Welcome

Benefits Orientation 2026

Opening Remarks

Deidra Harris-Lumpkins

Associate Vice Chancellor for Human Resources

Richard Amon

Vice Chancellor for Business Affairs

Session

Agenda

Remarks and Introductions

Benefits Options

- Insurance
- Retirement & Leave
- Income Protection

Enrollment Guidance

Q & A

Today's
Speakers

Krissy Kaylor

Benefits Director

Shay McLean

Benefits Counselor (Onboarding & Qualifying Life Events)

Alex Paige

Benefits Consultant (Offboarding & Retirement)

Other Benefits Team Members and

Contact Information

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Tara Minion
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Benefits Consultant

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Benefits Deduction Analyst

Pending
Benefits Specialist
Benefits Consultant Generalist


Insurance
and Benefits
Available

Summary of

Benefits Options

Insurance

- Medical
- NC Flex (dental, vision, etc.)
- UNC System Group Life
- AD&D

Employee Assistance Program

- Benefits provided by ComPsych Guidance-Resources Worldwide.

Retirement and Disability

- Mandatory and supplemental plans
- Disability Programs

Leave

- Different types of leave available and how they can be utilized if needed

This presentation 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.

Insurance:
Medical

1

Standard PPO Plan

This plan has lower premiums in exchange for higher copays, coinsurance and deductibles.

2

Plus PPO Plan

This plan has higher premiums than the Standard Plan in exchange for lower copays, coinsurance and deductibles.

Both plans are administered by Aetna, but benefits are paid by the state, not Aetna.

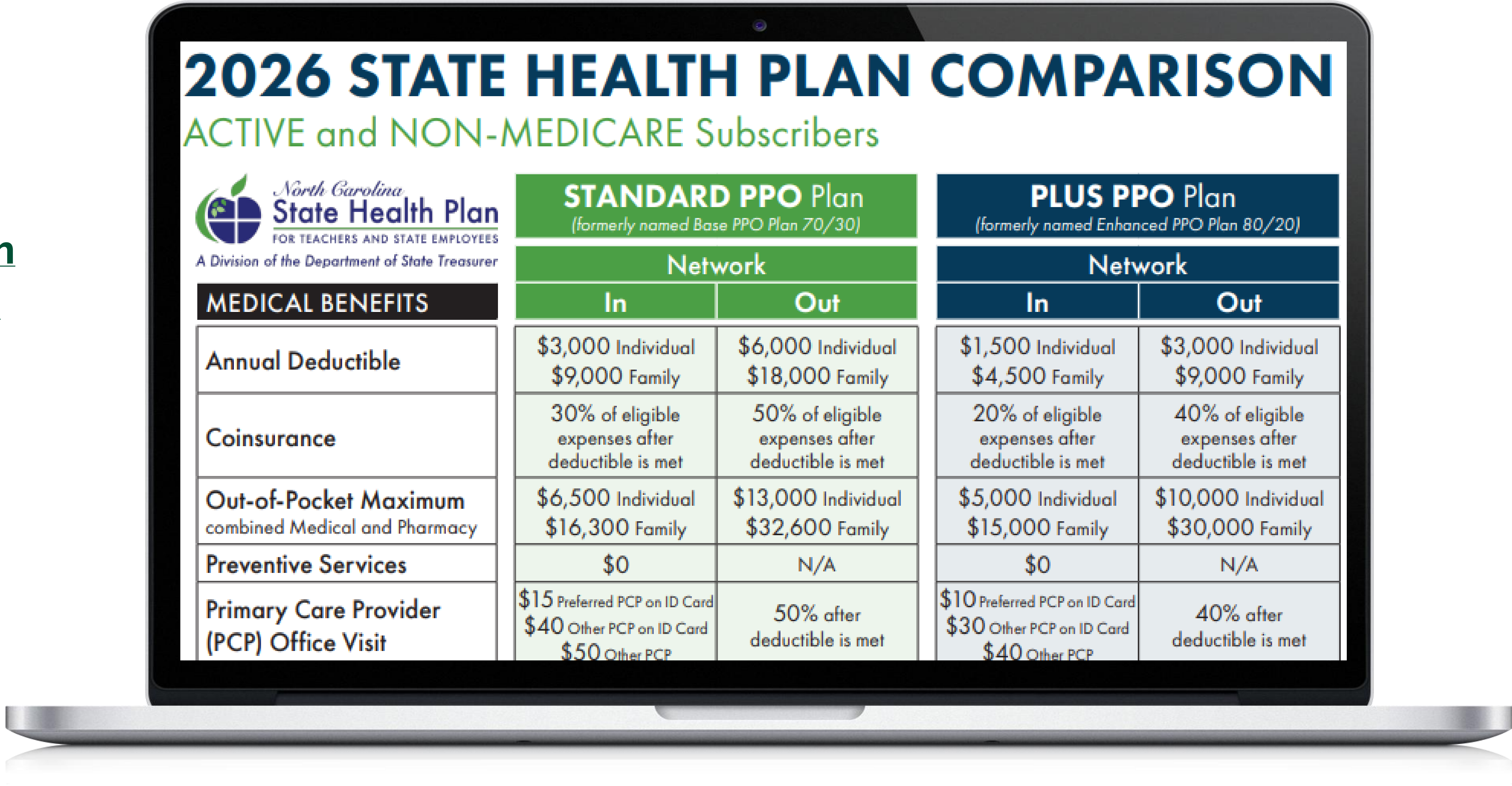
Insurance

Medical Rates

Monthly Premium Rates January 1, 2026 to December 31, 2026	STANDARD PPO PLAN				PLUS PPO PLAN			
	Salary Band				Salary Band			
	$50,000 + UNDER	**$50,001 - $65,000**	**$65,001 - $90,000**	**$90,001 + OVER**	**$50,000 + UNDER**	**$50,001 - $65,000**	**$65,001 - $90,000**	**$90,001 + OVER**
ACTIVE SUBSCRIBERS								
Subscriber Only	$35	$50	$65	$80	$66	$94	$122	$160
Subscriber + Child(ren)	$185	$200	$215	$230	$276	$304	$332	$370
Subscriber + Spouse	$575	$590	$605	$620	$746	$774	$802	$840
Subscriber + Family	$575	$590	$605	$620	$746	$774	$802	$840

