

Membership & BENEFITS GUIDE



STATE EMPLOYEES ASSOCIATION
OF NORTH CAROLINA

Table of Contents

MEMBERSHIP

What is SEANC? 3

Why You Should Join SEANC 3

Advocacy 4

Legislative Victory Highlights 4

Districts and Member Engagement 5

EMPAC 6

Scholarship Foundation 6

Member Discounts 7

INSURANCE

Why Choose a SEANC Plan? 9

Enrollment is Easy 9

Whole Life (Final Expense) and Term Life 10

Health Insurance 11

Vision and Dental 12

Accidental Death & Dismemberment 13

Telehealth 13

Supplemental Plans 14

Home, Auto and Flood 15

Vehicle Warranty Program 16

Long-Term Care 16

Spectera Enrollment Form 17-18

Delta Dental Enrollment Form 19-20

SEANC Membership Application 21

SEANC Insurance Directory 23

What is SEANC?

The State Employees Association of North Carolina (SEANC) is the nation’s leading state employees association uniting over 43,000 state and local government employees and retirees.

SEANC is a member-driven organization. Members determine SEANC’s direction and set its annual legislative agenda. Working together, we strive to improve the state’s politics and public policy, not only for members but for more than 11 million North Carolinians who depend upon the valuable services public employees provide.

Why You Should Join SEANC

Working for the state is rewarding and often thankless. Whether you’re protecting our neighborhoods, keeping roads safe, teaching the next generation, fighting wildfires, or caring for our most vulnerable citizens, you give a lot every day. SEANC is here to help.

There’s strength in numbers. Join over 43,000 state and local government employees and retirees standing together for better pay, stronger rights, a secure retirement, and affordable health coverage. SEANC is the one association fighting for you inside and outside the General Assembly.

Membership also includes access to affordable group insurances like term life, vision, dental, and identity theft protection. In addition, members can take advantage of discounts at restaurants, shops, events, and attractions statewide and nationwide.

SEANC membership includes:

- Digital membership card (that is also your discount card)
- Access to more than 3,000 local and national discounts
- Exclusive discounted tickets to popular theme parks in North Carolina and surrounding states
- Full-time, highly qualified representation in and outside the General Assembly and other governmental boards
- \$1,000 Accidental Death and Dismemberment policy for all members
- Access to affordable insurance programs for both active and retired members with insurance specialists on staff ready to assist you
- Frequent publications and weekly informational emails
- Social media updates, text alerts, podcasts, and videos to keep you informed
- College scholarship program for members and their families
- Beneficial leadership trainings to help you succeed in the workplace

Join today. Empower yourself, your family, and your coworkers!



I think the first day that I joined with the state I joined SEANC also. I've had no regrets being a member of SEANC. They work hard for us to get raises and it's just a wonderful organization to be a part of.



Angela E.
40+ year member

JOIN
HERE

Advocacy

SEANC advocates to improve state and local government employees' and retirees' lives, enhance the public services they provide, and protect their retirement after a job well done.

SEANC members are well represented every day at the General Assembly, Office of the Governor, Office of State Human Resources, Retirement Systems Board of Trustees, and the State Health Plan by full-time, professional lobbyists.

Maintaining and Increasing Your Pay. Legislative priorities are determined by SEANC members. Raises for state employees and retirees are always our top priority. We work tirelessly with legislators during the state budget process to ensure that the sacrifices state employees and retirees make are recognized. Along with raises, longevity pay is an important tool to honor that dedication and retain a strong workforce. Teachers lost their longevity pay, but SEANC has protected it for state employees.

Protecting the Retirement System. SEANC is the state's leading advocate for a strong and healthy retirement system and has been at the forefront of several key battles to ensure your money is safe. In 2014, SEANC hired a pension forensic expert to conduct an audit to prove that hundreds of millions of dollars were going to Wall Street money managers, and we helped elect a State Treasurer in 2016 to end this practice. We fight each year to stop attempts to kill the defined benefit pension system and make sure the system is fully funded. A SEANC member currently serves on this board.

Preventing Privatization. Almost every year, regardless of what party is in charge, we see attempts to sell off functions of state government to the highest bidder. SEANC is your only voice fighting to stop the privatization and outsourcing of your job. In the last decade, we've thwarted attempts to privatize prison maintenance and health care, the state's information technology services, the state ferry system and even the N.C. Zoo, to name a few.

Strengthening the State Health Plan. Health care is one of the largest expenditures most working families make each year. SEANC is the only organization watching over the State Health Plan and fought successfully to move it to governance by an independent board. We fight increased costs for members and to protect the sustainability of the Plan without risking loss of funding for pay increases and COLAs.



For 35 years as I've worked for the state of North Carolina, when I could not go to the legislature and speak for myself and express my beliefs and what I truly believe in, SEANC did it for me. I appreciate them being a spokesperson on my behalf and on behalf of my other colleagues.



Linda B. Dudley

What has SEANC done for you?



Legislative Victory Highlights

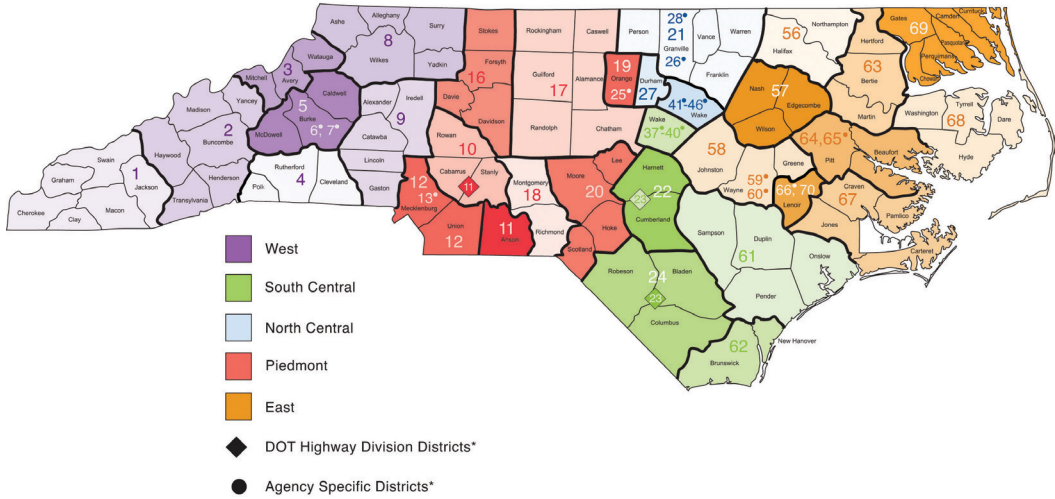
2020's

- Served as employees' voice as the COVID-19 pandemic caused major disruption throughout the world
- Played an integral role in securing COVID-19 tests for all state employees
- Fought and won hazard pay for employees on the front lines of the pandemic
- Gained an experience-based step-pay plan for correctional officers and probation/parole employees
- Longevity pay maintained for active state employees
- Engaged state and national leaders over the outrageous cost of prescription medications, including GLP-1 drugs to treat weight loss
- Prevented State Health Plan premium increases for eight straight years
- Fought back legislation that would have allowed the State Treasurer to invest 10% of the pension fund in highly volatile cryptocurrencies

Districts and Member Engagement

SEANC's structure includes districts across North Carolina, representing counties and agencies.

