



NORTH CAROLINA State Employee Benefits Summary 2018



oshr.nc.gov



NCFLEX STATE INSURANCE PLANS

For over 20 years, the NCFlex State Insurance Plans have provided a variety of pre-tax plans to meet the needs of state employees and their family. To be eligible, employees must work 20 hours or more per week in a permanent, probationary, or time-limited position. All deductions are withdrawn from your pay on a pre-tax basis, which lowers your taxable income and saves you money. You may enroll in any or all of the benefit plans. Choose from the following:

Accident Plan

The Accident Plan pays benefits for specific injuries and events resulting from a covered accident (such as a deep cut or broken bone). The benefit amount depends on the type of injury and care received. You have the option to elect Accident Plan coverage to meet the needs of you, your spouse, and/or children.

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$6.94	\$11.50	\$13.64	\$18.20

Dental

Taking care of your teeth benefits more than your smile; research shows that good dental health reduces the risk of diabetes, heart disease, and other medical conditions.

NCFlex offers two affordable plan options to fit your health and budget needs. Monthly rates are shown below:

Rate Tier	High Option	Low Option
Employee Only	\$35.90	\$21.22
Employee & Spouse	\$72.00	\$42.78
Employee & Child(ren)	\$78.00	\$45.94
Family	\$123.00	\$73.22

You choose your dentist: in or out-of-network. You can save money by visiting an in-network provider for major services.

Vision

The NCFlex Vision Plan offers a large network of providers, including: ophthalmologists, optometrists, and optical companies. When utilizing an in-network provider, everything is paid at the counter and there is no need to file claims.

All three NCFlex Vision Plans offer comprehensive eye exams. Monthly rates are shown below:

Plans	Employee Only	Employee & Family
Core Wellness Plan	No Cost to Employee	N/A
Basic Plan	\$4.50	\$11.66
Enhanced Plan	\$8.00	\$20.52

SPENDING ACCOUNTS

Health Care Spending Account

A Health Care Flexible Spending Account (HCFSA) helps you save money on taxes by paying for eligible out-of-pocket medical, dental, and other qualifying expenses for you and your eligible dependents with pre-tax dollars. You choose the amount of pre-tax money you want to have deducted from your paycheck and it is deposited directly into your HCFSA.

When you enroll in the HCFSA, you will receive a debit card, the NCFlex Convenience Card, which makes it easy to access the funds in your HCFSA.

You may contribute as little as \$120 per plan year or as much as \$2,600 per plan year to your HCFSA. If your spouse is also a state employee, he/she may also contribute as much as \$2,600 per plan year. Effective for the 2018 plan year, unused HCFSA funds, up to \$500, can be rolled over into the following plan year as long as you have a minimum balance of \$25. This rollover feature only applies to the HCFSA.

Dependent Day Care Spending Account

Similar to the Health Care Flexible Spending Account, you may contribute pre-tax funds to be used for Child Care and Adult Day Care. You may contribute up to \$5,000 per household per plan year. The NCFlex Convenience Card can also be used for this account.

Group Term Life Insurance

This plan pays a benefit to your beneficiary(ies) if you die while covered under the policy. Please note that this is strictly a Term Life Policy with no cash value.

Rates are based on the employee's age. Example:

Your Age 40 - 44	>	You Elect \$20,000 Coverage	>	Monthly Premium \$1.80
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For spouse coverage, the amount of premium will depend on the employee's age.

Child(ren) Coverage:

- \$0.68 for \$5,000 of coverage for child(ren)
- \$1.36 for \$10,000 of coverage for child(ren)

Core Accidental Death & Dismemberment

This insurance plan pays a benefit of up to \$10,000 to you or your beneficiary upon death or if certain disabling injuries occur as the result of a covered accident.

If you plan on traveling more than 100 miles from home, you may access the services of Voya Travel Assistance. If you are in an accident, just call the phone number provided to arrange any assistance needed related to the accident.

Core Accidental Death & Dismemberment is a benefit that covers employees only and is available at NO COST to you. All you have to do is enroll!

NCFLEX STATE INSURANCE PLANS continued

Voluntary Accidental Death & Dismemberment

This insurance plan pays a benefit if you suffer a loss or certain disabling injuries as a result of a covered accident.

