

# 2019

State of NC  
Employees

# BENEFITS SUMMARY

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This benefits overview provides a summary of the comprehensive benefits offered to you as a state employee. Explore all of the ways the State of North Carolina can help you get and stay healthy, save for your retirement, protect your income, and take time off to help with work/life balance.

# State Health Plan



North Carolina  
Total Retirement Plans



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

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:

- 80/20 Plan
- 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](http://www.shpnc.org), to help empower members to take control of their individual health, health costs and health benefit options.

Coverage Level	Employee Monthly Cost	
	70/30 Plan	80/20 Plan
<b>Employee</b>	\$25.00*	\$50.00*
<b>Employee and Spouse</b>	\$590.00*	\$700.00*
<b>Employee and Child(ren)</b>	\$218.00*	\$305.00*
<b>Employee and Family</b>	\$598.00*	\$720.00*

*\*If you complete the tobacco attestation, you pay this lower cost.*

## For More Information

For more information, go to [www.shpnc.org](http://www.shpnc.org)

# NCFlex Benefits



The NCFlex State Insurance Plans provide a variety of pre-tax plans to meet the needs of state employees and their families. It's up to you to choose the benefits that best meet your needs. To be eligible, you 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.

## Health Care Flexible Spending Account

A Health Care Flexible Spending Account (HCFSAs) can help 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 HCFSAs. You can use the NCFlex Convenience Card to pay for eligible expenses.

**You may contribute as little as \$120 per plan year or as much as \$2,650 per plan year to your HCFSAs.** If your spouse is also a state employee, he/she may also contribute as much as \$2,650 per plan year. Unused HCFSAs funds, up to \$500, can be rolled over to the following plan year as long as you have a minimum balance of \$25. This rollover feature only applies to the HCFSAs.

## Dependent Day Care Flexible Spending Account

The Dependent Day Care Flexible Spending Account (DDCFSA) offers you a tax-free way to pay yourself back for eligible dependent care expenses throughout the year. **You can contribute between \$120 and \$5,000 each plan year to the DDCFSA to pay for dependent daycare and elder care expenses on a pre-tax basis** if both you and your spouse work, your spouse goes to school full-time or your spouse isn't able to

care for himself or herself. The NCFlex Convenience Card can also be used for this account. However, unlike the HCFSAs you can only be reimbursed up to your available account balance.

## How Flexible Spending Accounts Save You Money

Example of Annual Tax Savings*	Without an FSA	With an FSA
<b>Annual Pay</b>	\$40,000	\$40,000
<b>Pre-tax Money Deposited into FSA</b>	-\$ 0	-\$2,500
<b>Remaining Taxable Annual Pay</b>	\$40,000	\$37,500
<b>Minus Federal, State and Social Security Taxes</b>	-\$12,000	-\$11,250
<b>Take-home Pay Spent on Qualified Expenses</b>	-\$2,500	-\$ 0
<b>Take-home Pay</b>	<b>\$25,500</b>	<b>\$26,250</b>

\*Assumes annual tax rate of 30%.

### Paying for Expenses

When you enroll in a Flexible Spending Account, you will automatically receive the NCFlex Convenience Card to simplify the process of paying for eligible expenses.

## Accident Plan

The Accident Plan pays cash benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. You can use this money however you like; for example, deductibles, other out-of-pocket medical costs, child care, housecleaning, groceries or utilities. Benefits are paid directly to you and pay in addition to any other insurance you may have.

You can cover yourself only or yourself plus your family members. Here is a sample of benefits paid by the plan:

Accident Care	Benefit
Initial doctor visit	\$100
Emergency room treatment	\$300
Ground ambulance	\$360
Hospital admission	\$1,250
Hospital confinement per day, up to 365 days	\$200

Coverage Level	Employee Monthly Cost
Employee	\$6.94
Employee and Spouse	\$11.50
Employee and Child(ren)	\$13.64
Employee and Family	\$18.20

## Cancer & Specified Disease

Our Cancer and Specified Disease plan pays cash benefits for the necessary treatment of the diagnosed cancer or specified disease, for example hospitalization, surgery, radiation/chemotherapy and more. The plan also provides an annual Cancer Screening Benefit per covered person that pays a benefit for a variety of cancer screenings (based on the option you choose: \$25 for the Low option or \$100 for High and Premium options) such as mammograms, Pap smears, and PSA (Prostate Specific Antigen test for prostate cancer).