- Districts cover regions: West, North Central, Piedmont, South Central, and East
- Members are encouraged to attend district meetings, volunteer, and participate in events
- Members can schedule local events, access district information, and recruit new members and businesses via the website



*Districts represent the entire county listed unless otherwise noted.

West

- D-1 Cherokee, Clay, Graham, Macon, Jackson, Swain
- D-2 Buncombe, Haywood, Henderson, Madison, Transylvania, Yancey
- D-3 Avery, Mitchell, Watauga
- D-4 Cleveland, Rutherford, Polk
- D-5 Burke, Caldwell, McDowell (all agencies except Broughton Hospital and J. Iverson Riddle Developmental Center)
- D-6 Broughton Hospital
- D-7 J. Iverson Riddle Developmental Center
- D-8 Alleghany, Ashe, Surry, Wilkes, Yadkin
- D-9 Alexander, Catawba, Gaston, Iredell, Lincoln

North Central

- D-21 Franklin, Granville, Person, Vance, Warren (all agencies except DOT and DPS)
- D-26 Granville Correctional Institution
- D-27 Durham
- D-28 Central Regional Hospital
- D-41 Raleigh (Justice, Judicial, Governor Morehead School, Community Corrections, Courthouse, Intensive Surveillance, DJJDP, Franklin, Wake and Warren Correctional Institution)
- D-42 Raleigh (DHHS, State Treasurer's Office, Labor, Employment Security Commission, Radiation Protection, Wildlife, 2728 Capital Blvd., Old Revenue Building, Justice Building)
- D-43 Raleigh (DMV, Transportation Data Services Center, DOT 5th Highway Division)

- D-44 Raleigh (Administration, Governor's Office, Cultural Resources, Public Instruction, Community Colleges, State Auditor, State Controller, Wake Technical Community College, Secretary of State, NC Education Lottery, ITS)
- D-45 Raleigh (DOC, Central Prison)
- D-46 Raleigh (Revenue, Credit Union)

Piedmont

- D-10 Cabarrus, Rowan, Stanly (all agencies except DOT in Stanly and Cabarrus counties)
- D-11 Anson (All agencies) and DOT in Stanly and Cabarrus counties
- D-12 Mecklenburg, Union (all agencies except UNC-Charlotte and Central Piedmont Community College)
- D-13 UNC-Charlotte and Central Piedmont Community College
- D-16 Davidson, Davie, Forsyth, Stokes
- D-17 Alamance, Caswell, Chatham, Guilford, Randolph, Rockingham
- D-18 Montgomery, Richmond
- D-19 Orange County (all agencies, including UNC-Chapel Hill and UNC Hospitals)
- D-20 Hoke, Lee, Moore, Scotland
- D-25 Orange (UNC-Chapel Hill)

South Central

- D-22 Cumberland, Harnett (all agencies except DOT)
- D-23 DOT, 6th Highway Division
- D-24 Bladen, Columbus, Robeson (all agencies except DOT)
- D-37 Raleigh (DOT, except where otherwise noted)

- D-38 Raleigh Crime Control and Public Safety, Insurance, Commerce, General Assembly, Agriculture, Lieutenant Governor's Office, NC Housing Finance, ABC Warehouse, DENR

- D-39 Raleigh (NCSU, National Guard Armory, NC Cooperative Extension Services—Wake)

- D-40 Raleigh (NC Correctional Institution for Woman, Randall Building, Shore Building, 840 W. Morgan, Warehouse, Purchasing, Engineering, Pharmacy, Enterprise Administration, Health Services, Educational Services, Johnston Correctional Institution)

- D-61 Duplin, Onslow, Pender, Sampson
- D-62 Brunswick, New Hanover

East

- D-56 Halifax, Northampton
- D-57 Edgecombe, Nash, Wilson
- D-58 Greene, Johnston, Wayne (all agencies except Johnston Correctional Center)
- D-59 Cherry Hospital (Goldsboro)
- D-60 O'Berry Neuro-Medical Center (Goldsboro)
- D-63 Bertie, Hertford, Martin
- D-64 Beaufort, Pitt (all agencies except East Carolina University)
- D-65 East Carolina University
- D-66 Caswell Developmental Center (Kinston)
- D-67 Carteret, Craven, Jones, Pamlico
- D-68 Dare, Hyde, Tyrrell, Washington
- D-69 Camden, Chowan, Currituck, Gates, Pasquotank, Perquimans (all agencies)
- D-70 Lenoir (all agencies except Caswell Developmental Center)

Learn more at seanc.org/districts or scan the QR code



Employees Political Action Committee

EMPAC supports candidates who advocate for state employees and retirees, endorsing bipartisan candidates.

- Over **10,000 member investors**; supported **120 races with 94%** success in 2024
- Recognized as a **top influential PAC** in North Carolina
- Members can **contribute** via payroll deduction, **volunteer** and **vote** for supportive candidates

How can I help EMPAC?

- Invest in EMPAC by payroll/pension deduction or bank draft
- Become involved with your district EMPAC
- Vote for political candidates who support state employees and retirees
- Become a SEANC Member Advocate

Who does EMPAC support?

- EMPAC endorses candidates not parties
- House and Senate candidates for North Carolina General Assembly and statewide candidates
- Candidates who embrace state employees/retiree issues – regardless of political party

SEANC is the only group we have that's fighting for our pay and retiree issues. There is no other group doing that. All state employees and retirees need to join SEANC.



Spillman G. Kinston



Learn more at seanc.org/EMPAC or scan the QR code



Scholarship Foundation

SEANC provides scholarships to members, spouses, and dependents for higher education.

