Benefits Off-Boarding Summary

Reference this summary for contacts, coverage end dates, COBRA, continuation, and portability information.

**Disclaimer:** This document does not contain all the terms and conditions of the various programs. The appropriate plan document, rules and regulations apply.

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<tr>
<th>Insurance Benefits</th>
<th>Contact</th>
<th>Coverage end date</th>
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</table>
| **Health**                                  | State Health Plan 1-888-234-2416 www.shpnc.org | If separating before the 16th - Last day of the month of separation  
If separating the 16th or later - Last day of following month after separation  
*Reference COBRA Information                  |
| **NC Flex Insurance**                       | MetLife (Dental): 1-855-676-9441  
EyeMed Vision Care: 1-866-248-1939  
Allstate Benefits (Cancer/Critical Illness): 1-866-232-1517  
Voya (Accident/TermLife/AD&D): 1-877-464-5111 www.ncflex.org | Last day of the month of separation (if full premium is collected), or last day of the prior month of separation (if full premium is not collected)  
*Reference COBRA, continuation, and portability information |
| **NC Flexible Spending Accounts**           | P & A Group: 1-866-916-3475 www.ncflex.org | Flexible Spending Accounts are eligible for use until the end of the month following date of termination or cancellation. Participants may submit claims for the entire month or use their card. A full deduction may be taken for the month of termination.  
* Reference COBRA, continuation, and portability information |
| **Other Life Insurance**                    | American United Life (AUL): 704-687-8134 | Last day of the month of separation (if full premium is collected)  
Contact UNC Charlotte Benefits Office for portability information |
| **Supplemental Disability**                 | Liberty Mutual (TSERS) 1-800-291-0112  
The Standard (ORP) 1-800-331-3397 | Date of separation |

* **COBRA, continuation, and portability information:**  
Consolidated Omnibus Budget Reconciliation Act of 1985 allows certain employees and their dependents that would otherwise lose group coverage to temporarily continue coverage with the same plan. Letters are mailed to eligible employees and dependents with enrollment COBRA options for health, dental, vision and flexible spending accounts. Contact the designated vendor for details about COBRA, continuation and/or portability:  
State Health Plan's webpage, NC Flex
## Retirement Benefits

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<th>Type and Contact</th>
<th>Information</th>
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| **Teachers and State Employees Retirement System (TSERS)** | Contributions stop after eligible earnings and leave payout **Options:**  
  - Leave funds on file  
  - Withdraw employee contributions (interest included if a contributing member 5+ years)  
  Reference (Terminations and Refunds) at NC State Treasurer website FAQs: [https://www.nctreasurer.com/Retirement-and-Savings/Pages/Frequently-Asked-Questions.aspx](https://www.nctreasurer.com/Retirement-and-Savings/Pages/Frequently-Asked-Questions.aspx) and complete form: [5-Withdrawing Your Retirement Service Credit and Contributions](https://www.nctreasurer.com/Retirement-and-Savings/Pages/Frequently-Asked-Questions.aspx)  
  - Apply for retirement (subject to eligibility)  
  State Retirement System: 1-877-627-3287  
  [www.myncreirement.com](http://www.myncreirement.com) |
| **Optional Retirement Program (ORP)** | Contributions stop after eligible earnings and leave payout **Required form:** Complete ORP-3 form: [http://old.northcarolina.edu/hr/ga/benefits/retirement/ORP/ORP3.pdf](http://old.northcarolina.edu/hr/ga/benefits/retirement/ORP/ORP3.pdf) and return to:  
  UNC Charlotte Benefits Office  
  a: UNC Charlotte | Human Resources-Benefits Office, #202A King Building 9201 University City Blvd. | Charlotte, NC 28223 **Options:**  
  - Leave funds on file  
  - Withdrawn employee contributions (includes employer contributions if vested or if enrolled in a timely manner in a like retirement plan)  
  - Apply for retirement (subject to eligibility)  
  Fidelity: Jared McVey, Agent  
  704-614-4167/[jared.mcvey@fmr.com](mailto:jared.mcvey@fmr.com)  
  [www.netbenefits.com/unc](http://www.netbenefits.com/unc)  
  TIAA: Gary Craddock, Agent  
  704-988-2597/[gcraddock@tiaa.org](mailto:gcraddock@tiaa.org)  
  [www.tiaa-cref.org/unc](http://www.tiaa-cref.org/unc) |
| **Supplemental Retirement 403b, 401k, 457** | Contributions stop after leave payout  
  Contact provider for options  
  UNC System 403b & 457  
  Fidelity: Jared McVey, Agent  
  704-614-4167/[jared.mcvey@fmr.com](mailto:jared.mcvey@fmr.com)  
  [www.netbenefits.com/unc](http://www.netbenefits.com/unc)  
  TIAA: Gary Craddock, Agent  
  704-988-2597/[gcraddock@tiaa.org](mailto:gcraddock@tiaa.org)  
  [www.tiaa-cref.org/unc](http://www.tiaa-cref.org/unc)  
  NC Total Retirement 401k & 457 – Prudential Retirement  
  Derrick Angradi, Agent  
  704-219-9431/[derrick.angradi@prudential.com](mailto:derrick.angradi@prudential.com)  
  [www.ncplans.prudential.com](http://www.ncplans.prudential.com) |
# Leave Benefits

