



UNC CHARLOTTE

2021

**Benefit Programs
Summary Booklet**

Benefits Office

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NC 28223-0001

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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.

UNC CHARLOTTE EMPLOYEE BENEFITS INFORMATION

Eligibility Requirements:	Reference Benefits Eligibility Chart for details (based on type of position and work hours) Pre-Existing Conditions are not excluded on the Health Plans
Effective Date (based on eligibility and enrollment):	<p>State health Insurance: First day of the month following the date of employment/eligibility, OR First day of the second month of employment/eligibility, for enrollments made within 30 days of hire</p> <p>Other insurance (i.e. dental, vision, etc.): First day of the month after employment</p> <p>Mandatory state retirement: First day of employment</p>
Enrollment Deadlines (based on type of benefit):	<p>State insurance (State Health and Other Insurance): 30 days from hire/eligibility date</p> <p>Mandatory state retirement: 60 days from hire/eligibility date</p> <p>Supplemental retirement (401k, 403b, 457): Enroll at anytime</p>
Insurance Cards:	<p>Health Insurance</p> <ul style="list-style-type: none"> • Issued by the vendor • Worldwide access to network hospital/physicians through the Blue Card Program • Mandatory preauthorization program for certain covered services <p>Reference Insurance Cards for other plans</p>
Deduction Frequency:	<p>Health insurance: semi-monthly (month in advance of coverage)</p> <ul style="list-style-type: none"> • Collection of retroactive premiums: \$400 or less over 2 paychecks, more than \$400 over 4 paychecks <p>NC Flex insurance plans: semi-monthly (month of coverage)</p> <ul style="list-style-type: none"> • Collection of retroactive premiums: \$50 or less over 1 paycheck, more than \$50 over 2 paychecks <p>NC Flex (health and dependent care spending accounts):</p> <ul style="list-style-type: none"> • Annual amount spread over remaining paychecks <p>Mandatory Retirement:</p> <ul style="list-style-type: none"> • Semi-monthly each check of eligible earnings <p>Supplemental Retirement (401k, 403b, 457):</p> <ul style="list-style-type: none"> • 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, 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)

*Note: * General Statute 135-48.1(18) SL 2017-57 changed the eligibility for retiree health coverage. Members hired on or after Jan. 1, 2021 will not be eligible for retiree medical benefits. Click [here](#) for more detail.*

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: Tamara Grate, 704-988-1456

*Note: * General Statute 135-48.1(18) SL 2017-57 changed the eligibility for retiree health coverage. Members hired on or after Jan. 1, 2021 will not be eligible for retiree medical benefits. Click [here](#) for more detail.*

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 2-1-2021