- Awards **over \$100,000** annually; 40+ colleges represented; **100+ students** awarded
- Categories include Merit, Financial Need, Members Only, and Retiree Grandchildren
- **Application opens in January. Apply at seanc.org/scholarship; deadline April 15**
- Funds can be used for universities, community colleges, and technical schools

Ways To Contribute

- **Contribute through the State Employees Combined Campaign** SEANC Scholarship Foundation - **1563**
- **Contribute directly by check** (Please make checks payable to the SEANC Scholarship Foundation).
Mail check to:
SEANC Scholarship Foundation,
1621 Midtown Place, Raleigh, NC 27609



Learn more at seanc.org/scholarship or scan the QR code



Member Discounts

Your SEANC membership pays for itself with everyday savings from hotels to restaurants to state attractions. Check out the details of your discounts by visiting seanc.org/discounts.

With **BenefitHub**, members save on average \$2,500 a year across dozens of categories like travel, auto, electronics, and more. From Mother's Day flowers to summer vacations, to holiday shopping, make BenefitHub your first stop in adding money to your pocket. The site also includes a "Giveaways" page with contests to win gift cards, movie tickets, car rentals, and more!

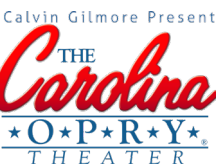


BenefitHub

Affiliates



Theme Park Tickets



Learn more at seanc.org/benefits or scan the QR code





INSURANCE

Why Choose a SEANC Plan?

YEAR-ROUND ENROLLMENT

You can change or enroll in products throughout the year and you don't need to re-enroll every year.

NO WAITING PERIODS

Enroll in any SEANC plan by the tenth of the month and plans will become active the first of the following month.

\$1,000 AD&D POLICY

SEANC members receive a \$1,000 Accidental Death and Dismemberment policy for joining the association!

GUARANTEED ISSUE IN 180 DAYS

Members are eligible for up to \$150,000 of Term Life insurance in the first 180 days of SEANC membership.

PORTABLE PLANS

If you decide to retire, move to another agency, or to the private sector, you can remain insured.

DOMESTIC PARTNER COVERAGE

Many of SEANC's insurance plans allow you to cover your domestic partner.

\$2,000 ORTHODONTIA BENEFIT

Our premium dental plan has a generous lifetime orthodontia benefit up to \$2,000.

NO EXTRA FEES FOR COSMETIC LENS

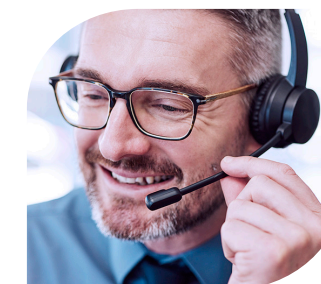
The Enhanced Plan options of our vision plans cover many cosmetic lens extras, including progressives, transitions, anti-glare, polycarbs, and tint.

Enrollment is Easy!



ENROLL ONLINE seanc.org/insurance

Download enrollment forms and enroll in some SEANC products on our website.



CALL 1-919-833-6436 or 1-800-222-2758

Our member insurance specialists will assist you with enrollment.



EMAIL insurance@seanc.org

Email our insurance department to receive more information on how to enroll in SEANC products.

Whole Life - Final Expense

SEANC offers two Final Expense/Whole Life insurance policies to members by Mass Mutual and Gerber Life. Final expense insurance is a type of whole life insurance designed to cover medical bills and funeral expenses when you pass. A final expense policy is also known as burial or funeral insurance and is popular with seniors.

MassMutual

A MassMutual Whole Life Insurance policy provides lifetime coverage at a set premium, builds cash value from which you can borrow, and pays a death benefit to your loved ones. MassMutual has been helping people build better financial futures for more than 167 years and is a trusted leader with financial strength ratings among the highest of any company.

Gerber Whole Life

A Gerber Life Guaranteed Life policy is a whole life insurance policy that enables you to purchase life insurance protection in your later years (age 50 to 80), so your family members won't have to take on the responsibility of covering any costly final expenses when you're gone. With the cost of a funeral averaging over \$7,000 and Social Security providing a one-time death payment of only \$255 (if you qualify), your family could be left with a large funeral bill and other final expenses. This plan offers coverage up to \$25,000, which will help make life a little easier for your family at a time when they may need it most.

Term Life



Protect your family if something happens to you. Ensure that your family can pay the bills without your income by investing in a term life insurance policy. SEANC offers a term life insurance plan underwritten by Boston Mutual.

Members can choose coverage amounts from \$10,000 to a maximum of \$500,000. Guaranteed coverage up to \$150,000 is available in the first 180 days of SEANC enrollment for **currently employed active members** who are new to SEANC or have renewed their membership after two years or more.

Dependent coverage is available for your spouse for \$25,000 and children for \$10,000 at a cost of **\$6.75 per month**. This policy can be carried into retirement. (Retirees are not eligible to participate).

Term Life vs Whole Life. What's the difference?

	TERM	WHOLE
Coverage	Provides coverage for a specific time period	Provides lifelong coverage
Cost	Provides the most affordable coverage	Costs more than term life insurance
Premiums	Premium can fluctuate based on age or a reduction schedule	Premium remains the same for your entire life
Cash Value	Policy provides no cash value but offers a lower premium Often provides protection for specific times of need, such as a mortgage or a child's college tuition	Has a tax-deferred cash value that grows over the life of the policy, meaning you won't have to pay taxes on the gains while they are accumulating Cash value can be borrowed against the policy if needed for any reason. If you don't repay the policy loans with interest, you will reduce your benefit
Payout	Payout happens only if you pass away while you're covered. Otherwise, the payout ends when the term expires	Payout happens when you pass away, or when it matures – typically at age 95 or older
Guarantee	Benefit is guaranteed over a specific term	Benefit is guaranteed over your life

Insurance rates quoted in Membership Guide are subject to change

Health Insurance



SEANC offers a selection of Aflac insurance plans to assist members manage health and financial challenges with added confidence.

NEW! Accident Insurance

Accident insurance policies help provide support when life's unexpected moments happen. This plan features:

- Pays in addition to any other insurance coverage
- Provides 24-hour, 7 days a week protection
- Guaranteed-Issue – No underwriting required to qualify for coverage
- Payroll Deduction – Premiums are paid by convenient payroll deduction

