



THE UNIVERSITY OF  
NORTH CAROLINA SYSTEM

# 2026 Benefits Summary



Appalachian State University  
East Carolina University  
Elizabeth City State University  
Fayetteville State University  
North Carolina Agricultural and Technical State University  
North Carolina Central University  
North Carolina State University  
North Carolina School of Science and Mathematics  
University of North Carolina at Asheville  
University of North Carolina at Chapel Hill  
University of North Carolina at Charlotte  
University of North Carolina at Greensboro  
University of North Carolina at Pembroke  
University of North Carolina Wilmington  
University of North Carolina School of the Arts  
Western Carolina University  
Winston-Salem State University

Other Affiliates:

- University of North Carolina Health Care
- University of North Carolina Press

# The University of North Carolina: A Mission Rich in Tradition

Chartered by the North Carolina General Assembly in 1789, the University of North Carolina (UNC) was the first public university in the United States to open its doors, and the only one to graduate students in the 18<sup>th</sup> century — the first class was admitted in Chapel Hill in 1795. For the next 136 years, the only institution of UNC was at Chapel Hill. Over the next two centuries, all the public educational institutions that grant baccalaureate degrees in North Carolina became part of the UNC System, including 16 multi-campus state university institutions, as well as the NC School of Science and Mathematics, the nation's first public residential high school for gifted students.

As an educational system, the UNC System mission is to discover, create, transmit, and apply knowledge to address the needs of individuals and society. This mission is accomplished through instruction, which communicates the knowledge and values and imparts the skills necessary for individuals to lead responsible, productive and personally satisfying lives; through research, scholarship and creative activities, which advance knowledge and enhance the educational process; and through public service, which contributes to the solution of societal problems and enriches the quality of life in the state.



The UNC System provides a flexible and comprehensive benefits package designed to meet your needs. We encourage you to take the time to familiarize yourself with everything that is available so you can maximize the value of your benefits.

In addition to medical coverage through the State Health Plan, we offer NCFlex Health Programs, including dental, vision, flexible spending accounts and supplemental healthcare benefits to ensure you and your family have access to the coverage you need.

We also offer a number of income protection programs (life, AD&D and disability) and a choice in retirement programs to secure your financial security.

To further support you, we offer Leave programs and additional benefits like the UNC Legal Plan.

Plus, educational and work/life programs are available to help you achieve your career goals and meet your everyday needs.

We continue to review offerings so that we can keep bringing you best-in-class benefits.

## Who's Eligible?

- Permanent (non-temporary) part-time employees working 20-29 hours per week are eligible for many benefit programs, typically without employer contributions. Participation is excluded in the mandatory retirement plans.
- Permanent (non-temporary) employees working 30 hours or more per week are considered to be benefits eligible.
- Other employees as defined by UNC Health Care and UNC Press.

SHRA positions are governed by the provisions of the State Human Resources Act of North Carolina<sup>1</sup>. This includes most staff positions.

EPS positions are exempt from the provisions of the State Human Resources Act of North Carolina<sup>1</sup> and are governed by the UNC Board of Governors. This includes all faculty positions and most research, instructional and senior administrative positions.

<sup>1</sup> Formerly known as the State Personnel Act

# State Health Benefits

Health coverage is underwritten by the State Health Plan of North Carolina and provided by Aetna. There are two options for health coverage, as indicated below. You can see any provider but you'll pay the lowest by using Preferred Providers.

CVS Caremark is the Pharmacy Benefits Manager. The prescription drug plans utilize a custom, closed formulary (drug list). The formulary indicates which drugs are excluded from the formulary and not covered by the Plan. All other drugs that are on the formulary are grouped into tiers.

Plan Design Feature	Standard PPO Plan (In-network plan details shown below)	Plus PPO Plan (In-network plan details shown below)
<b>Annual Deductible</b>		
Individual	\$3,000	\$1,500
Family	\$9,000	\$4,500
<b>Out-of-Pocket Maximum (Combined Medical and Pharmacy)</b>		
Individual	\$6,500	\$5,000
Family	\$16,300	\$15,000
<b>Coinsurance</b>	30% of eligible expenses after deductible is met	20% of eligible expenses after deductible is met
<b>Office Visits</b>		
<b>Primary Care Provider (PCP)</b>	\$15 when using preferred provider PCP listed on ID card \$40 when using other in-network PCP listed on ID card \$50 when using in-network PCP not listed on ID card	\$10 when using preferred provider PCP listed on ID card \$30 when using other in-network PCP listed on ID card \$40 when using in-network PCP not listed on ID card
<b>Specialist</b>	\$50 when using preferred provider specialist \$94 when using other in-network specialist	\$40 when using preferred provider specialist \$80 when using other in-network specialist
<b>Behavioral Health Provider</b>	\$15	\$10
<b>Speech, Occupational, Chiropractic, and Physical Therapy</b>	\$62	\$42
<b>Inpatient Hospital/ Emergency Room</b>	\$600, then 30% after deductible (copay waived for admission to ER)	\$500, then 20% after deductible (copay waived with admission to ER)
<b>Outpatient Surgical</b>	\$350, then 30% after deductible	\$300, then 20% after deductible
<b>Lantern Bundle Program</b>	\$0	\$0
<b>Pharmacy Benefits (Rx copays for 30-day supply)*</b>		
<b>Rx Tier 1</b>	\$25	\$15
<b>Rx Tier 2</b>	\$75	\$55
<b>Rx Tier 3</b>	Deductible/coinsurance	Deductible/coinsurance
<b>Rx Tier 4</b>	\$200	\$100
<b>Rx Tier 5</b>	\$600	\$500