You can choose between three plan options (Low, High and Premium) depending on your insurance needs. All three plan options cover the same type of services.

Coverage Level	Employee Monthly Cost		
	Low Option	High Option	Premium Option
Employee Only	\$6.38	\$15.18	\$20.28
Employee and Family	\$10.56	\$25.16	\$33.54

## 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. The monthly premium is based on the maximum benefit amount you choose (\$15,000 or \$25,000), your age, and whom you cover (yourself only or you plus your spouse). The monthly cost for your spouse is the same as the cost for yourself.

Coverage Level	Employee Age	Benefit Amount*/ Monthly Cost	
		\$15,000	\$25,000
Employee/Spouse	<25	\$1.20	\$2.00
	25-29	\$1.20	\$2.00
	30-34	\$2.10	\$3.50
	35-39	\$3.90	\$6.50
	40-44	\$6.60	\$11.00
	45-49	\$10.80	\$18.00
	50-54	\$16.50	\$27.50
	55-59	\$24.90	\$41.50
	60-64	\$38.40	\$64.00
	65-69	\$57.90	\$96.50
	70-74	\$75.90	\$126.50
75-79	\$91.20	\$152.00	
80+	\$107.40	\$179.00	
Dependent Children	If you choose coverage for yourself, you may also elect coverage for your dependent children under age 26.		
	Up to age 26	No cost	

\*The monthly costs are per covered person (employee/spouse) for the benefit amount you elect.

## Dental

NCFlex offers two dental plans, administered by MetLife, that cover routine checkups and other dental care: High Option PPO plan and Low Option PPO plan. The plans differ in how much you pay per pay period, how much you pay at the time of service and what is covered. You can see either in-network or out-of-network providers, but you can save money by visiting an in-network provider for major services.

Coverage Level	Employee Monthly Cost	
	Low Option PPO	High Option PPO
Employee Only	\$ 21.22	\$ 35.90
Employee and Spouse	\$ 42.78	\$ 72.00
Employee and Child(ren)	\$ 45.94	\$ 78.00
Employee and Family	\$ 73.22	\$123.00

## Vision

The NCFlex Vision Plan, provided through EyeMed Vision Care, offers a large network of providers, including optometrists, some ophthalmologists, and optical companies. When utilizing an in-network provider, there is no need to file claims.

The vision plan offers three options: Core Wellness Exam Plan, Basic Plan, and Enhanced Plan. The Core Wellness Plan is available to you at no cost (however, you **must enroll**) and covers an annual comprehensive eye exam with a \$20 copay and has a lens allowance. Both the Basic and Enhanced Plans provide a comprehensive eye exam and benefits for vision materials. You may receive either eyeglass lenses or contact lenses in a benefit period but not both.

Coverage Level	Employee Monthly Cost		
	Core Wellness Exam*	Basic Plan	Enhanced Plan
Employee Only	No charge	\$4.50	\$8.00
Employee and Family	N/A	\$11.66	\$20.52

\*You must enroll in the Core Wellness Plan to have this coverage.

## Group Term Life Insurance

You can enroll in Group Term Life Insurance that pays a benefit to your beneficiary(ies) if you die while covered under the policy. You are automatically the beneficiary of spouse and child(ren) coverage. Note that group term life policies provide death protection only; there is no cash value accumulation.

Rates are based on your age, whom you cover (yourself only or yourself and your spouse and/or children) and the amount of coverage you choose (from \$20,000 to a maximum of \$500,000, in \$10,000 increments). For example, if you are age 44 and elect \$20,000 in coverage, your monthly premium will be \$1.80. Spouse coverage cannot exceed 100% of your elected amount.