BenExtend Critical Illness & Trauma

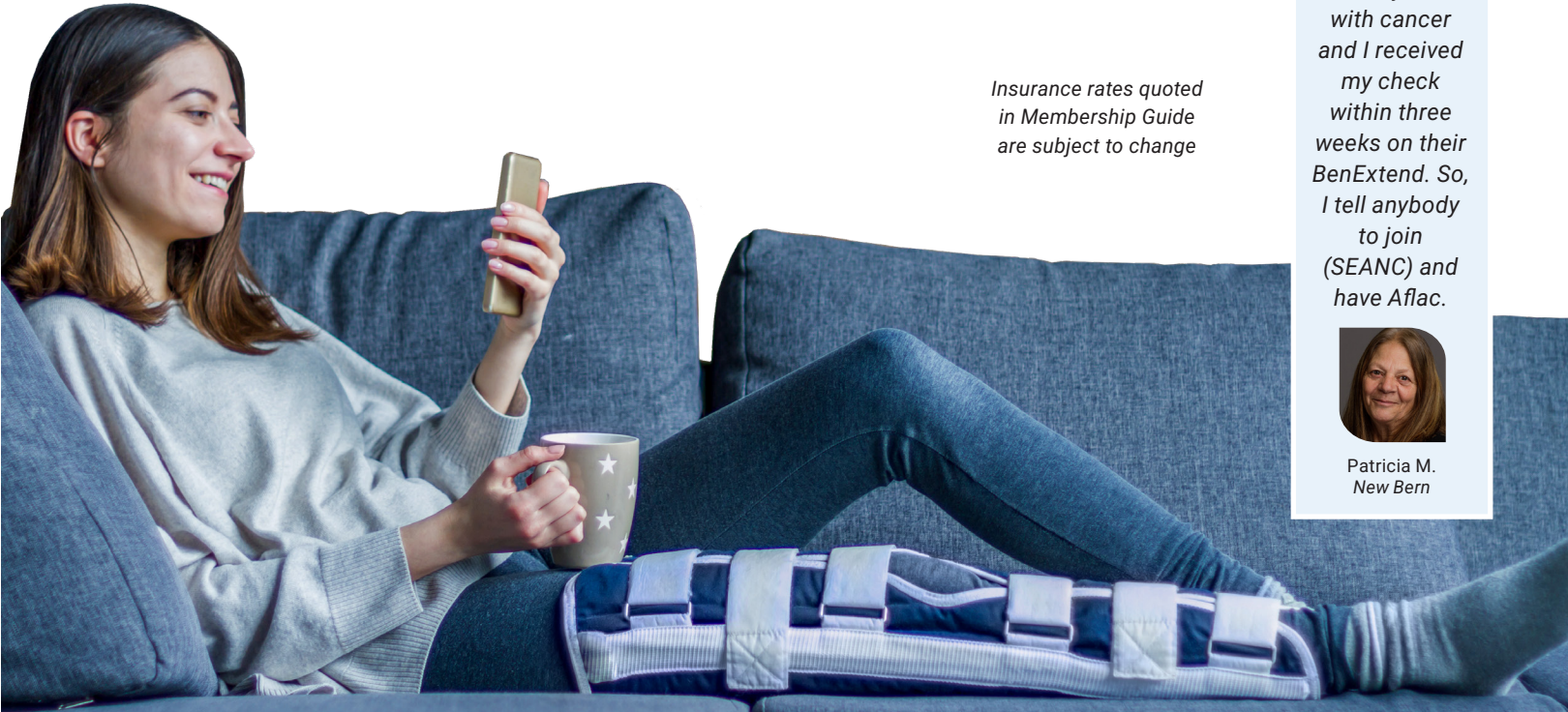
Aflac BenExtend will provide coverage regardless of current or previous health conditions. With hospitalization, secondary critical illnesses, term life, and counseling benefits included; the AflacBenExtend product is a well-rounded plan to protect you and your loved ones from the unexpected. In addition, there is an annual wellness benefit.

Short-Term Disability Advantage

This insurance plan provides payment of a monthly disability benefit when a covered member is disabled and unable to work due to an injury or sickness. Benefit payments begin after any applicable waiting period is satisfied and continue during disability, up to the final approved disability benefit period.



Self Enroll:
Visit: wecareworks.com/aflac/default_seanc.asp
Call: 855-203-4609
Scan the QR code



Insurance rates quoted in Membership Guide are subject to change



I have the Aflac BenExtend plan and recently delivered my first child, my baby girl. I was able to utilize my insurance to get a little something back from being hospitalized. I really appreciated that additional income that came in.



Tiffany V. Greenville

I was diagnosed in January 2025 with cancer and I received my check within three weeks on their BenExtend. So, I tell anybody to join (SEANC) and have Aflac.



Patricia M. New Bern

Vision

spectera®

United Healthcare Spectera offers cost-effective nationwide benefit plans and includes eye exams, lenses, eyeglass frames and contact lenses. The Enhanced Plan option covers many eyeglass lens extras such as progressive lenses. Discounts are available on non-covered cosmetic options and laser vision correction procedures.

Rates start at just **\$6.74 per month** for the Standard Plan, and once in effect, there are no waiting periods. Enrollment forms received by the tenth of the month will be effective on the first of the following month. **Complete the applications on pages 17-18.**



Enroll:
Visit: seanc.org/insurance
Call the SEANC office at 800-222-2758
Scan: QR code

Hearing Aid Discount

Save up to **80% off** industry prices of name-brand and private-label hearing aids. Please note that enrollment in the SEANC Vision Insurance Plan is required to take advantage of the hearing aid discounts.

Contact UnitedHealthcare Hearing today and mention promo code MYVISION to receive your discounted pricing. Call: 855-523-9355, TTY 711 or visit uhhearing.com.

Dental



SEANC offers three dental plans through the National Delta Dental network. The plans include an annual individual deductible from \$25 to \$50, and preventative care is 100% covered with no deductible for two visits per year in network.

Members are allowed to visit any licensed provider, in or out of the Delta Dental network, and still receive benefits. When utilizing a participating provider, members can save more. Find an in-network provider at deltadentalinc.com/findadentist.

Rates start at just **\$24.64 per month** for the Basic Plan. Enrollment forms received by the tenth of the month will be effective on the first of the following month. **Complete the applications on pages 19-20.**



Enroll:
Visit: seanc.org/insurance
Call the SEANC office at 800-222-2758
Scan: QR code



I've had two different eye doctors tell me that I have some really good vision insurance. The glasses that I have on right now were \$438, and I only had to pay \$109. I recommend SEANC's Spectera plan to everyone I know.



Kim M.
Concord



I have SEANC vision and dental. I've gotten \$625 worth of glasses, and I've paid about \$60 for them. My children are on the dental plan, and I got a \$2,000 rebate on their braces.



Antoine B.
Youngsville

Insurance rates quoted in Membership Guide are subject to change

Accidental Death & Dismemberment



GROUP BENEFIT SOLUTIONS



When you join SEANC, you receive a \$1,000 Accidental Death and Dismemberment policy at no cost to you. The Voluntary Accidental Death and Dismemberment insurance plan provides your family with valuable financial protection in the event of unintentional death, dismemberment of the insured or other covered loss due to a covered accident. Members can purchase additional coverage from \$25,000 to \$500,000 at competitive rates. All members who purchase additional coverage will have access to the Secure Travel Program.



