2019
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 day of the month following the date of employment/eligibility, or the first day of the second month of employment/eligibility, 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/eligibility date
- Supplemental retirement (401k, 403b, 457): enroll at anytime

Pre-Existing Conditions are not excluded on the 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
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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, and 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, and part-time permanent 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
  - Dependent Day Care Flexible Spending
- 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, Sandy.Allen@oneamerica.com

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 (Lincoln Financial 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: Rob Sipprell, 919.583.2677
- UNC System Plans (Fidelity and TIAA) o **403(b), 457** - same agents for ORP plans*
- **The University of North Carolina Section 403(b) Universal Availability Notice**

Social Security

- **my Social Security**

Retirement Rates and Limits

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