\*\$0 for ACA Preventive Medications and \$0 for Preferred and Non-Preferred Insulin.

## Important Note About Premiums

The State Health Plan features salary-based premiums to help ensure that employees are paying premiums that are proportional to their earnings.

Premiums are based on the annualized total base salary for a full-time employee. There are four salary bands, with each band having a different premium rate with lower premiums for those in lower salary bands. Salary-based rates apply to the Subscriber-Only rate. It does not impact dependent premiums. See the 2026 Monthly Contribution Rate Sheet for salary bands and their associated premiums.

# NCFlex Benefits Programs

As part of the State-sponsored benefits, the NCFlex State Insurance Plans provide a variety of plans to meet the needs of you and your family. You may enroll in any or all of the NCFlex benefits. You pay for the full cost of coverage through payroll deductions on a pre-tax basis.

## Dental

Dental coverage is administered by MetLife Dental.

- Three options for coverage: High Option, Classic Option, Low Option
- You pay the full cost of coverage on a pre-tax basis
- Under each option, you can visit any provider but will likely receive a higher benefit if you see an in-network provider

### High Option

- Diagnostic and preventive services — No charge on eligible expenses
- Basic services — You pay 20% after deductible for eligible services except for periodontic services, which are covered at 50% after deductible
- Major services — You pay 50% for eligible services after deductible
- Deductible — \$50 individual/\$150 family applies to basic and major services
- Maximum annual benefits (excluding orthodontia) — \$5,000 benefit per covered person per year for eligible diagnostic/preventive, basic and major services
- Orthodontic services — You pay 50% for most services, up to \$1,500 lifetime maximum per individual

### Classic Option

- Diagnostic and preventive services — No charge on eligible expenses
- Basic services — You pay 40% after deductible for eligible services except for periodontic services, which are covered at 50% after deductible
- Major services — You pay 50% for eligible services after deductible
- Deductible — \$25 individual/\$75 family applies to basic and major services
- Maximum annual benefits (excluding orthodontia) — \$1,500 benefit per covered person per year for eligible diagnostic/preventive, basic and major services
- Orthodontic services — You pay 50% for most services, up to \$1,500 lifetime maximum per individual

### Low Option

- Diagnostic and preventive services — No charge on eligible expenses if you have met deductible
- Basic services — You pay 50% after deductible for fillings and simple extractions; 50% after deductible for other basic services and periodontic services
- Major services — Not covered
- Deductible — \$25 individual/\$75 family applies to diagnostic/preventive and basic services
- Maximum annual benefits — \$1,000 benefit per covered person per year for eligible diagnostic/preventive and basic services
- Orthodontic services — Not covered

## Vision

Vision coverage is administered by EyeMed Vision Care.

- Three options for coverage — Core Wellness Plan, Basic Plan, Enhanced Plan
- Core Wellness Plan available at no cost for employees only
- You pay the full cost for Basic and Enhanced coverage on a pre-tax basis
- See any provider but can lower expenses if you visit an in-network EyeMed provider

## Core Wellness Plan

- Annual Comprehensive Eye Exam — Covered in full after \$20 copay. Must use in-network provider
- Discounts available for materials and services such as frames, lens options and contacts

## Basic Plan and Enhanced Plan

(chart below reflects in-network benefits)

Benefit	Basic	Enhanced
<b>Eye exam (once per year)</b>	\$20 copay	\$20 copay
<b>Contact lenses</b>	\$120 allowance (once every 12 months)	\$175 allowance (once every 12 months)
<b>Frames</b>	\$125 allowance (once every 24 months)	\$200 allowance (once every 12 months)
<b>Single vision standard lens</b>	\$0 copay	\$0 copay
<b>Standard progressive lens</b>	\$50 copay	\$50 copay
<b>Hearing Health Care from Amplifon Hearing Network</b>	Discounted set pricing on hearing aids and free batteries	Discounted set pricing on hearing aids and free batteries
<b>LASIK or PRK from US Laser Network</b>	15% off the retail price, or 5% off the promotional price, whichever you prefer	15% off the retail price, or 5% off the promotional price, whichever you prefer

## Health Care Flexible Spending Account (HCFSA)

The HCFSA allows you to set money aside on a pre-tax basis to pay for eligible health care expenses.

