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](http://hr.uncc.edu/benefits)
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
  - Classic 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)
  - 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

Revised 1-24-2020