## Group Term Life Monthly Costs

The monthly premium for you (and for your spouse, if covered) is based on your age as of January 1 of the current plan year. The following chart outlines the cost of coverage per \$1,000 increments based on age.

Employee Age	Monthly Rates* Per \$1,000 Coverage	Monthly Cost for Sample Coverage Amounts		
		\$20,000	\$50,000	\$100,000
<b>Employee/Spouse</b>				
0 – 24	\$0.04	\$ .80	\$ 2.00	\$ 4.00
25 – 29	\$0.05	\$ 1.00	\$ 2.50	\$ 5.00
30 – 34	\$0.07	\$ 1.40	\$ 3.50	\$ 7.00
35 – 39	\$0.08	\$ 1.60	\$ 4.00	\$ 8.00
40 – 44	\$0.09	\$ 1.80	\$ 4.50	\$ 9.00
45 – 49	\$0.13	\$ 2.60	\$ 6.50	\$ 13.00
50 – 54	\$0.22	\$ 4.40	\$ 11.00	\$ 22.00
55 – 59	\$0.40	\$ 8.00	\$ 20.00	\$ 40.00
60 – 64	\$0.64	\$ 12.80	\$ 32.00	\$ 64.00
65 – 69	\$1.27	\$ 25.40	\$ 63.50	\$ 127.00
70 – 74	\$2.06	\$ 41.20	\$ 103.00	\$ 206.00
75+	\$2.06	\$ 41.20	\$ 103.00	\$ 206.00

If you elect employee-only coverage, premiums will be deducted on a pre-tax basis.

### Child(ren)

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

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

If you elect employee plus dependent coverage, premiums for you and your dependent(s) will be deducted on a post-tax basis.

\*The monthly costs are per covered person (employee/spouse) for the benefit amount you elect.

## If You Leave Employment

All NCFlex plans (except the DDCFSA and Core AD&D) are available to take with you when you leave employment either through portability, conversion, or COBRA. In addition, the State of NC is the employer of the NCFlex program; therefore, these plans are transferable between agencies, universities, select community colleges, and select charter schools.

## Core Accidental Death & Dismemberment

Core Accidental Death & Dismemberment (AD&D) 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.

Core AD&D 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

Voluntary Accidental Death & Dismemberment (AD&D) pays a benefit if you suffer a loss or certain disabling injuries as a result of a covered accident. Coverage is effective 24 hours a day, 365 days a year and includes accidents on or off the job, while traveling by car, train, boat, some forms of air travel, or any other public or private form of transportation.

Principal Sum*	Employee Monthly Cost	
	Employee Only	Employee and Family
\$50,000	\$0.90	\$1.30
\$100,000	\$1.80	\$2.60
\$150,000	\$2.70	\$3.90
\$200,000	\$3.60	\$5.20
\$250,000	\$4.50	\$6.50
\$300,000	\$5.40	\$7.80
\$350,000	\$6.30	\$9.10
\$400,000	\$7.20	\$10.40
\$450,000	\$8.10	\$11.70
\$500,000	\$9.00	\$13.00

\* Family members' principal sum is a percentage of employee's principal sum.

## The Pre-Tax Advantage

By taking advantage of the NCFlex pre-tax benefit plans, you take home more money because taxes (federal, state, Social Security and Medicare) are calculated after the premium is deducted. This reduces your taxable income, which lowers your taxes and saves you money. The amount depends on your tax bracket, but you could save around 30% of the premium. For example, if you elect the High Option dental plan at the employee only coverage level, the monthly premium of \$35.90 would only reduce your paycheck by \$25.15, saving you \$10.75 each month. And if you select more than just dental, you can even save more!