Insurance

Medical Reference Handout



2026 STATE HEALTH PLAN COMPARISON

ACTIVE and NON-MEDICARE Subscribers

North Carolina State Health Plan FOR TEACHERS AND STATE EMPLOYEES

A Division of the Department of State Treasurer

MEDICAL BENEFITS	STANDARD PPO Plan (formerly named Base PPO Plan 70/30)		PLUS PPO Plan (formerly named Enhanced PPO Plan 80/20)	
	Network		Network	
	In	Out	In	Out
Annual Deductible	$3,000 Individual $9,000 Family	$6,000 Individual $18,000 Family	$1,500 Individual $4,500 Family	$3,000 Individual $9,000 Family
Coinsurance	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible is met	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible is met
Out-of-Pocket Maximum combined Medical and Pharmacy	$6,500 Individual $16,300 Family	$13,000 Individual $32,600 Family	$5,000 Individual $15,000 Family	$10,000 Individual $30,000 Family
Preventive Services	$0	N/A	$0	N/A
Primary Care Provider (PCP) Office Visit	$15 Preferred PCP on ID Card $40 Other PCP on ID Card $50 Other PCP	50% after deductible is met	$10 Preferred PCP on ID Card $30 Other PCP on ID Card $40 Other PCP	40% after deductible is met

[2026 State Health Plan Comparison Handout]

For Active and Non-Medicare Subscribers

Medical Effective Dates

Elected Medical Coverage effective on:

- 1st day of the month following your start date

OR

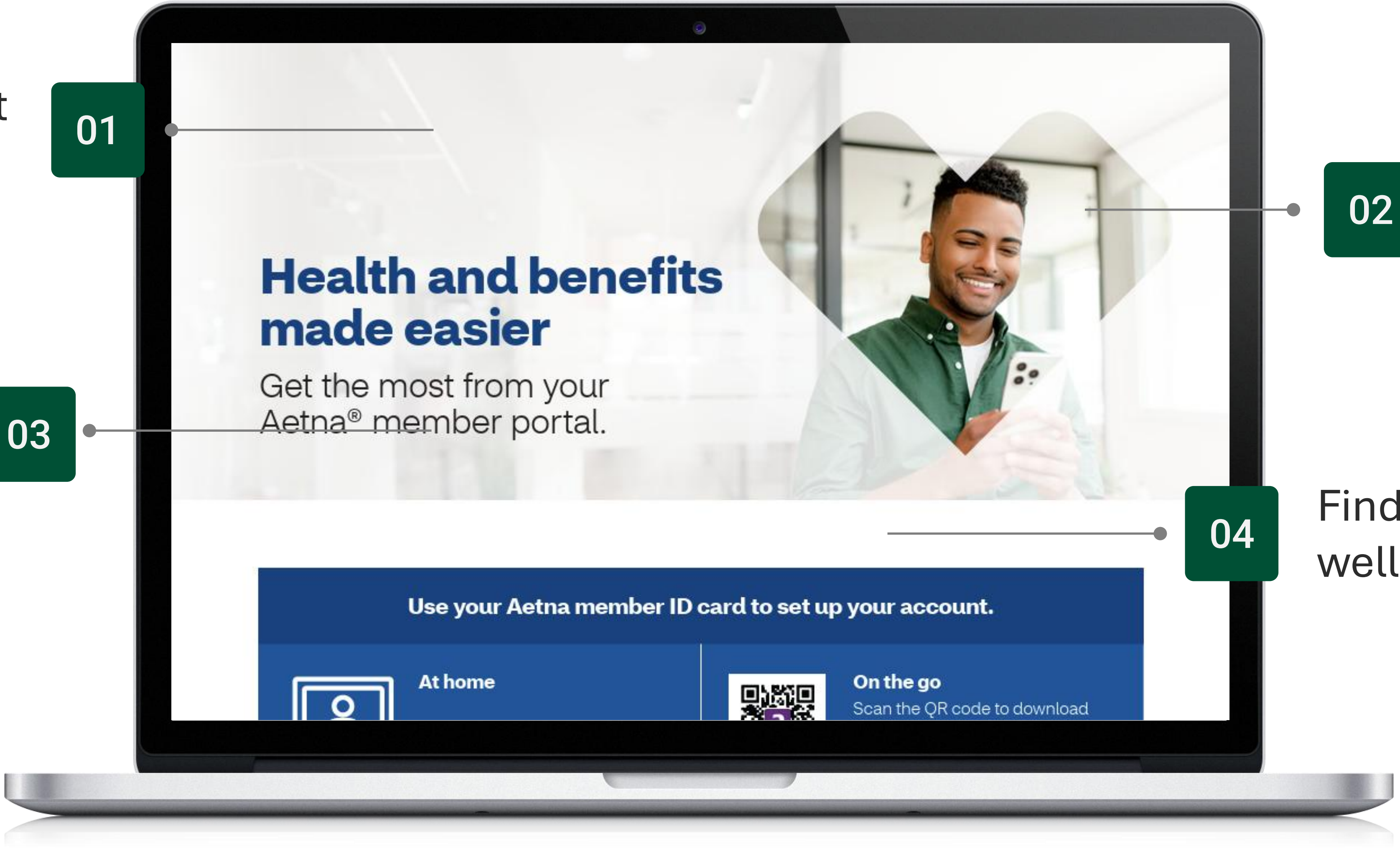
- 1st day of the second month following your start date

Please note:

- Premiums are paid a month in advance.
- Dependent verification is **required** within 30 days