Enroll:
Visit: seanc.org/insurance
Call the SEANC office at 800-222-2758
Scan: QR code

Telehealth



The SEANC Healthiestyou product by Teladoc offers 24/7/365 access to board certified doctors and therapists by phone, video, or app. It includes Expert Medical Review, dermatology, nutrition, and mental health services.



Pricing and Enrollment:
Visit: seanc.org/teladoc-enrollment-form
Call the SEANC office at 800-222-2758
Scan: QR code

Insurance rates quoted in Membership Guide are subject to change



I contacted Teladoc with flu-like symptoms. The doctor reviewed my symptoms and called in a prescription. I didn't have to leave my house or risk being around other sick individuals. It was a great experience!



Pam H.
Washington



Supplemental Plans



To help members safeguard what matters most, SEANC offers a suite of MetLife plans designed to provide comprehensive protection and peace of mind.



Identity Protection

A robust digital security plan to help protect you and your family from financial and identity fraud. MetLife and Aura Fraud Protection helps safeguard the things that matter to you most.

Pricing: Individual Plan – \$7.50/month; Family Plan – \$13.50/month



 **Enroll:**
Visit: my.aura.com/start/seanc
Call the SEANC office at 800-222-2758
Scan: QR code



Legal Plan

The Legal Plan provides you with easy access to a national network of over 15,000 experienced attorneys and provides coverage for the most frequently needed personal legal services. It's like having your own attorney on retainer. The plan fully covers attorney fees for services such as preparation of wills, powers of attorney, living wills, real estate transactions, traffic ticket defense, debt collection defense, identity theft defense, and much more.

Pricing: \$15.95/month per person or family

 **Enroll:**
Visit: seanc.org/insurance
Call the SEANC office at 800-222-2758
Scan: QR code

Pet Insurance

Make sure you're protected for veterinary expenses in case your pet gets sick or hurt. These easy-to-understand plans cover wellness, injuries, hereditary conditions, emergency care, hospitalization, surgery, and more! The plan features a choice of deductible and reimbursement levels to best fit your budget.

 **Get a Quote or Enroll:**
Visit: quote.metlifepetinsurance.com
Call: 800-GET-MET8
Scan: QR code

Insurance rates quoted in Membership Guide are subject to change



Home, Auto and Flood



Shadow Lake partners with multiple top-rated carriers to craft coverage around you and your lifestyle, your priorities, and what matters most.

Our Process:

1. Fill out our inquiry form.
2. Review your options with us.
3. Get coverage you need.

Schedule your free consultation today!

Email: sales@shadowlakeinsurance.com • Call: 276-597-9844 • Visit: shadowlakeinsurance.com



Home and Auto

SEANC members have access to special savings on home and renters insurance from three leading providers not available to the general public. Plus, members can choose from several convenient payment options, including payroll deduction. There is no designated enrollment or application period. So **call a licensed insurance representative for your free quotes!**



800-230-0827
Client Code: 101391



800-438-6381
farmers.com/groupselect
Discount Code: BMO



888-695-4640
Discount Code: 4110



My SEANC Travelers policy is significantly cheaper than my previous auto and homeowners' insurance. The savings not only covered my monthly SEANC dues but also put more money in my pocket.



Mark D. Raleigh

Insurance rates quoted in Membership Guide are subject to change



Vehicle Warranty Program



This warranty program provides comprehensive vehicle repair protection. When your vehicle breaks down, you won't be left on the side of the road.

- Provides vehicle repair protection with roadside assistance, rental reimbursement, and nationwide discounts**
- Features White Glove Concierge, direct mechanic payments, roadside and rental reimbursements
 - Addresses high breakdown rates (69 million annually in US) and financial stress from unexpected repairs
 - Offers Openbay+ for discounts up to 25%, online scheduling, and access to a network of service providers
 - Fixed monthly prices for engine, transmission, brakes, and other repairs, with **plans starting at \$59.95/month**



Don't miss out on this exclusive benefit.
seanc.org/insurance/toco-at-work/
Call: 800-262-6458
Scan: QR code

Long-Term Care



- Home Health Care Select Benefits:**
Daily maximum benefit of \$150-\$450 with a maximum benefit period of 365 days² for the services in your home from an approved Home Health Care Select practitioner (subject to the eligibility conditions).
- Home Health Care Aide¹**
Daily benefit for each day you require Home Health Care aide services in your home.
Maximum benefit period of 60 days.
- Prescription Drug Benefit¹**
Per prescription benefit of **\$10/Generic, or \$25/Brand.**
- Restoration of Benefits¹**
The maximum benefit period for Home Health Care Select and aide benefits will be restored if benefits have not been paid or required for 180 consecutive days.

¹See Policy and/or Outline Coverage for state-specific details.
²Maximum benefit period may vary by state.



- Long Term Care Insurance is a pool of money designed to help with services for individuals who have lost some or all of the ability to care for themselves for a variety of reasons, ranging from an accident to the frailty of aging.
- Types of Long Term Care Covered:
- In Home Care
 - Assisted Living Facilities
 - Adult Daycare Center
 - Nursing Facility
- Premiums are based on the applicants current age, marital status, and the policy benefits you choose.
- Contact:** Misty B. Smith at 919-280-1693

Insurance rates quoted in Membership Guide are subject to change



Vision Plan Enrollment Form

1. Check the appropriate boxes

Coverage desired, monthly rates¹

Standard Plan Rates	
☐ Employee Only	\$6.74
☐ Employee + One	\$12.36
☐ Employee + Family	\$20.93
Enhanced Plan, Option 1	
☐ Employee Only	\$13.33
☐ Employee + One	\$24.39
☐ Employee + Family	\$41.34
Enhanced Plan, Option 2	
☐ Employee Only	\$12.29
☐ Employee + One	\$22.51
☐ Employee + Family	\$38.14

Effective Date:

Applications received in the SEANC home office by the 10th of the month will be effective the 1st of the following month.

These rates are effective until 12/31/2028.

Forms may be faxed to SEANC office: 1-919-792-3321 or mailed to:

ATTN: Insurance Department
1621 Midtown Place
Raleigh, NC 27609

You must be a member of SEANC to enroll.

For more information on becoming a member, call 800-222-2758 or visit www.seanc.org. After enrolling, visit www.myspectera.com for network provider search, benefits and claims information.