## Voya Travel Assistance: Worldwide Emergency Travel Assistance Services

**If you are enrolled in the Core or Voluntary AD&D plan, you also receive Voya Travel Assistance services.**

Traveling to an unfamiliar place can cause stress, especially if something goes wrong. Voya Travel Assistance offers you and your dependents four types of services when traveling more than 100 miles from home:

- Pre-trip information
- Emergency personal services
- Medical assistance services
- Emergency transportation services

This provides peace of mind, allowing you to relax and enjoy your trip. Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.

Go to [www.ncflex.org](http://www.ncflex.org) for more information.

## TRICARE Supplement Plan

If you currently have TRICARE Select, 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 Level	Cost
Employee Only	\$60.50
Employee and Spouse	\$119.50
Employee and Child(ren)	\$119.50
Employee and Family	\$160.50

### For More Information

To obtain additional information on coverage, or to learn more about NCFlex Benefits, visit [www.ncflex.org](http://www.ncflex.org)

# Retirement Benefits



North Carolina  
Total Retirement Plans



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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 Teachers' and State Employees' Retirement System (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.

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

## 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.



**For More Information**

For more information, go to [www.myncretirement.com](http://www.myncretirement.com)

# Disability Benefits

The North Carolina Disability Income Plan (DIPNC), is administered by the Department of State Treasurer for North Carolina public employees. Disability Income Plan of North Carolina (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 under the Teachers' and State Employees' Retirement System (TSERS) or a participant of the UNC Optional Retirement Program (ORP). To be eligible, you must meet certain requirements.

## Short-Term Disability

In order to qualify for the Short-Term Disability (STD) 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.

### Here's an example of how STD benefits are paid:

Annual Base Salary: \$36,000  
 $50\% \times \$36,000 \div 12 = \$1,500$  per month (if no offsets apply)

## Extended Short-Term Disability

If you are a permanent employee and a member of the TSERS, an additional period of STD may be approved, not to exceed 365 days. You must meet all disability requirements and be approved by the plan's medical board.

### Here's an example of how extended STD benefits are paid:

Annual Base Salary: \$48,000  
 $50\% \times \$48,000 \div 12 = \$2,000$  per month (if no offsets apply)

## Long-Term Disability

To be eligible for Long-Term Disability (LTD), you 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.

### Here's an example of how LTD benefits are paid:

Annual Base Salary: \$42,000  
 $65\% \times \$42,000 \div 12 = \$2,275$  per month (if no offsets apply)



### For More Information

For more information, go to [www.myncretirement.com](http://www.myncretirement.com)



# 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 you have 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 you have worked at least half of the work days in each month.

## Community Service Leave

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 community service leave (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 been in pay status 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 been in pay status 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 approved, AWL must be made up in 90 days.



### For More Information


For more information, go to [www.oshr.nc.gov/state-employee-resources/benefits/leave](http://www.oshr.nc.gov/state-employee-resources/benefits/leave)

# Additional Benefits

## 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.

 **For More Information**  
For more information, go to [www.excellenceawards.nc.gov](http://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.

 **For More Information**  
For more information, go to [www.serviceawards.nc.gov](http://www.serviceawards.nc.gov)


## Wellness

The state offers a worksite wellness program 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.

 **For More Information**  
For more information, go to [www.oshr.nc.gov/state-employee-resources/benefits/wellness](http://www.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 you and your dependents. The EAP services provided include confidential counseling options as well as training and work-life resources for employees.


 **For More Information**  
For more information, go to [www.oshr.nc.gov/state-employee-resources/employee-relations/employee-assistance-program](http://www.oshr.nc.gov/state-employee-resources/employee-relations/employee-assistance-program) or <https://www.mygroup.com/>

## 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 and years of service, 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.

 **For More Information**  
For more information, go to [www.oshr.nc.gov/state-employee-resources/workers-comp](http://www.oshr.nc.gov/state-employee-resources/workers-comp)

# Additional Benefits

## 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.

### For More Information

For more information, go to [www.wesave.com](http://www.wesave.com) and search for participating vendors, download the mobile app, and print coupons.