Insurance

Aetna Member Portal



01 Connect to care

02 View your health benefits

03 Manage claims

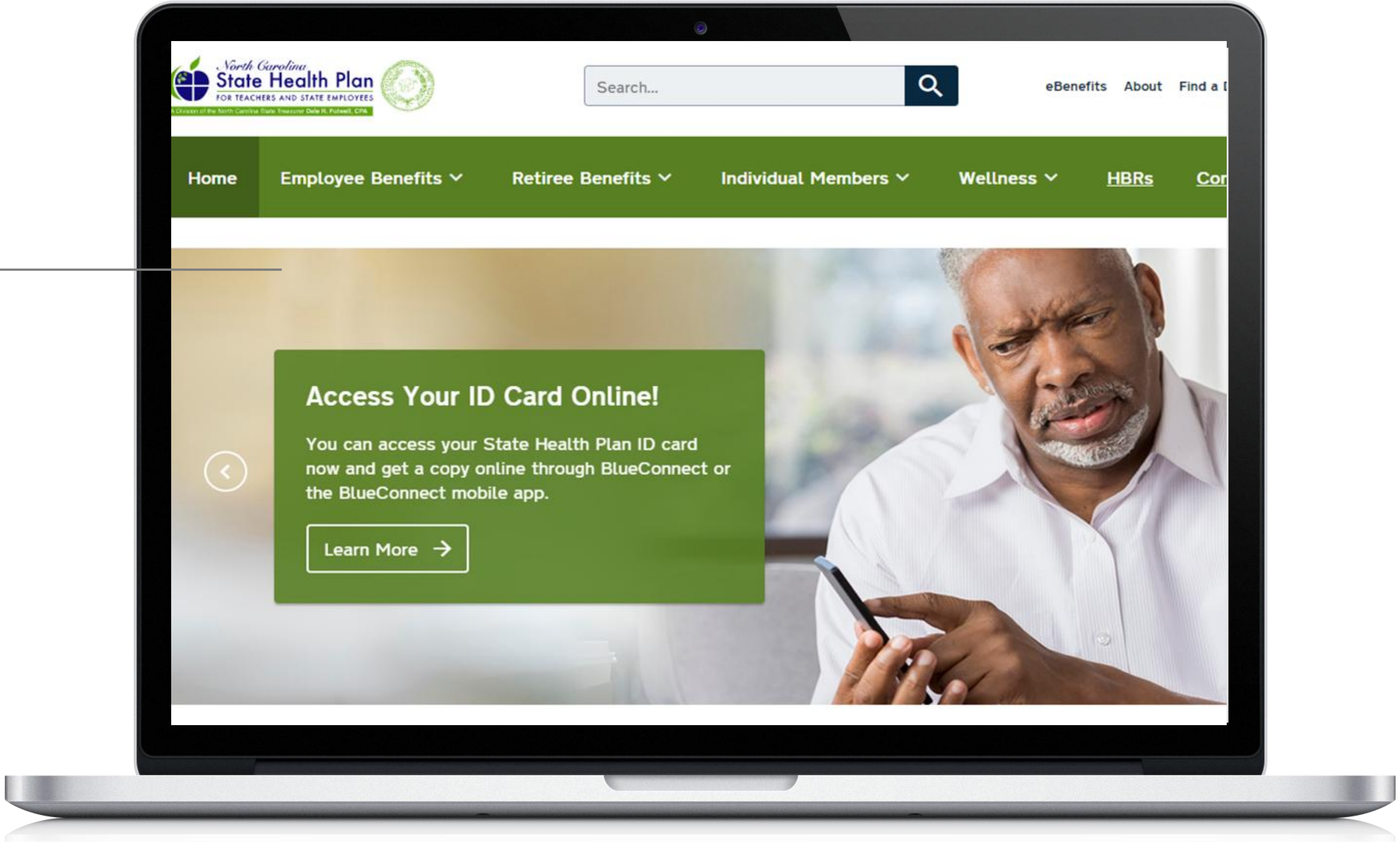
04 Find fitness and wellness perks

Insurance

SHPNC Resources

SHPNC Website

Visit the State Health Plan (www.shpnc.gov) website for additional information and resources

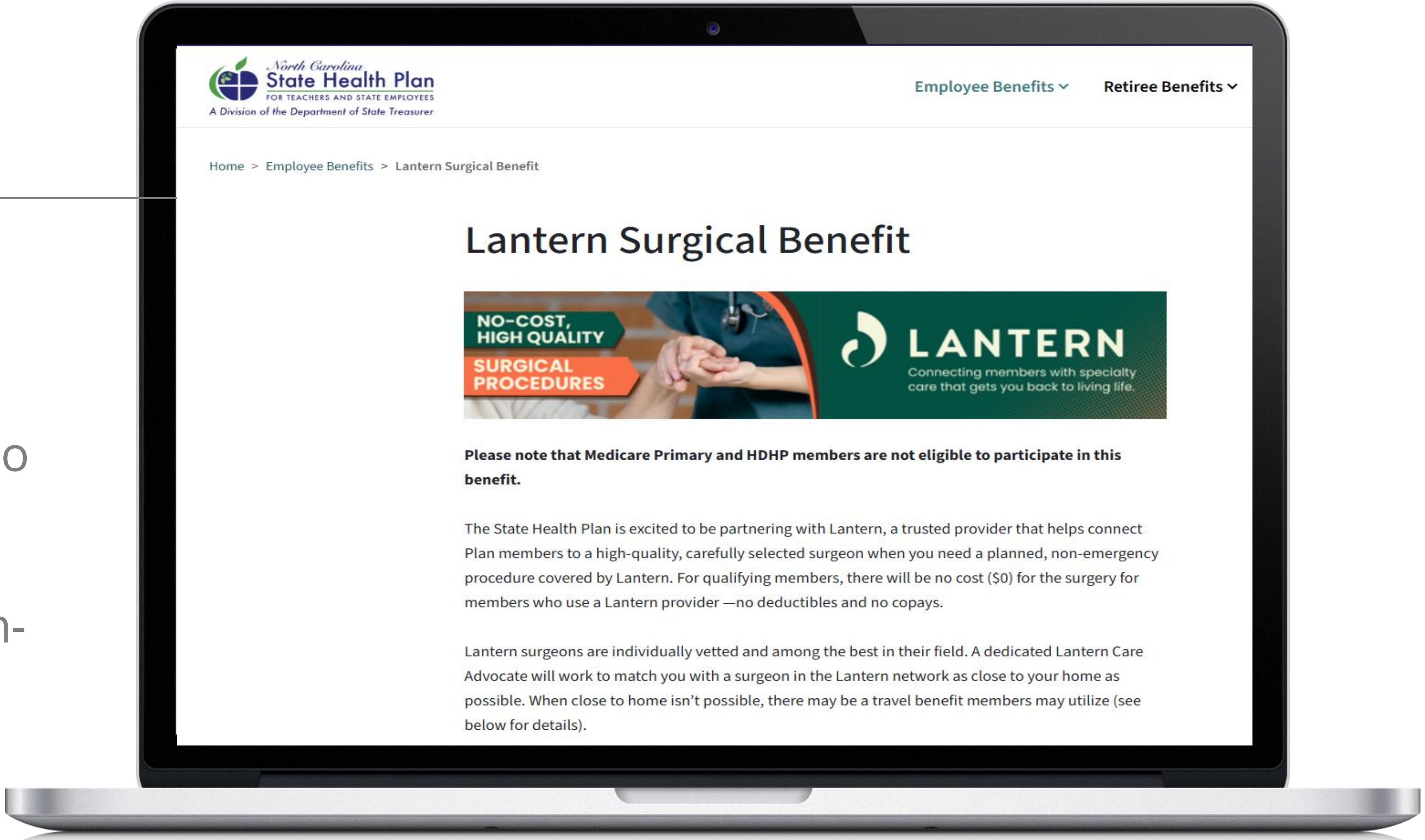


Insurance

SHPNC Resources

Lantern Surgical Benefit

The SHP has partnered with Lantern, a trusted provider that helps connect Plan members to a high-quality, carefully selected surgeon when you need a planned, non-emergency procedure.