- Contribute between \$120 and \$3,300 per year

## Cancer and Specified Disease Insurance

The plan is administered by Allstate Benefits and provides benefits to pay for cancer and 29 other specified disease-related expenses.

- Choose between three options (Low, High and Premium)

## Critical Illness

This program complements medical coverage, but does not replace it. The coverage pays a lump sum when a covered person experiences a medical condition outlined in the plan.

- Choose between three benefit options (\$15,000, \$25,000 and \$40,000)

## Accident Plan

The Accident Plan pays benefits for specific injuries and events resulting from a covered accident. The plan helps offset medical deductibles, copays and coinsurance.

- Choose between two benefit options (Classic and Enhanced)

## TRICARE Supplement

The TRICARE Supplement Plan is a voluntary supplemental health benefit program which pays secondary benefits after TRICARE pays. The TRICARE Supplement Plan is available to eligible retired military personnel.

# UNC Income Protection and Legal Plans

*The UNC System is committed to offering best-in-class benefit options that provide financial security for all University faculty and staff and their dependents.*

## UNC Voluntary Life Insurance Plan

The UNC System offers a University-wide voluntary life insurance plan with Securian to provide you and your family with great coverage at affordable rates.

- The maximum amount of life insurance coverage you may elect is the lesser of 10 times salary or \$1,500,000.
- You pay the full cost of coverage on an after-tax basis.
- You may elect life insurance coverage for your spouse and child(ren).
- If you enroll in the voluntary life insurance plan, you receive additional AD&D coverage under the Plan. Your spouse/domestic partner and children will not receive this additional AD&D coverage.
- You have an option to convert your life insurance coverage at retirement.

## UNC Voluntary Accidental Death & Dismemberment (AD&D) Insurance

- Core AD&D coverage — All benefit eligible employees will be automatically enrolled in a \$10,000 Core AD&D benefit at no cost to the employee. The UNC System pays the full cost of this coverage.
- Voluntary AD&D coverage — You may elect Employee or Employee + Family coverage, up to \$500,000 maximum limit. You pay the full cost of coverage on an after-tax basis.

## Disability

The Disability Income Plan of North Carolina (DIP-NC) is a benefit provided at no cost to eligible employees who participate in the Optional Retirement Program (ORP) or Teachers' and State Employees' Retirement System (TSERS).

- Benefits are available to eligible employees who become continuously unable to perform the duties of their usual occupation due to a mental or physical incapacity while actively employed.
- DIP-NC consists of short-term and long-term disability benefits.

### Short-Term Disability

- Income benefits are equal to 50% of  $\frac{1}{2}$  your annual base salary received immediately preceding your disability, up to a maximum of \$3,000 a month.
- Short-term disability is payable for a period not to exceed 365 days.
- There is a 60-day waiting period before benefits become payable.

### Long-Term Disability

- Income benefits are equal to 65% of  $\frac{1}{2}$  your annual base salary received immediately preceding your disability, up to a maximum of \$3,900 a month.
- If approved, the benefit continues as long as you remain permanently disabled and until you qualify for an unreduced service retirement.

## UNC Supplemental Disability

The UNC System offers supplemental disability plans through The Standard for employees enrolled in the ORP and through Lincoln Financial for employees enrolled in TSERS.

- These plans are designed to fill the gaps of the DIP-NC for the first year of employment and provide a supplement during the short-term and long-term periods of the DIP-NC.
- You pay the full cost of the premium on an after-tax basis if you enroll for coverage.

## UNC Legal Plan

UNC has partnered with MetLife Legal Plans to offer you affordable coverage to assist with a wide range of legal needs. If you enroll, your spouse and dependents will also have access to the legal services provided under the plan.

- You have unlimited access to more than 18,000 network attorneys.
- There are no waiting periods, no deductibles, and no claim forms when using a network attorney.
- If you use an attorney outside of the network, you can even receive reimbursement for some of the cost.
- Digital Estate Planning Tools allow you to create wills, living wills, and power of attorney online in as little as 15 minutes.

# Retirement

*The UNC System understands the importance of preparing for your financial future. To assist with the many unique future financial goals and needs of our employees, we offer you a choice between two retirement programs.*

## Optional Retirement Program (ORP)

- Defined contribution plan
- Under this plan, you control your investments. The benefit you receive at retirement is based on investment performance and payment option chosen
- Program serves as an option to TSERS
- Employee contribution — 6%
- UNC System contribution — 6.84%
- Investment provider — TIAA

## Teachers' and State Employees' Retirement System (TSERS)

- Defined benefit plan
- Under this plan, the State controls the investment. The benefit you receive at retirement is based on a formula (factors include your age, your average final compensation and your years/months of creditable service)
- Employee contribution — 6%
- UNC System contribution — As defined by the General Assembly

## TSERS for State Law Enforcement Officers

As a law enforcement officer, you are automatically a member of the Supplemental Retirement Income Plan (NC 401(k) Plan). Your employer pays an amount equal to 5% of your salary into your account in the Plan and you may elect to make additional contributions. You decide how the contributions in your account are invested and also how you want to receive the contributions when you separate from employment.