If you and your spouse are both eligible to elect this coverage, you may both elect employee coverage, but only one of you may elect employee plus family coverage.

Monthly premium rates are as follows:

Principle Sum	Employee Only	Employee & Family
\$50,000	\$0.85	\$1.35
\$100,000	\$1.70	\$2.70
\$150,000	\$2.55	\$4.05
\$200,000	\$3.40	\$5.40
\$250,000	\$4.25	\$6.75
\$300,000	\$5.10	\$8.10
\$350,000	\$5.95	\$9.45
\$400,000	\$6.80	\$10.80
\$450,000	\$7.65	\$12.15
\$500,000	\$8.50	\$13.50

If you plan on traveling more than 100 miles from home, you and/or your family may access the services of Voya Travel Assistance. If you are in an accident, just call the phone number provided to arrange any assistance needed related to the accident.

Cancer & Specified Disease

Choose among three plan options depending on your cancer insurance needs and specified diseases. All three plan options offer the same type of benefits and/or services. In most cases, however, the amount of coverage differs. The monthly premium you pay for cancer coverage is based on the plan you choose and whether you choose to cover only yourself or yourself plus your family. The monthly rates for the Low, High, and Premium Options are below:

Plan	Employee Only	Employee & Family
Low Option	\$6.38	\$10.56
High Option	\$15.18	\$25.16
Premium Option	\$20.28	\$33.54

This benefit pays an annual cancer prevention & screening benefit for you and your family. The benefit amount depends on the type of coverage selected. If you are a new state employee no physical exam is required.

Critical Illness

This insurance policy pays a benefit in the event of critical illnesses, such as heart attack, stroke, cancer, and more. The coverage pays a lump sum benefit of up to \$15,000 or up to \$25,000 per diagnosis, depending on the plan you choose. You can use your benefit as you see fit.

Critical Illness monthly premium rates are based on age.

Your Age	\$15,000 Election	\$25,000 Election
40 - 44	Monthly Premium \$7.40	Monthly Premium \$12.34
Spouse's Age	Monthly Premium \$7.40	Monthly Premium \$12.34
45 - 49		

Spouse's rate is based on employee's age. There is no cost for dependent child(ren).

TRICARE Supplement Plan

If you currently have TRICARE Standard/Extra, Prime, or TRS benefits offered through the military community, you may be eligible for this plan, which pays a benefit for costs not covered by TRICARE. TRICARE and the TRICARE Supplement Plan work together to maximize your benefits and minimize your out-of-pocket expenses.

Coverage Tier	Monthly Cost
Employee Only	\$60.50
Employee + Child(ren)	\$119.50
Employee + Spouse	\$119.50
Employee + Family	\$160.50

To obtain additional information on coverage, or to learn more about NCFlex Benefits, visit www.ncflex.org.

LEAVE BENEFITS

Vacation Leave

Full-time permanent, probationary, and time-limited employees are allowed at least 112 hours (14 days) of vacation leave annually. As length of service increases, the amount of earned leave increases. (Leave is prorated for part-time employees.) Leave is accrued after an employee has worked at least half of the work days in each month.

Sick Leave

Full-time permanent, probationary, and time-limited employees are allowed 96 hours (12 days annually) of sick leave. (Leave is prorated for part-time employees.) Leave is accrued after an employee has worked at least half of the work days in each month.

Community Service Leave (CSL)

State employees are allowed up to 24 hours per calendar year to volunteer in support of schools, communities, citizens, and nonprofit organizations. Parents may also use the leave for child involvement. State employees wishing to mentor or tutor a student may receive one hour per week (up to 36 hours) instead of 24 hours annual CSL. State employees wishing to volunteer for the literacy program may receive five hours per month (up to 45 hours a calendar year) instead of the 24 hours annual CSL.

**State employees
receive 12 paid
holidays annually**

Family and Medical Leave

Permanent employees with at least one year of current service who have worked at least 1,040 hours during the previous 12 months are eligible for up to 12 weeks of unpaid leave in any given 12-month period for a qualified event. This may include the birth or placement of a child, serious health condition of a child, spouse, parent or yourself.