Insurance

NC Flex Options

Flexible Spending Accounts (FSA)
- Health Care
- Dependent Day Care

Accident

Critical Illness

Cancer

Dental

Vision

Tricare Supplement

NC Flex Enrollment is effective on 1st day of the month following your start date

Insurance

Income Protection and Legal Plan

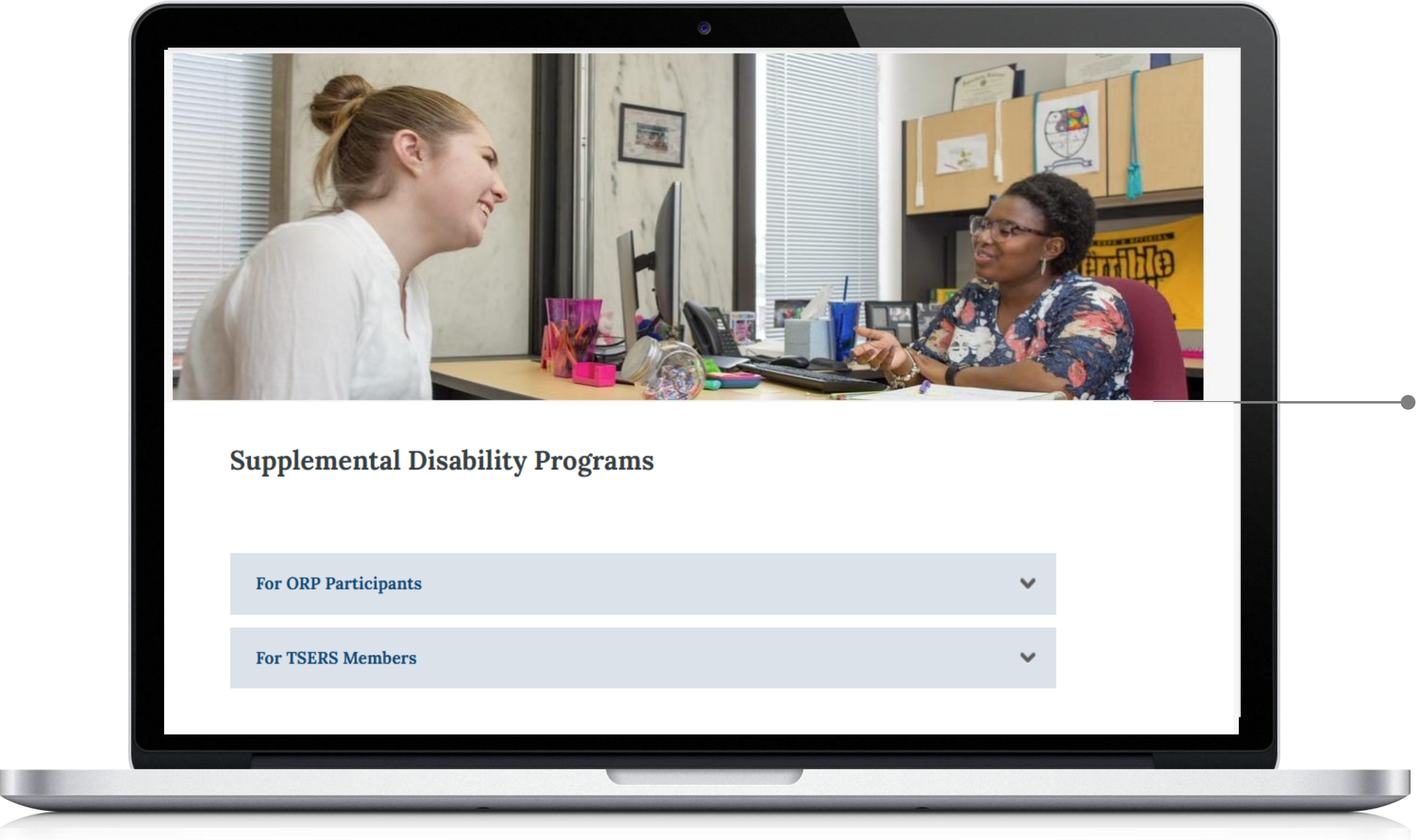
Disability Income Plan of NC

UNC System Plans

- Supplemental Disability Programs
- Legal Plan
- Group Term Life Insurance
- Voluntary Accidental Death and Dismemberment

Insurance

Income Protection



Disability Income Plan of NC

Provides monthly replacement income to individuals in the form of short-term, extended short-term, and long-term disability benefits based on eligibility.

Voluntary Disability Plans

Additional disability policies based on your mandatory retirement plan. View Supplemental Disability Plans for **TSERS** or **ORP**.

