2024

Benefit Programs
Summary Booklet

Benefits Office
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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.
### Eligibility Requirements:
Reference [Benefits Eligibility Chart](#) for details (based on position and work hours)
Pre-Existing Conditions are not excluded on the Health Plans

### Effective Date (based on eligibility and enrollment):
- **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
- **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 (State Health and Other Insurance):**
  30 days from hire/eligibility date
- **UNC System Benefits**
  31 days including hire/eligibility date
- **Mandatory state retirement:**
  30 days from hire/eligibility date
- **Supplemental retirement (401k, 403b, 457):**
  Enroll at anytime

### 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 [Benefit Plans](#) for more information

### 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
- **UNC System Benefits:** semi-monthly (month of coverage)
  - *Collection of retroactive premiums*: $50 or less over 1 paycheck, more than $50 over 2 paychecks
- **Mandatory Retirement:**
  - Semi-monthly each check of eligible earnings
- **Supplemental Retirement (401k, 403b, 457):**
  - Semi-monthly based on enrollment

### Rates:
[Benefit Rate Sheet](#)

### Summary:
[Benefits Summary](#)
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 Base PPO Plan
• 80/20 Enhanced PPO Plan
• High Deductible Health Plan (HDHP) (limited to FT temporary employees, and PT 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)
  o Health Care Flexible Spending
  o Dependent Day Care Flexible Spending
• Accident Plan (VOYA 1-877-464-5111)
  o Low Option
  o High Option
• Dental Insurance (Metlife 855-676-9441)
  o Low Option Plan
  o Classic Option Plan
  o High Option Plan

• Vision (EyeMed 1-866-248-1939)
  o Core Plan
  o Basic Plan
  o Enhanced Plan

• Critical Illness (Voya 877-464-5111)
• Cancer (Allstate 866-232-1517)

UNC System Benefits

• The UNC System Group Term Life Insurance

Disability Plans:

• Disability Income Plan of North Carolina (NC State Treasurer 1-877-627-3287)
  o Short Term Disability
  o Extended Short-Term Disability
  o Long Term Disability
• 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)
  o Family and Medical Leave (FMLA) PIM
  o Summary, Employee/Supervisor Actions/Resources
• Leave Accrual Rates
• Adverse Weather/Emergency
• Holidays
• Voluntary Shared Leave Program
• Community Service Leave
  o Community Service Leave PIM
  o Important Facts, Reporting, Examples
OTHER BENEFITS

Education Benefits
Employee Assistance Program
- UNC Charlotte resources
- Comp Psyc - Guidance Resources (877-603-8259)
- HeadSpace Care

College Savings
- College Foundation of North Carolina

Pre-Paid Legal Services
Agent: Frances Delk 828-757-0783

Employee Discount Program

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 Plan (ORP*)
  - TIAA Agent: Peter Kohn, 704-988-1580

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 (Empower) 401k, 457 Agent: Rob Sipprell, 919.583.2677
- UNC System Plans (Fidelity and TIAA) 403(b), 457 Plan- 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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