2. Employee Information (please print clearly):

Social Security Number: - -

SEANC#

Your Name:

First Name

Middle Initial

Last Name

Birth Date: / /

Gender: ☐ M ☐ F

Marital Status: ☐ Single ☐ Married ☐ Divorced
☐ Widowed ☐ Domestic Partnership

Address:

Home Phone: () -

Work Phone: () -

Cell Phone: () -

Personal email address:

3. List all eligible family members below (if electing dependent coverage): Adult dependent children up to age 26.

	First Name	Last Name	Birth Date	Gender
☐ Spouse			/ /	☐ M ☐ F
☐ Child			/ /	☐ M ☐ F
☐ Child			/ /	☐ M ☐ F
☐ Child			/ /	☐ M ☐ F
☐ Child			/ /	☐ M ☐ F

I agree to continue enrollment in the vision plan for a period of 12 months

☐ I authorize payroll/pension deduction for this insurance

☐ I authorize bank draft

☐ I prefer to have my premiums invoiced

Financial Institution

Routing Number

Account Number

I, the undersigned, hereby authorize my employer to deduct premiums for the SEANC Insurance identified above from my wages/pension or bank draft on a monthly basis, in such amounts as are currently established pursuant to the SEANC insurance contract with the provider, or in such adjusted amounts as may be established by SEANC and the provider by contract subsequent to the date of this authorization. This authorization shall continue until cancelled by me by written notice to the SEANC Central Office.

Your Signature

Date



SEANC–State Employees Association of North Carolina

SEANC has partnered with Spectera Vision to deliver affordable, innovative vision care solutions. SEANC is proud to offer dual choice benefit plan designs to all SEANC members and their dependents. You must be a member of SEANC to enroll. For information on becoming a member, contact SEANC at 800-222-2758. Visit www.seanc.org or www.myspectera.com.

Covered Benefits	In-Network Benefit Plan Options		
	Standard Plan	Enhanced Option 1	Enhanced Option 2
Exams	Once Every 12 Months		
	100% with a \$15 copay	100% with a \$15 copay	100% with a \$15 copay
Lenses	Once Every 12 Months		Once Every 24 Months
	\$15 copay (applied to lenses and frame); 100% coverage for single vision, lined bifocal, trifocal and lenticular lenses	\$25 copay (applied to lenses and frame); 100% coverage for single vision, lined bifocal, trifocal and lenticular lenses	\$25 copay (applied to lenses and frame); 100% coverage for single vision, lined bifocal, trifocal and lenticular lenses
Frames	Once Every 24 Months		
	\$15 copay (applied to lenses and frame); \$130 frame allowance at retail chain providers or private practice providers	\$25 copay (applied to lenses and frame); \$130 frame allowance at retail chain providers or private practice providers	\$25 copay (applied to lenses and frame); \$130 frame allowance at retail chain providers or private practice providers
Contact Lenses ^{1,2} in lieu of glasses	Once Every 12 Months		Once Every 24 Months
	Elective: \$15 copay; allowance up to \$150	Elective: \$25 copay; allowance up to \$150	Elective: \$25 copay; allowance up to \$125
Cosmetic Lens Options	Scratch resistant coating, Polycarbonate lenses for children up to age 19	Scratch resistant coating, Standard, Deluxe, Premium and Platinum Progressives, Standard Anti-Reflective Lenses, Edge Coating, Tints, Polycarbonate lenses (adult and children), Photochromic, UV Coating	Scratch resistant coating, Standard, Deluxe, Premium, and Platinum Progressives, Standard Anti-Reflective Lenses, Edge Coating, Tints, Polycarbonate lenses (adult and children), Photochromic, UV Coating

Covered-in-full elective contact lenses

The fitting/evaluation fees, contact lenses and up to two follow-up visits are covered in full (after copay). If you choose disposable contacts, up to six boxes are included when obtained from a network provider (up to four are included for Enhanced Option 2).

All other elective contact lenses

An allowance is applied toward the fitting/evaluation fees and purchase of non-selection contact lenses (materials copay does not apply). Gas permeable and bifocal contact lenses are all examples of non-selection contacts.

Covered-in-full elective contact lens benefit does not apply at Costco, Walmart or Sam’s Club locations. The allowance for all other elective contact lenses will be applied toward the fitting/evaluation fee and purchase of all contacts.

Necessary contact lenses¹

Covered-in-full (after applicable copay)

Benefits at an OUT-OF-NETWORK Provider

Please note: Receipts for services and materials purchased on different dates must be submitted together at the same time to receive reimbursement. Receipts must be submitted within 12 months of the date of service.

Exam	up to \$40	Lenticular Lenses:	up to \$80
Single Vision Lenses	up to \$40	Frames:	up to \$45
Bifocal Lenses	up to \$60	Contacts:	up to \$150 (elective) ³ , up to \$125 for Enhanced Option 2 (elective) ³
Trifocal Lenses	up to \$80	Contacts:	up to \$210 (medical) ¹

¹ Necessary contact lenses are determined at the provider’s discretion for one or more of the following conditions: Following post cataract surgery without intraocular lens implant; to correct extreme vision problems that cannot be corrected with spectacle lenses; with certain conditions such as keratoconus, anisometropia, irregular corneal/astigmatism, aphakia, facial deformity, or corneal deformity. If your provider considers your contacts necessary, you should ask your provider to contact UnitedHealthcare Vision confirming reimbursement that UnitedHealthcare Vision will make before you purchase such contacts.

² Your contact lens allowance is applied to the fitting/evaluation fees as well as the purchase of contact lenses. The allowance may be separated at some retail chain locations between the examining physician and the optical store.

³ The out-of-network reimbursement applies to materials only. The fitting/evaluation is not included.

Benefits available every 12 or 24 months (depending on the benefit frequency), based on last date of service.

At a participating network provider, you will receive a 20% discount on an additional pair of eyeglasses or contact lenses. This program is available after your vision benefits have been exhausted. Please note that this discount shall not be considered insurance, and that UnitedHealthcare Vision shall neither pay nor reimburse the provider or member for any funds owed or spent. Not all providers may offer this discount. Please contact your provider to see if they participate. Discounts on contact lenses may vary by provider. Additional materials do not have to be purchased at the time of initial material purchase. Additional materials can be purchased at a discount any time after the insured benefit has been used.

Please note: If there are differences in this document and the Group Policy, the Group Policy is the governing document.

Spectera® Vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form VPOL.06.TX and associated COC form number VCOC.INT06.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.



Dental Plan Enrollment Form

Effective Date: _____

1. Check the appropriate box for coverage desired:

	Basic Plan	Core Plan	Premium Plan
Member Only	☐ \$24.64	☐ \$33.02	☐ \$58.43
Member + 1 Child	☐ \$53.41	☐ \$66.26	☐ \$126.51
Member + Spouse	☐ \$49.70	☐ \$63.56	☐ \$120.03
Member + Child(ren)	☐ \$53.41	☐ \$66.26	☐ \$126.51
Member + 1 Family	☐ \$85.08	☐ \$108.78	☐ \$210.96

Applications received in the SEANC home office by the 10th of the month will be effective the first of the following month.