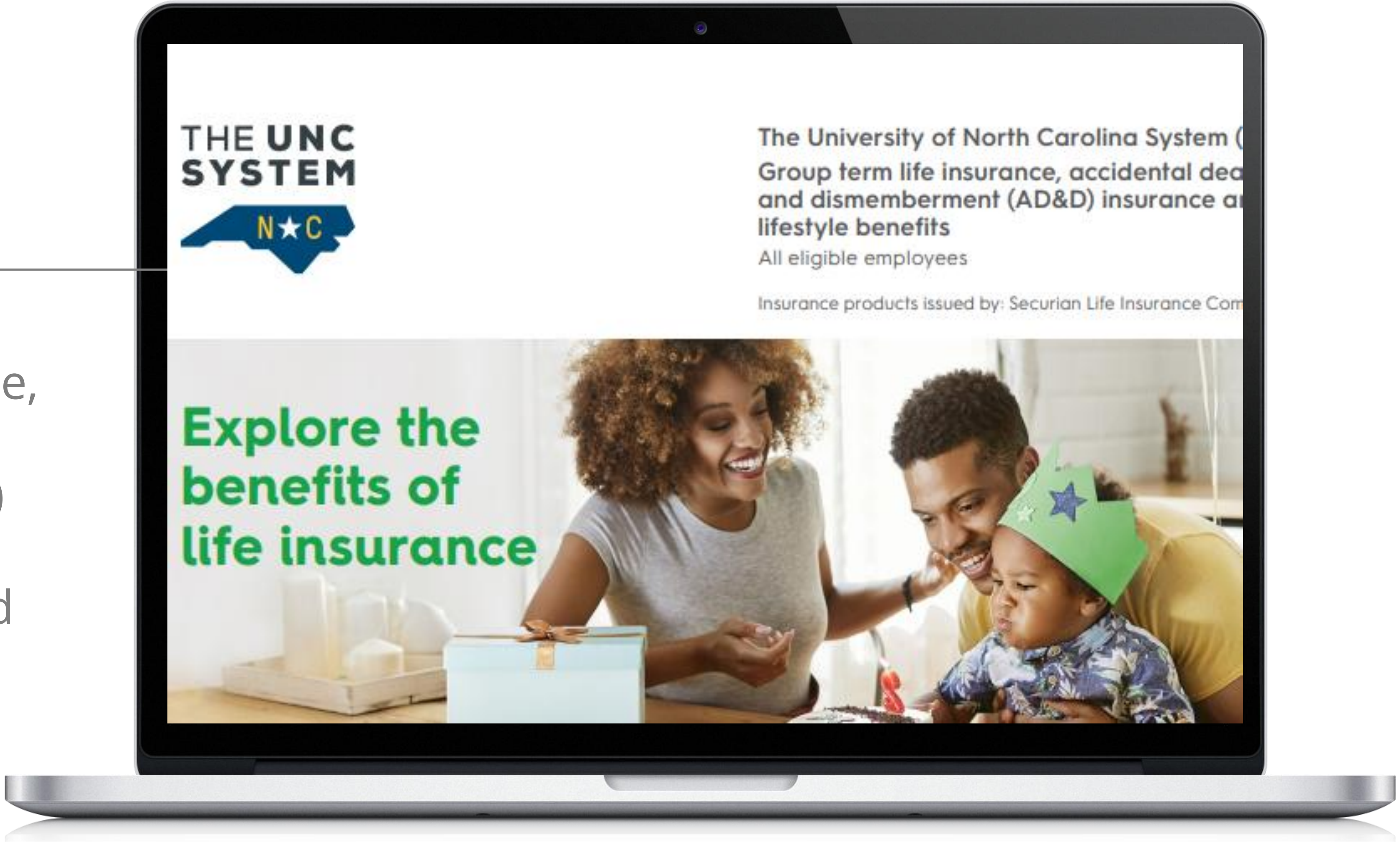
Insurance

Income Protection

Legal Plan

The UNC Legal Plan through MetLife covers the costs of a wide range of common legal issues. The plan benefit is like having a trusted attorney in your pocket or on retainer. The attorney will advocate for your best interests and help you navigate legal issues.

UNC System Group Term Life Benefits



Group Term Life Benefits

Group term life insurance, accidental death and dismemberment (AD&D) insurance and lifestyle benefits. Products issued by Securian Financial.

Insurance

UNC System Group Term Life Coverage Options

Within 30 days of eligibility:

Employee:

Lesser of three times your salary or $500,000. Eligible for up to 10 times your salary or $1,500,000*

Spouse/domestic partner:

$10,000, up to plan maximum, in $25,000 increments

Child:

$10,000 maximum per child

*You may elect additional coverage by submitting evidence of insurability (EOI)

ComPsych Guidance Resources®

Employee Assistance Program

Offered through **ComPsych Guidance Resources®**

- Automatically enrolled
- No cost
- Confidential Counseling
  - 12 free sessions per situation
  - 5 well-being classes per year
- Financial Information and Resources – CPA and CFP

ComPsych Guidance Resources®

Employee Assistance Program

1. **Legal Support and Resources**

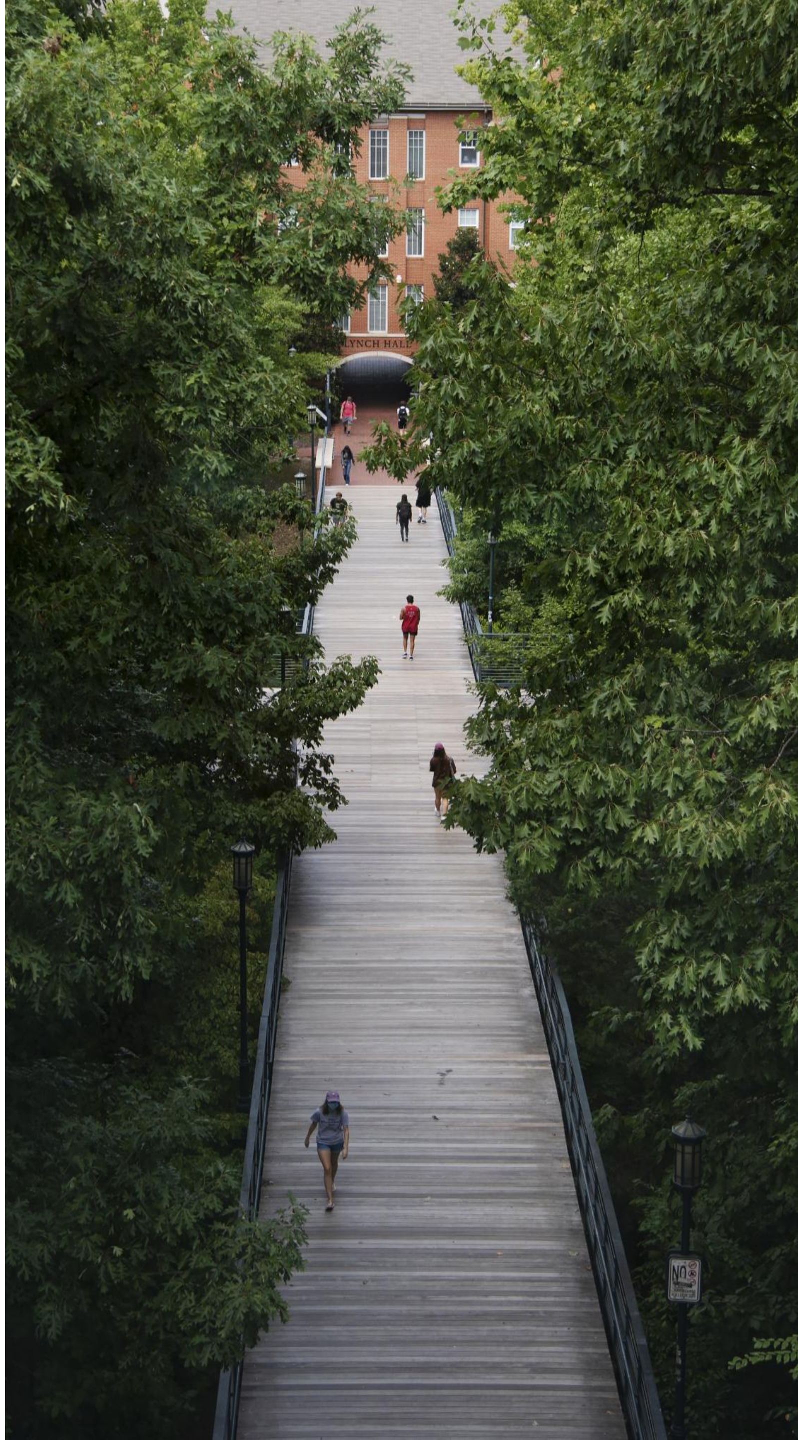
   Divorce, family law, debt, bankruptcy, real estate