## State Employees' Credit Union

A not-for-profit financial cooperative owned by its members, State Employees' Credit Union (SECU) has been providing employees of the State of North Carolina and their families with consumer financial services for over 81 years. The SECU 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. SECU serves over 2.3 million members through 265 branch offices and nearly 1,100 ATMs.

### For More Information

For more information, call Member Services 24/7 at 1.888.732.8562 or go to [www.ncsecu.org](http://www.ncsecu.org)

## Benefits Offered Through Your Employer

Each State of North Carolina employing unit has the opportunity to offer post-tax supplemental benefits. Please note that these benefits cannot be transferred from one employing unit to the next; however, they may be continued on an individual basis. If you would like information about benefits specific to your employing unit, contact your local Health Benefit Representative (HBR) or Human Resources Department.

# Benefit Resources

Program or Benefit	Contact or Resource information
Benefit Enrollment for State Health Plan and NCFlex – North Carolina’s eBenefits System	1-855-859-0966 <a href="http://www.shpnc.org">www.shpnc.org</a> or <a href="http://www.ncflex.org">www.ncflex.org</a> Click <i>eBenefits</i> or <i>Enroll Now</i>
The State Health Plan	1-888-234-2416 <a href="http://www.shpnc.org">www.shpnc.org</a>
NCFlex Benefits	<a href="http://www.ncflex.org">www.ncflex.org</a> See below chart for contact information.
NC Department of State Treasurer – Retirement and Disability Benefits	1-877-627-3287 <a href="http://www.myncretirement.com">www.myncretirement.com</a>
NC 401k, 457, and 403b Plans	1-866-627-5267 <a href="http://www.ncplans.prudential.com">www.ncplans.prudential.com</a>
Leave Benefits	<a href="http://www.oshr.nc.gov/state-employee-resources/benefits/leave">www.oshr.nc.gov/state-employee-resources/benefits/leave</a>
Employee Recognition	<a href="http://www.excellenceawards.nc.gov">www.excellenceawards.nc.gov</a> and <a href="http://www.serviceawards.nc.gov">www.serviceawards.nc.gov</a>
Wellness	<a href="http://www.oshr.nc.gov/state-employee-resources/benefits/wellness">www.oshr.nc.gov/state-employee-resources/benefits/wellness</a>
NC Employee Assistance Program	704-717-5295 or 1-888-298-3907 <a href="http://www.oshr.nc.gov/state-employee-resources/employee-relations/employee-assistance-program">www.oshr.nc.gov/state-employee-resources/employee-relations/employee-assistance-program</a> or <a href="https://www.mygroup.com">https://www.mygroup.com</a>
Workers’ Compensation	<a href="http://www.oshr.nc.gov/state-employee-resources/workers-comp">www.oshr.nc.gov/state-employee-resources/workers-comp</a>
WeSave Employee Discount Program	<a href="http://www.wesave.com">www.wesave.com</a>
State Employees’ Credit Union (SECU)	1-888-732-8562 <a href="http://www.ncsecu.org">www.ncsecu.org</a>

## NCFlex Benefits Vendor Information

Benefit Plan(s)	Vendor	Phone	Website
Flexible Spending Accounts	P&A Group	1-866-916-3475	<a href="http://ncflex.padmin.com">ncflex.padmin.com</a>
Accident/Term Life/AD&D	Voya	1-877-464-5111	<a href="mailto:ncflex@lifehelp.com">ncflex@lifehelp.com</a>
Cancer & Critical Illness	Allstate Benefits	1-866-232-1517	<a href="http://www.AllstateBenefits.com">www.AllstateBenefits.com</a>
Dental	MetLife	1-855-676-9441	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Vision	EyeMed Vision Care	1-866-248-1939	<a href="http://www.eyemedvisioncare.com/ncflexoe">www.eyemedvisioncare.com/ncflexoe</a>
TRICARE Supplement	Selman & Company	1-800-638-2610, option 1	<a href="http://selmantricareresource.com">selmantricareresource.com</a>

## University of North Carolina Faculty and Staff Employees

<http://tinyurl.com/uncbenefitssummary>