These rates are effective 1/1/2027 through 12/31/2027.

For more information on becoming a member, call 800-222-2758 or visit www.seanc.org or www.deltadentalnc.com. After enrolling, visit www.memberportal.com for provider search, benefits and claims information.

Send forms to SEANC office:

Fax: 1-919-792-3321

Mail: ATTN: Insurance Department
1621 Midtown Place
Raleigh, NC 27609

You must be a member of SEANC to enroll.

2. Employee Information (please print clearly):

Social Security Number:		SEANC#	
Your Name:	First Name	Middle Initial	Last Name
Birth Date:	Gender: ☐ M ☐ F	Marital Status: ☐ Single ☐ Married ☐ Divorced ☐ Widowed ☐ Domestic Partnership	
Address:			
Home Phone:		Work Phone:	
Cell Phone:		Personal email address:	

3. List all eligible family members below (if electing dependent coverage): Note: Adult dependent children up to age 26

	First Name	Last Name	Birth Date	Gender
Spouse				☐ M ☐ F
Child				☐ M ☐ F
Child				☐ M ☐ F
Child				☐ M ☐ F
Child				☐ M ☐ F

I agree to continue enrollment in the dental plan for a period of 12 months

☐ I authorize payroll/pension deduction for this insurance ☐ I authorize bank draft Name of Bank: _____

☐ I prefer to have my premiums invoiced Checking Account Number: _____ Routing Number: _____

I, the undersigned, hereby authorize my employer to deduct premiums for the SEANC Insurance identified above from my wages/pension or bank draft on a monthly basis, in such amounts as are currently established pursuant to the SEANC insurance contract with the provider, or in such adjusted amounts as may be established by SEANC and the provider by contract subsequent to the date of this authorization.

This authorization shall continue until cancelled by me by written notice to the SEANC Central Office.

Your Signature _____

Date _____





State Employees Association of North Carolina

MEMBERSHIP APPLICATION

1621 Midtown Place Raleigh, NC 27609 • 919-833-6436 • 800-222-2758 • www.seanc.org

Preferred SEANC District (optional)

County of Residence

County of Work (if different from residence)

Department / Agency / School and Hire Date (Required for Payroll Deduction)

Job Title / Profession

MEMBER INFORMATION

Social Security Number (Required)

Last Name

Full First Name, Middle Initial

Date of Birth

Gender

Street / P.O. Box / Apt. Number

City / Town

State

Zip Code

CONTACT INFORMATION

Home Phone

Work Phone

Cell Phone

Email Address (personal)

Email Address (work)

Payment Options (Choose One)

☐ A. Payroll/Pension Deduction

☐ B. EFT Bank Draft

☐ C. Credit Card

☐ Annual or ☐ Monthly or ☐ One-time Payment

☐ Visa ☐ Mastercard ☐ Debit

Name of Financial Institution

Card Number

9-digit Routing Number

Checking Account Number

Expiration Date

CVV

I authorize SEANC membership dues to be deducted from my wages/pension or checking account on a monthly basis, in the amount currently established by the SEANC Bylaws, or in an adjusted amount as may be approved by the membership subsequent to the date of this authorization. I further authorize my employer or pension plan to deduct EMPAC contributions in the amount designated above from my wages/pension on a monthly basis for transmittal to SEANC in a lump sum with my SEANC dues. These authorizations shall continue until canceled by me by written notice to the SEANC Office. These payments are non-refundable. Contributions or gifts to SEANC and EMPAC are not tax deductible as charitable contributions.

By providing my phone number, I understand that SEANC and its affiliates may use automated calling technologies and/or text message me on my cellular phone on a periodic basis. SEANC will never charge for text message alerts. Carrier message and data rates may apply to such alerts. Text STOP to 787753 to stop receiving messages. Text HELP to 787753 for more information.

I understand that: 1) I am not required to make contributions to EMPAC as a condition of my employment by my employer or membership in SEANC; 2) I may refuse to contribute without any reprisal; 3) only members and executive/administrative staff who are U. S. citizens or lawful permanent residents are eligible to contribute; 4) the amounts on this form are merely a suggestion, and I may contribute more or less by this or some other means without fear of favor or disadvantage from SEANC or my employer; 5) SEANC uses the money received for political purposes, including, but not limited to, addressing issues of political or public importance and contributing to and spending money in connection with federal, state and local elections.

Signature (Required)

Date

Recruited by (print name/ID number)

Complete application and send to SEANC via fax to (919-829-5829) or mail.

