2018
Benefit Programs
Summary Booklet

Benefits Office
9201 University City Boulevard
Charlotte, NC 28223-0001
Phone: (704) 687-8134 Fax: (704) 687-5254
Website: http://hr.uncc.edu/benefits
Email: benefits@uncc.edu

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.
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 day of the month following the date of employment, or the first day of the second month of employment, for enrollments made within 30 days of hire
- Other insurance (i.e. dental, vision, etc.): First day of the month after employment
- 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:
- 70/30 PPO Plan
- 80/20 PPO Plan
- High Deductible Health Plan (HDHP) (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 (VOYA 1-877-464-5111)
- Dental Insurance (Metlife 855-676-9441)
  - Low Option Plan
  - High Option Plan
- Vision (EyeMed 1-866-248-1939)
  - Core
  - 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) 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

Revised 2-21-2018