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| **Vacation Leave:** | Eligible vacation leave shall be paid in a lump sum (within three pay periods following the last regular paycheck), not to exceed 240 hours. The cap of 240 hours is pro-rated for permanent part-time employees, based on their FTE. Example FTE .50 x 240 hour cap = 120 hour cap.  

Exempt from the Human Resources Act (EHRA) positions:  
- An employee in a position covered by these regulations who has accrued unused vacation leave upon discontinuation of employment from the employing institution and who either does not elect or is not eligible to transfer such accrued leave to another State or local governmental agency, shall be paid for such unused vacation leave up to the maximum allowed.  
- The amount paid to an employee who has been employed an aggregate of 24 months or less by one or more State or local governmental agencies is equal to one day for each month worked less the number of days of vacation leave taken during the employment period.  
- An employee who has been employed for more than 24 months shall be paid subject to a maximum of 30 such days.  
- The cap of 240 hours is pro-rated for permanent part-time employees, based on their FTE. Example of an employee who has been employed for more than 24 months with an FTE .50 x 240 hour cap (30 days) = 120 hour cap.  

Vacation leave may be exhausted if the employee elects to do so and is retiring (service or early).  
| **Bonus Leave:** | Eligible bonus leave (BONREG) in the time keeping and leave system will be paid in a lump sum (within three pay periods following the last regular paycheck), if the employee leaves state government, or the appointment type changes to a non-leave earning status (i.e. exempt, part-time, etc.). The special bonus leave (BONSPL) in the timekeeping and leave system does not have cash value and is therefore not paid out at separation. |
| **Sick Leave:** | Will not be paid out upon separation - balance held and can be reclaimed if returning to active service with any UNC constituent institution or State agency within 5 years |
| **Community Service** | Will not be paid out upon separation |

**Information for individuals transferring employment:** Contact the benefits office for details 704-687-8134
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<tr>
<td>State Employee Credit Union (SECU)</td>
<td>State Employee Credit Union: (University/Hwy 49 Branch) 1-704-549-5822</td>
<td>Deductions stop the last pay-period after separation Contact the credit union to make any needed arrangements for loan/other expense payments</td>
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<tr>
<td>State Employees Association of North Carolina (SEANC)</td>
<td>State Employees Association of North Carolina (SEANC) 1-800-222-2758</td>
<td>Contact SEANC for continuation/cancellation of any deductions.</td>
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<tr>
<td>Liberty Mutual (Auto/Home Owners Insurance)</td>
<td>Larry F. Chester, LUTCF Executive Sales Representative (704) 549-8944 (ext. 57368)</td>
<td>Contact the representative for options</td>
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