

You can move from plan to plan by clicking next or clicking review.

To sign and submit your enrollment form you will need to enter your PIN and click 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.
DENTAL AND VISION ENROLLMENT FORM

SOCIAL SECURITY NUMBER: 

DATE OF RETIREMENT / / (Month/Day/Year)

ENROLL CANCEL CHANGE

ADDRESS CHANGE NAME CHANGE

LAST NAME: FIRST NAME: M.I.: 

DATE OF BIRTH: / / (Month/Day/Year)

ADDRESS: CITY: STATE: ZIP: 

□ MALE □ FEMALE

TELEPHONE NUMBER:

EMAIL ADDRESS

DENTAL COVERAGE
Underwritten by United Healthcare Insurance Company

□ YES □ NO IF YES, CHECK COVERAGE:

□ RETIRE □ RETIRE + ONE (1) □ RETIRE + FAMILY

PLAN 1: VISION EXAM & MATERIALS PLAN
Underwritten by United Healthcare Insurance Company

□ YES □ NO IF YES, CHECK COVERAGE:

□ RETIRE □ RETIRE + ONE (1) □ RETIRE + FAMILY

PLAN 2: VISION MATERIALS ONLY PLAN
Underwritten by United Healthcare Insurance Company

□ YES □ NO IF YES, CHECK COVERAGE:

□ RETIRE □ RETIRE + ONE (1) □ RETIRE + FAMILY

Dental Plan Code: P3271

Dependent Coverage – spouse and unmarried dependent children only. (Include Date of Birth)

For court-ordered dependents, documentation must be attached.

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)

The UnitedHealthcare Dental plan is administered by Dental Benefit Providers, Inc.

The UnitedHealthcare Vision plan is administered by Spectera, Inc.

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

See next page to enroll in LifeLock identity theft protection
Identity Theft Protection Enrollment Form

Social Security Number ____________________________ Date of Retirement / / 
Last Name ____________________________ First Name _______ MI 
Address ___________________________________________ State Zip 
City ___________________________________________ State Zip 
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/

MyBenefits Website: ncretiree.com
Mobile Apps: ncretiree.com/apps

Your Supplemental Benefits apps make it even easier to access your benefits in one easy step.
- Visit to download: ncretiree.com/apps
- Scan to download ↓

Enroll online
- Review frequently asked questions
- Access ORBIT to change address
- View brochures and certificates

Print claim and service forms
Access benefit videos
Enroll within 60 days of receiving your first retirement benefit.

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

DENTAL INSURANCE  IDENTITY THEFT PROTECTION  VISION INSURANCE

Pierce Insurance
Supplemental Benefits Specialists Since 1955