State Employees Association of North Carolina

Premium Plan		Core Plan		Basic Plan	
Annual Maximum Benefit*		In - \$5,000	Out - \$1,250		\$1,250
Orthodontia Lifetime Policy Maximum		\$5,000	Not Covered		Not Covered
Deductible (Individual)		\$50	\$25		\$25
Deductible (Family)		\$150	\$75		\$75
Preventive & Diagnostic Services					
Preventive & Diagnostic Co-Insurance		In - 100% Out - 80%	In - 100% Out - 80%		In - 100% Out - 80%
Oral evaluation Exams (Routine Exam)	2 times per calendar year	2 times per calendar year	2 times per calendar year		2 times per calendar year
Dental Prophylaxis (Teeth Cleaning) *	2 times per calendar year *	2 times per calendar year *	2 times per calendar year *		2 times per calendar year *
Fluoride Treatments	2 times per calendar year to age 16	2 times per calendar year to age 16	2 times per calendar year to age 16		2 times per calendar year to age 16
Intraoral Radiographs (Full Mouth X-rays)	1 time per 3 year period (complete series and Panorax)	1 time per 3 year period (complete series and Panorax)	1 time per 3 year period (complete series and Panorax)		1 time per 3 year period (complete series and Panorax)
Bleewing and Extraoral X-rays Adults and children)	Bleewing: 2 per calendar year Extraoral: 2 films per calendar year	Bleewing: 2 per calendar year Extraoral: 2 films per calendar year	Bleewing: 2 per calendar year Extraoral: 2 films per calendar year		Bleewing: 2 per calendar year Extraoral: 2 films per calendar year
Space maintainers	1 per 5 year period for dependent children to age 16.	1 per 5 year period for dependent children to age 16.	1 per 5 year period for dependent children to age 16.		1 per 5 year period for dependent children to age 16.
Brush Biopsy	Covered	Covered	Covered		Covered
Basic Services					
Basic Co-Insurance		In - 80% Out - 60%	In - 80% Out - 60%		In - 70% Out - 50%
Sealants	Once per first or second permanent molar every 36 months for dependent children to age 16.	Once per first or second permanent molar every 36 months for dependent children to age 16.	Once per first or second permanent molar every 36 months for dependent children to age 16.		Once per first or second permanent molar every 36 months for dependent children to age 16.
Simple Extractions	Covered	Covered	Covered		Covered
Restorations (Routine Fillings)	Covered	Covered	Covered		Covered
Periodontal maintenance	2 times per calendar year with a documented history of periodontal disease	2 times per calendar year with a documented history of periodontal disease	2 times per calendar year with a documented history of periodontal disease		2 times per calendar year with documented history of periodontal disease
Palliative Treatment	Covered	Covered	Covered		Covered
Major Services					
Major Co-Insurance		In - 50% Out - 25%	In - 50% Out - 25%		0% Not Covered
Endodontics	Covered	Covered	Covered		Not Covered
Denture Repairs	12 months after initial insertion, 1 time per 6 months	12 months after initial insertion, 1 time per 6 months	12 months after initial insertion, 1 time per 6 months		Not Covered
Adjustment to Dentures	12 months after initial insertion, 1 time per 6 months	12 months after initial insertion, 1 time per 6 months	12 months after initial insertion, 1 time per 6 months		Not Covered
Oral Surgery	Covered	Covered	Covered		Not Covered
Periodontal Scaling and Root Planning	One time per quadrant per consecutive 24 months	One time per quadrant per consecutive 24 months	One time per quadrant per consecutive 24 months		Not Covered
Root Canal Therapy	1 time per tooth per lifetime	1 time per tooth per lifetime	1 time per tooth per lifetime		Not Covered
Periodontal Surgery	Once per quadrant or site every consecutive 36 months	Once per quadrant or site every consecutive 36 months	Once per quadrant or site every consecutive 36 months		Not Covered
Oral Surgery - Other/Surgical	Covered	Covered	Covered		Not Covered
Anesthesia	Covered as a basic service	Covered as a basic service	Covered as a basic service		Covered as a basic service
Bridges/Dentures	Full Denture/Partial Denture: 1 per five year period Relining and Rebasng Dentures: 6 months after initial installation and 1 time per consecutive 12 months.	Full Denture/Partial Denture: 1 per five year period Relining and Rebasng Dentures: 6 months after initial installation and 1 time per consecutive 12 months.	Full Denture/Partial Denture: 1 per five year period Relining and Rebasng Dentures: 6 months after initial installation and 1 time per consecutive 12 months.		Not Covered
Crowns/Inlays/Onlays	1 time per tooth per five year period Crown replacement: 1 time per five year period from initial or supplemental placement.	1 time per tooth per five year period Crown replacement: 1 time five year period from initial or supplemental placement.	1 time per tooth per five year period Crown replacement: 1 time five year period from initial or supplemental placement.		Not Covered
Implant Procedures	6 month waiting period, 1 time per tooth per five year period	6 month waiting period, 1 time per tooth per five year period	6 month waiting period, 1 time per tooth per five year period		Not Covered
Relines and Rebases Dentures	Relining and Rebasng Dentures: 6 months after initial instalation and 1 time per consecutive 12 months.	Relining and Rebasng Dentures: 6 months after initial installation and 1 time per consecutive 12 months.	Relining and Rebasng Dentures: 6 months after initial installation and 1 time per consecutive 12 months.		Not Covered
Occlusal Guards	Covered if prescribed to control habitual grinding	Covered if prescribed to control habitual grinding	Covered if prescribed to control habitual grinding		Covered as a basic service
Orthodontia					
Orthodontia Co-Insurance		50% - No age limit	0% Not Covered		0% Not Covered

*The Annual Maximum Benefit is the maximum amount the plan will pay each calendar year. It is a combined annual maximum for network and out-of- network benefit services.

*Women who are pregnant and have gum disease, indviduals with diabetes and gum disease, as well as individuals at risk for infective endocarditis or other at-risk conditions such as renal failure, immune suppressed systems due to chemotherapy and/or radiation, organ transplant, or stem cell transplant may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.

*Out-of-network reimbursement has changed from 90th UCR to the PPO fee schedule.

Please refer to the Delta Dental Certificate of Coverage for a detail description of the plan benefits.



Contact information for SEANC insurance and benefits partners.

RESOURCE	PHONE NUMBER	WEBSITE
Aflac <i>BenExtend</i>	ENROLL: 1-855-203-4609 CLAIMS: 800-433-3036	seanc.org/aflac
Aura ID	1-844-931-2872	seanc.org/insurance/identity-theft
Boston Mutual <i>Term Life</i>	800-669-2668 877-624-2249	seanc.org/insurance
Delta Dental	800-662-8856	northcarolina.deltadental.com
Farmers	800-438-6381	seanc.org/insurance
Gerber	800-283-8376	seanc.org/insurance/finalexpense
Legal Plan	800-821-6400	seanc.org/insurance
Liberty Mutual <i>Client #: 101391</i>	800-230-0827	seanc.org/insurance/auto
ManhattanLife <i>Home Health Care</i>	800-669-9030	seanc.org/insurance/home-healthcare
Mass Mutual	844-975-7522	seanc.org/insurance/finalexpense
MetLife Pet Insurance	800-438-6388	seanc.org/insurance/pet
New York Life <i>Accidental Death & Dismemberment</i>	800-997-1654	seanc.org/insurance/accidental-death-and-dismemberment
N.C. Retirement System	ACTIVE: 877-627-3287 RETIRED: 877-733-4191	myncretirement.com
N.C. State Health Plan	855-859-0966	shpnc.org
Shadow Lake Insurance	276-597-9844	seanc.org/shadow-lake-insurance
Southeastern Senior Strategies <i>Long-Term Care</i>	919-280-1693	sssltc.com
Spectera <i>Vision</i>	800-638-3120	seanc.org/insurance/vision
State Employees' Credit Union (SECU)	888-732-8562	ncsecu.org
Teladoc	866-703-1259	Member.HealthiestYou.com
Toco Auto Warranty	800-262-6458	seanc.org/insurance/toco-at-work
Travelers	888-695-4640	travelers.com/seanc

For additional questions about your coverage or these providers, contact the SEANC Insurance Department at 919-833-6436 or 800-222-2758. Send SEANC Insurance faxes to 919-792-3321.

State Employees Association of North Carolina

Mail

1621 Midtown Place
Raleigh, NC 27609

Phone

800-222-2758
919-833-6436

Insurance Contact Information

Email: insurance@seanc.org • Fax: 919-792-3321

Member Relations Contact Information

Email: contact@seanc.org • Fax: 919-829-5829

Website

www.seanc.org



SEANC1947



@SEANC



Your Voice. Our Mission.
Empowering Change.