2018 Benefit Programs Summary Booklet

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Disclaimer

This publication is a summary of benefits and does not contain all the terms and conditions of the various programs. The appropriate plan document governs the operation of each plan.

Reference https://hr.uncc.edu/benefits/plan-information-contacts for an electronic copy of this booklet with website links.
UNC CHARLOTTE
EMPLOYEE BENEFITS INFORMATION

Eligibility Requirements:

- Reference Benefits Eligibility Chart for details (based on type of position and work hours)

Effective Date (based on eligibility and enrollment):

- State health Insurance: First of month or second month after hire
- Other insurance (i.e. dental, vision, etc.): First of month after hire
- Mandatory state retirement: First day of employment

Enrollment Deadlines (based on type of benefit):

- State insurance: 30 days from hire/eligibility date
- Mandatory state retirement: 60 days from hire date for retirement
- Supplemental retirement (401k, 403b, 457): enroll at anytime

No Pre-Existing Conditions for Health Plans

Insurance Cards:

Health Insurance
- Issued by the vendor
- Worldwide access to network hospital/physicians through the Blue Card Program
- Mandatory preauthorization program for certain covered services

Reference Insurance Cards on-line for insurance card information for other plans

Deduction Frequency:

- Health insurance:
  - semi-monthly (month in advance of coverage)
  - Collection of retroactive premiums: $400 or less over 2 paychecks, more than $400 over 4 paychecks
- NC Flex insurance plans:
  - semi-monthly (month of coverage)
  - Collection of retroactive premiums: $50 or less over 1 paycheck, more than $50 over 2 paychecks
- NC Flex (health and dependent care spending accounts):
  - annual amount spread over remaining paychecks
- Mandatory Retirement:
  - semi-monthly each check of eligible earnings
- Supplemental Retirement (401k, 403b, 457):
  - semi-monthly based on enrollment

Communications:

News/Opportunities
- Emailed from: benefits@uncc.edu
- Posted on-line: http://hr.uncc.edu/benefits
UNC CHARLOTTE
EMPLOYEE BENEFITS/CONTACTS

INSURANCE

**State Health Plan** (Administered by BlueCross Blue Shield of NC 888-234-2416)

**Blue Connect** / 888-234-2416 (Request an ID card, view claims, find a provider, for the Basic 70/30 or Enhanced 80/20 Plans)

Health Plans:
- Basic 70/30
- Enhanced 80/20
  - High Deductible (limited to full-time temporary employees)

Pharmacy

- **CVS Caremark** / 888-321-3124 (File a claim for prescription drugs, locate pharmacies within network, or learn about the Plan's preferred prescription drugs)

NC Flex Plans

- **Tricare Supplement** (800-638-2610)
- **Flexible Spending Accounts** (P&A Group 866-916-3475)
  - Health Care Flexible Spending Account
  - Dependent Day Care Flexible Spending Account
- **Accident Plan**
- **Dental Insurance** (Metlife 855-676-9441)
  - Low Option Plan
  - High Option Plan
- **Vision** (EyeMed 1-866-248-1939)
  - Basic Plan
  - Enhanced Plan
- **Critical Illness** (Allstate 866-232-1517)
- **Cancer** (Allstate 866-232-1517)
- **Life Insurance** (VOYA 877-464-5111)
  - Core AD&D
  - Voluntary AD&D
  - Group Term Life

Other Life Insurance

- **Group Term** (American United Life) Representative: Sandy Allen 704-643-209

Disability

- **Disability Income Plan of North Carolina** (NC State Treasurer 1-877-627-3287)
  - Short Term Disability
  - Extended Short Term Disability
  - Long Term Disability

Retirement Disability Plans

- **Supplemental Disability Plan for UNC ORP Participants** (The Standard 800-842-2733)
- **Supplemental Disability Plan for TSERS Members** (Liberty Mutual 888-440-6118)

LEAVE

- **Advance Leave**
- **Leave Without Pay**
- **Family and Medical Leave (FMLA)**
  - **Family and Medical Leave (FMLA) PIM**
  - **Summary, Employee/Supervisor Actions/Resources**

**Leave Accrual Rates** (Sick and Vacation Leave)

- **Adverse Weather/Emergency**
- **Holidays**

**Voluntary Shared Leave Program**

- **Community Service Leave**
  - **Community Service Leave PIM**
  - **Important Facts, Reporting, Examples**
OTHER BENEFITS

**Education Benefits**

Employee Assistance Program

- **UNC Charlotte resources**
- **Comp Psyc** - Guidance Resources (877-603-8259)

College Savings

- **College Foundation of North Carolina**

Auto and Homeowners Insurance ([Liberty Mutual](https://www.libertymutual.com)) Agent: Larry Chester (704-549-8944 x57368)

Pre-Paid Legal Services (800-232-4936) Agent: Frances Delk

**WeSave**

**NC State Employee Credit Union** (8605 University City Blvd Branch 704-549-5822)

RETIREMENT

Mandatory Retirement Plans

- **Teachers State Employees Retirement System (TSERS)**
- **UNC System Optional Retirement Program (ORP*)**
  - *Fidelity* Agent: Jared McVey, 704-614-4167
  - *TIAA* Agent: Gary Craddock, 704-988-2597

Supplemental Retirement Plans

- **NC Total Retirement (Prudential)**
  - **401k, 457** Agent: Derick Angradi (704) 219-9431
- **UNC System Plans (Fidelity and TIAA)**
  - **403(b), 457** - same agents for ORP plans*
- **The University of North Carolina Section 403(b) Plan Universal Availability Notice for 2018**

Social Security

- **my Social Security**

Retirement Rates and Limits

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Revised 2-14-2018