2. **Work-Life Solutions**

   Child and elder care, moving and relocation, college planning, home repair, pet care

3. **Guidance Resources Online**

   Relationships, work, children, health and wellness



Mandatory Retirement Election

Retirement

401a Overview

Overview of the ORP and TSERS

Retirement Plans

Two Mandatory Plan Options (401a)

1

TSERS

North Carolina **Teachers' and State Employees' Retirement System** defined benefit plan

2

ORP

UNC **Optional Retirement Program** defined contribution plan

Timeline: You have **30 days** to make your election in Empyrean portal.
Failure to enroll = Auto enrollment to **TSERS**

Once you confirm and accept your choice, it cannot be changed

Retirement Plans

TSERS

401a Defined benefit plan

State controls the investments

Employee Contribution: 6% of eligible gross earnings

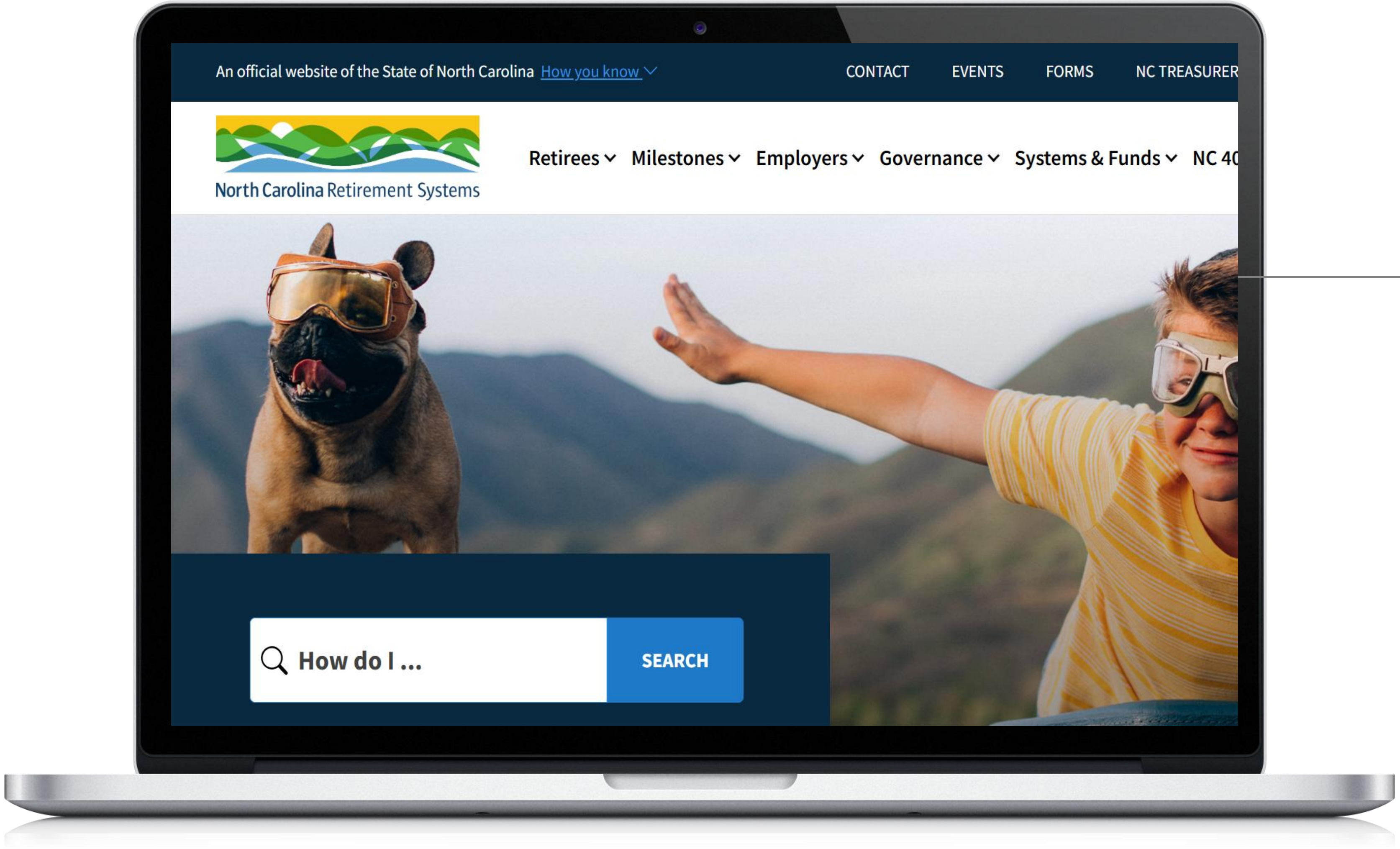
Vested after five years of contributions to the plan

Benefit received at retirement is based on a formula:

- Factors include your age, average final compensation, rate factor 1.82 %, and time worked

Retirement Plans

TSERS



More Information

Visit the **MyNCretirement website** for more information regarding TSERS and accessing your **ORBIT** account.

