NORTH CAROLINA
State Employee Benefits Summary
2019
oshrc.gov
STATE HEALTH PLAN

Because you are a valued state employee, the taxpayers of North Carolina invest in you and your health by offering eligible employees full medical and pharmacy benefits through the State Health Plan (Plan). The state pays for the majority of your health plan benefit, with you subsidizing the coverage for any dependents you choose to add on to the Plan.

The mission of the Plan is to improve the health and health care of North Carolina teachers, state employees, retirees, and their dependents, in a financially sustainable manner, thereby serving as a model to the people of North Carolina for improving their health and well-being.

The Plan provides health care coverage to more than 727,000 teachers, state employees, retirees and their dependents. The Plan contracts with a Third Party Administrator, currently Blue Cross and Blue Shield of North Carolina, to provide a provider network and process health care claims.

The Plan offers two Preferred Provider Organization (PPO) plans: the 80/20 Plan and the 70/30 Plan. These PPO plans provide freedom of choice among in-network providers, lower out-of-pocket costs, and offer financial incentives for taking steps to improve your health.

The Plan maintains a wealth of benefit and health care information on its website, at www.shpnc.org, to help empower members to take control of their individual health, health costs and health benefit options.

Preferred Provider Organization (PPO) plans:

<table>
<thead>
<tr>
<th>Monthly Premiums for PPO 70/30 Plan</th>
<th>Monthly Premiums for PPO 80/20 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of Coverage</strong></td>
<td><strong>Employee Cost</strong></td>
</tr>
<tr>
<td>Employee</td>
<td>$25.00*</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$218.00*</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$590.00*</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$598.00*</td>
</tr>
</tbody>
</table>

*If you complete the tobacco attestation, you pay this lower cost.*
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 All deductions are withdrawn from your pay on a pre-tax basis, which lowers your taxable income and saves you money.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.

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Plan</td>
<td>$6.94</td>
<td>$11.50</td>
<td>$13.64</td>
<td>$18.20</td>
</tr>
</tbody>
</table>

**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:

<table>
<thead>
<tr>
<th>Rate Tier</th>
<th>High Option</th>
<th>Low Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$35.90</td>
<td>$21.22</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$72.00</td>
<td>$42.78</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$78.00</td>
<td>$45.94</td>
</tr>
<tr>
<td>Family</td>
<td>$123.00</td>
<td>$73.22</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Plans</th>
<th>Employee Only</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Wellness Plan</td>
<td>No Cost to Employee</td>
<td>N/A</td>
</tr>
<tr>
<td>Basic Plan</td>
<td>$4.50</td>
<td>$11.66</td>
</tr>
<tr>
<td>Enhanced Plan</td>
<td>$8.00</td>
<td>$20.52</td>
</tr>
</tbody>
</table>

**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 $2,650 per plan year to your HCFSA. If your spouse is also a state employee, he/she may also contribute as much as $2,650 per 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:

- 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!
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:

<table>
<thead>
<tr>
<th>Principle Sum</th>
<th>Employee Only</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>$0.90</td>
<td>$1.30</td>
</tr>
<tr>
<td>$100,000</td>
<td>$1.80</td>
<td>$2.60</td>
</tr>
<tr>
<td>$150,000</td>
<td>$2.70</td>
<td>$3.90</td>
</tr>
<tr>
<td>$200,000</td>
<td>$3.60</td>
<td>$5.20</td>
</tr>
<tr>
<td>$250,000</td>
<td>$4.50</td>
<td>$6.50</td>
</tr>
<tr>
<td>$300,000</td>
<td>$5.40</td>
<td>$7.80</td>
</tr>
<tr>
<td>$350,000</td>
<td>$6.30</td>
<td>$9.10</td>
</tr>
<tr>
<td>$400,000</td>
<td>$7.20</td>
<td>$10.40</td>
</tr>
<tr>
<td>$450,000</td>
<td>$8.10</td>
<td>$11.70</td>
</tr>
<tr>
<td>$500,000</td>
<td>$9.00</td>
<td>$13.00</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$60.50</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$119.50</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$119.50</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$160.50</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Only</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Option</td>
<td>$6.38</td>
<td>$10.56</td>
</tr>
<tr>
<td>High Option</td>
<td>$15.18</td>
<td>$25.16</td>
</tr>
<tr>
<td>Premium Option</td>
<td>$20.28</td>
<td>$33.54</td>
</tr>
</tbody>
</table>

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.

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.
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

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.myncretirement.com
**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-twelth 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

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**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
**WELLNESS**
The state offers worksite wellness programming and resources to address the primary components of well-being. One such program, Miles for Wellness, challenges employees to walk their way to a healthier lifestyle. See your Wellness Coordinator for information about this and other healthy living activities.

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

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**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 or https://www.mygroup.com/

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**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.

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**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

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**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.

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**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.

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**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.
Enrollment & Eligibility for State Health Plan and NCFlex
www.shpnc.org or www.ncflex.org and click eBenefits or “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

CUSTOMER SERVICE INFORMATION

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

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