- Law Enforcement Officers can enroll in the UNC ORP or TSERS
- Employee contribution — 6%
- UNC System contribution — As defined by the General Assembly

## Supplemental Retirement Plans

The UNC System also offers several other plans to help you set aside money for retirement.

- UNC System-sponsored 403(b) and 457(b) Plans with investments provided by TIAA — You are eligible to participate if you have FICA tax withheld from your pay.
- State-sponsored 401(k) Plan administered by Empower — All employees are eligible.
- State-sponsored 457 deferred compensation plan administered by Empower — All employees are eligible.

# Leave Programs

*The UNC System recognizes that sometimes you need to be away from work and provides benefits to support you.*

## Vacation/Personal and Sick Leave

### Faculty

- Individuals who are appointed to a faculty position at one of the 17 constituent institutions should consult institution-specific policies concerning leave accruals based on the appointment type (i.e., 9-month vs. 12-month appointment).

### EPS Employees

- EPS employees who are classified as EPS Tier II senior and academic and administrative officers, and instructional, research and other positions as designated, accrue up to 26 days of personal leave and 12 days of sick leave per calendar year.
- Part-time EPS employees (in covered positions who work at least 50% FTE) accrue leave based on proportional amount.
- Leave is earned on a monthly basis.
- Chancellor, Provost, Deans and Directors of major centers who are classified as Tier 1 senior academic and administrative officers accrue up to 26 days of personal leave and 12 days of sick leave per calendar year.

### SHRA Employees

Permanent full-time employees eligible for vacation and sick leave based on their years of service as outlined below:

- 0-5 years — Vacation: 112 hours/year; Sick: 96 hours/year
- 5-10 years — Vacation: 136 hours/year; Sick: 96 hours/year
- 10-15 years — Vacation: 160 hours/year; Sick: 96 hours/year
- 15-20 years — Vacation: 184 hours/year; Sick: 96 hours/year
- 20+ years — Vacation: 208 hours/year; Sick: 96 hours/year

Permanent employees working 20 or more hours per week accrue on a pro-rated basis according to the number of scheduled work hours each week.

### Holidays

- 12 designated paid holidays per calendar year.
- Permanent employees working between 20-39 hours per week earn holiday pay on a pro-rated basis according to the number of scheduled hours worked.

## Leaves of Absence

The UNC System offers a variety of leave programs for employees (i.e., family and medical leave, paid parental leave, civil leave, military leave). Faculty members who do not accrue leave may be eligible for serious illness and disability leave.

## Shared Leave

Voluntary leave that allows employees to assist another employee in the case of a prolonged medical condition that exhausts an employee's available leave and would otherwise force that employee to be placed on leave without pay status.

# Educational Programs

*The UNC System invests in you and offers benefits to help you achieve your career aspirations.*

## Tuition Waiver

This program provides an opportunity for an eligible full-time employee to have the tuition waived for three courses taken at any of the constituent institutions of the UNC System. **Note:** If you are a Law Enforcement Officer, you have an enhanced Tuition Waiver benefit; consult your constituent institution for details.

## Academic Assistance

This program provides reimbursement of academic costs to SHRA and EPS employees if funds are available at the institution level, and/or time off the job if the course is available only during working hours.

# Work/Life Programs

*The UNC System also provides access to a variety of programs designed to help you balance your work and personal needs.*

Programs include:

- Child Care Resource & Referral Programs
- Dependent Day Care Flexible Spending Account (DDCFSA) — As part of NCFlex, the DDCFSA offers tax-free reimbursement for child care and adult day care expenses. You may elect to set aside from \$120 to \$7,500 per household per year on a pre-tax basis

- Elder Care Resource and Referral Programs
- Flexible Work Arrangements
- Employee Assistance Programs
- Lactation Resources

In addition, each institution may offer other special programs to its employees.

## For More Information

Visit <https://myapps.northcarolina.edu/hr/service/> for more information about the benefits provided by the UNC System. In addition, you can check your institution's website for additional details and Human Resources/Benefits Office contacts.

The information contained in this document is not a contract and is subject to change by the proper authorities. It should be understood that explanations in this summary cannot alter, modify or otherwise change the controlling legal document or general statutes in any way, nor can any right accrue by reason of any inclusion or omission of any statement in this document.

January 2026