Retirement Plans

ORP

401a Defined contribution plan

You control your investments

Employee Contribution: 6% of eligible gross earnings

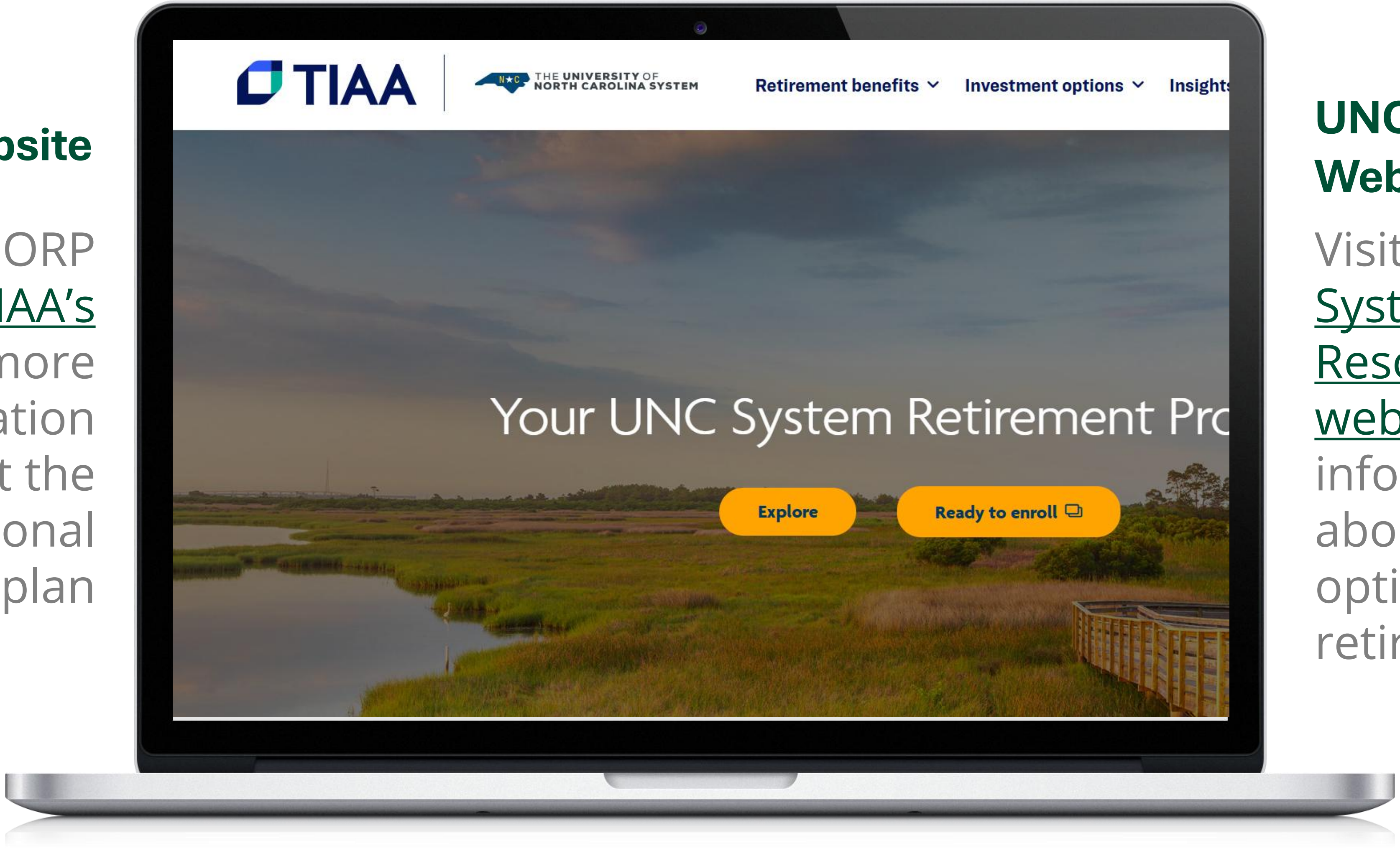
Employer Contribution: 6.84% of eligible gross earnings

Vested after five years of contributions to the plan

Benefit received at retirement is based on investment performance and distribution selection

Retirement Plans

ORP



TIAA Website

Visit the ORP vendor [TIAA's website](#) for more information about the optional retirement plan

UNC System HR Website

Visit the [UNC System Human Resources website](#) for more information about the optional retirement plan

Retirement Plans

Supplemental Retirement Plan Options

Three options include:

1. UNC 403(b) (TIAA)
2. UNC 457(b) (TIAA)
3. State 401k, 457 (Vendor: Empower)

Retirement Rates and Limit Details

Special Rules apply for multi-enrollment plan enroll and catch-up provision. More detail is on our Retirement and Financial Planning Benefits Website.

Retirement Planning

Prior NC State Service

Prior Service Form

- Part of new hire documentation

If transferring from one state agency to another within 30 days:

- Medical elections must be made
- NCFlex elections will transfer
- Review your benefits for accuracy

Retirement election must remain the same

Please contact benefits directly if you have a question about leave transfer

Leave and Holidays

Additional Benefits

Leave

Nine-Month Faculty (Do NOT earn leave)

- Family and Medical Leave for Nine-Month Faculty
- Personal (Non-FMLA) Leaves of Absence for Nine-Month Faculty

Twelve-Month EHRA Administrators DO earn leave monthly:

- 26 days per year of personal leave (vacation)
- 12 days per year of sick
- Family and Medical Leave for 12 Month Employees
- Paid Parental Leave for 12 Month Employees

University Policies

Additional Benefits

2026 Holiday Schedule

Employee Holiday Schedule

Twelve total Holidays (Good Friday, Memorial Day, and Veterans’ Day are applied to the Winter Holiday)

Refer to the academic calendar at: https://registrar.uncc.edu/printable-calendar


Benefits
Enrollment
Support

When to Make Elections?

Two Enrollment Periods

30 Day Deadline from Start Date of Employment

- Mandatory Retirement Plan and Supplemental Disability
- Medical Insurance
- NCFlex Benefits
- Life Insurance and AD&D

Annual Open Enrollment (OE):

- OE will be held from **October 12th to October 30th** this year. Elections made during OE are effective January 1st of the following plan year.
- Re-enrollment is required FSA.
- Action is needed for Medical coverage
- New changes coming for 2027 medical coverage