Family Illness Leave

State employees with at least 12 months of service, and who have worked at least 1,040 hours during the previous 12 months, are eligible for up to 52 weeks of leave without pay during a five-year period to care for the employee's immediate family member with a serious health condition.

Voluntary Shared Leave

State employees may donate leave to another employee who has been approved to receive voluntary shared leave. This leave may be used for medical conditions of the employee or for a member of the employee's immediate family.

Civil Leave

Leave with pay is provided to employees when serving on a jury or when subpoenaed as a witness. Civil leave may not be used for voting.

Military Leave

A maximum of 120 hours of leave may be granted for active duty training each Federal fiscal year (October-September) to eligible employees.

Adverse Weather Leave

Adverse Weather Leave (AWL) may be granted (to non-essential employees) when catastrophic, life-threatening weather conditions occur, as caused by hurricanes, tornadoes, or floods, and it becomes necessary for employees to remain out of work. When designated, AWL is used for accounting for time off when employees are released from work due to weather.

More Info @
www.oshr.nc.gov/state-employee-resources/benefits/leave

Membership in the Teachers' and State Employees' Retirement System (TSERS) is automatic for eligible employees.



North Carolina
Total Retirement Plans



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA

RETIREMENT BENEFITS

If you are a permanent full-time employee and work at least 30 hours per week for nine months per year, you automatically contribute six percent of your compensation to TSERS on a pre-tax basis. As a result, your taxable income is lowered and the amount of your annual taxes are reduced. The state also pays a percentage of your compensation to TSERS. All contributions are invested by the Department of State Treasurer.

You are vested in TSERS after you have five years of contributing membership service. This means that once you meet retirement eligibility requirements, you may apply for a guaranteed monthly lifetime benefit based on a retirement formula.

Death Benefit

If you die and you were an active state employee with at least one year of retirement contributing membership service, your beneficiary will receive a lump sum payment equal to your annual salary of no less than \$25,000 but no higher than \$50,000. This benefit is paid by the Retirement System.

NC Total Retirement Plans

The NC 401(k), NC 457, and the NC 403(b) are defined contribution plans. Under these plans, you choose your contribution rate and your investments. The benefit you receive at retirement is based on your contribution and the investment performance of the plan you choose.

Saving on your own is one important way to enjoy the retirement you envision. Consider contributing to the NC 401(k), NC 457 or NC 403(b) supplemental retirement plans. Each of these supplemental plans, along with your NC pension plan, and any additional outside assets, will help you achieve a more secure retirement.

More Info @ www.myretirement.com

Adverse Weather Leave



Military Leave



Vacation Leave



Retirement Benefits



DISABILITY BENEFITS

Disability Income Plan of North Carolina (DIPNC)

DIPNC provides a monthly replacement income in the form of short-term, extended short-term, and long-term disability benefits in the event you become disabled while you are a permanent employee. To be eligible, you must meet certain requirements.

Short-Term Disability

In order to qualify for this benefit, you must have at least one year of contributing retirement membership service earned within the 36 calendar months preceding your disability, and meet all plan requirements.

Benefits are paid by the employer after a 60-day waiting period and provide monthly income (before any offsets) equal to 50 percent of one-twelfth of your annual base salary. This benefit is payable up to 365 calendar days.

Extended Short-Term Disability

An additional period of Short-Term Disability may be approved, not to exceed 365 days. You must meet all disability requirements and be approved by the plan's medical board.

Long-Term Disability

To be eligible for Long-Term Disability (LTD), employees must have five years of contributing retirement service earned within the 96 calendar months immediately prior to becoming disabled, or the date of completion of uninterrupted salary continuation payments. If you meet all requirements, LTD pays a monthly income (before any offsets) of 65 percent of one-twelfth of your annual base salary. You must be approved by the plan's medical board in order to qualify for LTD payments.

More Info @ www.myncretirement.com



EMPLOYEE RECOGNITION PROGRAMS

Governor's Awards for Excellence

This prestigious award is the highest award given to state employees. Each year a committee honors a handful of state employees for their dedication and exceptional service.

