



UNIVERSITY OF NORTH CAROLINA
CHARLOTTE

2025

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.charlotte.edu/employees/new-employees/> 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 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 and UNC System Benefits (State Health and Other Insurance): 30 days from hire/eligibility date</p> <p>Mandatory state retirement: 30 days from hire/eligibility date</p> <p>Supplemental retirement (NC 401k and 457, 403b, 457b): 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 Aetna Member Program • Mandatory preauthorization program for certain covered services <p>Reference Benefit Plans for more information</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>UNC System Benefits: 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>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
Rates:	Benefit Rate Sheet
Summary:	Benefits Summary

Communications (News/Opportunities):

Emailed within [Niner Insider](#)

Emailed from: Benefits@charlotte.edu

Posted on-line: <https://hr.charlotte.edu/benefits/benefits-overview>

UNC CHARLOTTE EMPLOYEE BENEFITS/CONTACTS

INSURANCE

[State Health Plan](#) (Administered by Aetna NC 833-690-1037)

[Aetna Member Portal](#) / 833-690-1037 (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)
 - Short Term Disability
 - Extended Short-Term Disability
 - 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

Educational Benefits

Employee Assistance Program

- [UNC Charlotte Work Life and Wellness 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 \(ORP*\)](#)
 - o [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](#)