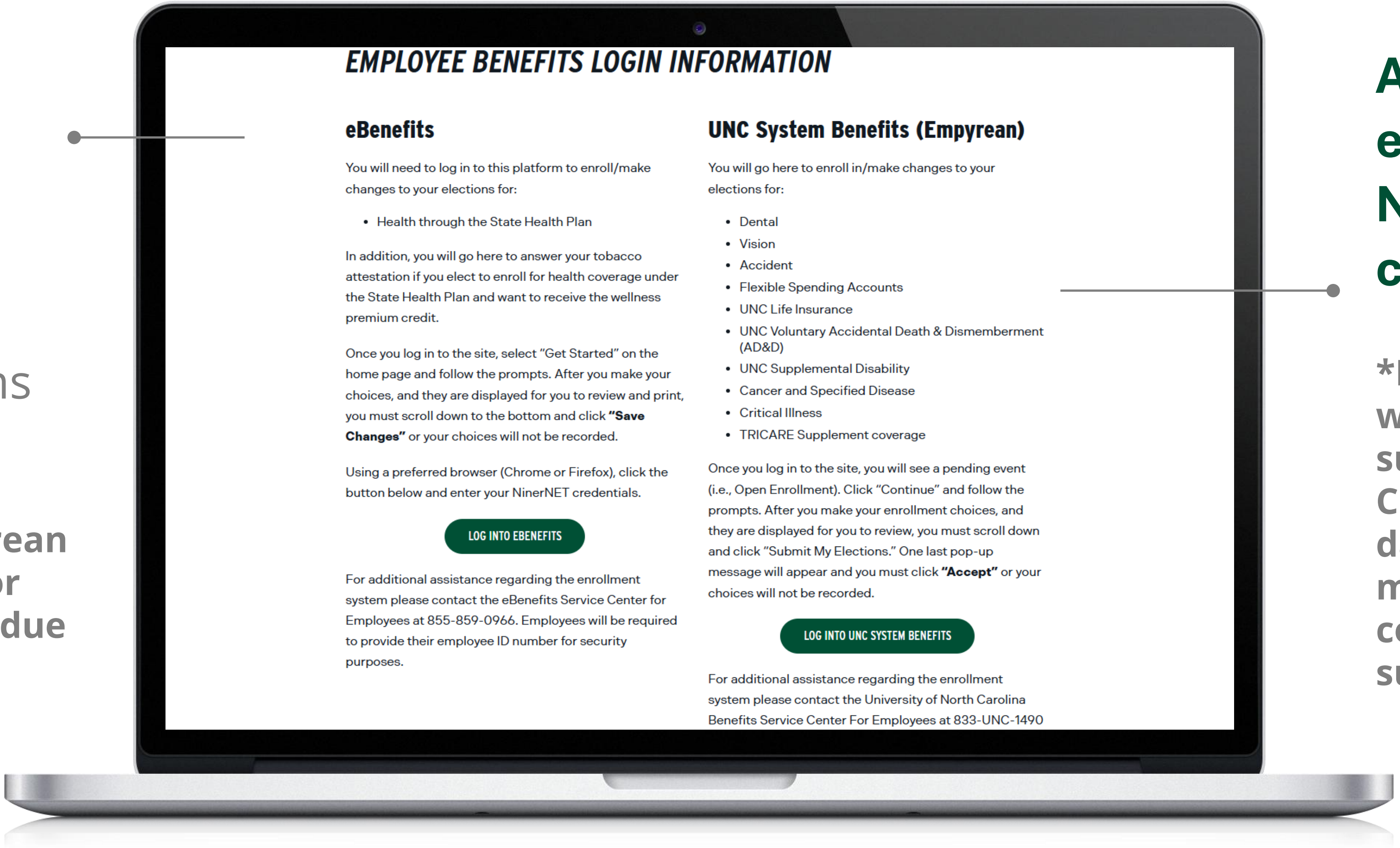
Where to Make Elections:

Medical, NC Flex, and Retirement

Two Platforms [Employee Benefits Login](#):

- eBenefits
- UNC Systems Empyrean

***Access for Empyrean may be delayed for the first few days due to timing.**



EMPLOYEE BENEFITS LOGIN INFORMATION

eBenefits

You will need to log in to this platform to enroll/make changes to your elections for:

- Health through the State Health Plan

In addition, you will go here to answer your tobacco attestation if you elect to enroll for health coverage under the State Health Plan and want to receive the wellness premium credit.

Once you log in to the site, select "Get Started" on the home page and follow the prompts. After you make your choices, and they are displayed for you to review and print, you must scroll down to the bottom and click **"Save Changes"** or your choices will not be recorded.

Using a preferred browser (Chrome or Firefox), click the button below and enter your NinerNET credentials.

LOG INTO EBENEFITS

For additional assistance regarding the enrollment system please contact the eBenefits Service Center for Employees at 855-859-0966. Employees will be required to provide their employee ID number for security purposes.

UNC System Benefits (Empyrean)

You will go here to enroll in/make changes to your elections for:

- Dental
- Vision
- Accident
- Flexible Spending Accounts
- UNC Life Insurance
- UNC Voluntary Accidental Death & Dismemberment (AD&D)
- UNC Supplemental Disability
- Cancer and Specified Disease
- Critical Illness
- TRICARE Supplement coverage

Once you log in to the site, you will see a pending event (i.e., Open Enrollment). Click "Continue" and follow the prompts. After you make your enrollment choices, and they are displayed for you to review, you must scroll down and click "Submit My Elections." One last pop-up message will appear and you must click **"Accept"** or your choices will not be recorded.

LOG INTO UNC SYSTEM BENEFITS

For additional assistance regarding the enrollment system please contact the University of North Carolina Benefits Service Center For Employees at 833-UNC-1490

Access by entering your NinerNet credentials

***Empyrean access will lock after submission. Changes within 30 days must be made by contacting the support center.**

Resources and Contact Information

Helpful Resources and

Contact Information

eBenefits Enrollment & Eligibility Support Center

(Medical)
Phone: (855) 859-0966

Benefits Office:

HR Connect – Human Resources Service System
Phone: (704) 687-8134
Benefits website: http://hr.charlotte.edu/benefits

UNC Systems Empyrean Enrollment & Eligibility Support Center

(Mandatory Retirement, Life Insurance & NC Flex)
Phone: (833) 862-1490

Helpful Resources

Action Needed

State Health Plan - Member Focus, Stay Connected

Sign up for Member Focus monthly, the Free State Health Plan e-Newsletter! You can also view archived issues for prior updates.

- Remain up-to-date on the latest plan changes, options, and information.
- Get healthy living tips, recipes, research, and tools.
- Be the first to know about upcoming health webinars, plan outreach events, town hall meetings, and more!

NCFlex Newsletter

Don't miss a detail when it comes to your NCFlex benefits. Get NCFlex Newsletters, updates and reminders straight to your inbox.

- *NCFlex Life Insurance and AD&D updates are not applicable to university employees. Life insurance, AD&D, and Disability benefits are UNC System Benefits.

How Do I Find Out About

Benefit Updates?

Niner Insider

Niner Insider is our communication method for any dates, reminders, events and changes.

Benefits Website

HR Benefits Overview Page

Things to Remember

Action Items

Use your Checklist to stay on top of tasks!

Enroll within 30 days from hire date for Insurance and Mandatory Retirement

Use both benefit platforms

- eBenefits - Health
- UNC Systems Empyrean - Supplemental insurance & retirement

Review our Benefits Website for more information

Thank You

Welcome to Niner Nation