More Info @ www.excellenceawards.nc.gov

Excellence in Service Awards

The Excellence in Service recognizes employees when they achieve career status and again at five years, and thereafter in five-year increments. Service awards recognize state employees' total state service in increments of five years through retirement and the value of the award increases in proportion to tenure.

More Info @ www.serviceawards.nc.gov



EMPLOYEE ASSISTANCE
Help when you need it!



WELLNESS

The state offers worksite wellness programs to address the primary components of a healthy lifestyle. One program, Miles for Wellness, challenges employees to walk their way to a healthy lifestyle. See your Wellness Coordinator for a list of available healthy living activities.

More Info @ <https://oshr.nc.gov/state-employee-resources/benefits/wellness>

NC EMPLOYEE ASSISTANCE PROGRAM

State employees may face a variety of personal issues. As a part of our commitment to employees, the State offers an Employee Assistance Program (EAP) at no cost to employees and their dependents. The EAP services provided include confidential counseling options as well as training and work-life resources for employees.

More Info @ www.oshr.nc.gov/state-employee-resources/employee-relations/employee-assistance-program

OTHER BENEFITS

Longevity

Longevity Pay recognizes the long-term service of state employees who have worked for the state at least ten years. The employee receives an annual lump sum payment based on a percentage of their salary up to 4.5 percent.

Workers' Compensation

Workers' compensation benefits pursuant to state law for a compensable job-related injury include medical treatment, compensation for lost time from work, and compensation for any permanent disability.

More Info @ www.oshr.nc.gov/state-employee-resources/workers-comp

OTHER SERVICES

WeSave Employee Discount Program

WeSave partners with more than 3,000 local and statewide merchants and businesses to offer discounted products and services. This is a free service available to all active and retired state and local government employees.

Log on to www.wesave.com to search for participating vendors, download the mobile app, and print coupons.

State Employees' Credit Union (NCSECU)

A not-for-profit financial cooperative owned by its members, NCSECU has been providing employees of the State of North Carolina and their families with consumer financial services for 80 years. The Credit Union also offers a diversified line of financial advisory services including retirement and education planning, tax preparation, insurance, trust and estate planning services, and investments through its partners and affiliated entities. NCSECU serves 2.2 million members through 261 branch offices, nearly 1,100 ATMs, 24/7 Member Services via phone (1.888.732.8562) and a website, www.ncsecu.org.



DISCLAIMER

This guide gives you a brief summary of the benefits for which you may be eligible. It is not intended to be a complete description of any plan. Every attempt has been made to ensure that the information listed is accurate. If there is any discrepancy between information on this brochure and the official plan documents and contracts, the documents and contracts will determine your benefits. For further details on your benefits, please contact your Human Resources representative or visit the Office of State Human Resources website www.oshr.nc.gov for more information.

CUSTOMER SERVICE INFORMATION

Enrollment & Eligibility for State Health Plan and NCFlex

www.shpnc.org or www.ncflex.org and click "Enroll Now"
1-855-859-0966

North Carolina State Health Plan

www.shpnc.org
1-888-234-2416

For questions regarding benefits or any claims inquiries

NC Dept of State Treasurer Retirement & Disability Benefits

www.myncretirement.com
1-877-627-3287

NC Employee Assistance Program

704-717-5295
1-888-298-3907

NCSECU

www.ncsecu.org
1-888-732-8562

State Employee Benefits Summary



Office of State Human Resources

Roy Cooper

Governor

Barbara Gibson

Director, State Human Resources

NCFlex

www.ncflex.org

Accident/Term Life/AD&D - Voya

For Customer Service, call LifeHelp:
1-877-464-5111

Dental - MetLife

www.metlife.com/mybenefits
1-855-676-9441

Vision - EyeMed Vision Care

www.eyemedvisioncare.com/NCFlexoe
once enrolled - www.eyemed.com/NCFlex
1-866-248-1939

Flexible Spending Accounts - P&A Group

ncflex.padmin.com
1-866-916-3475

Cancer & Critical Illness - Allstate Benefits (AB) (American Heritage Life Insurance Company)

www.AllstateBenefits.com
1-866-232-1517

TRICARE Supplement - Selman & Company

1-800-638-2610, option 1