



Summary of Employee Benefits

Central Piedmont Community College

2017 STATE HEALTH PLAN COMPARISON

Active and Non-Medicare Subscribers

PLAN DESIGN FEATURES	CONSUMER-DIRECTED HEALTH PLAN (CDHP) (85/15)		ENHANCED 80/20 PLAN		TRADITIONAL 70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
HRA Starting Balance	\$600 Employee \$1,200 Employee +1 \$1,800 Employee + 2 or more		N/A		N/A	
Annual Deductible	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,080 Individual \$3,240 Family	\$2,160 Individual \$6,480 Family
Coinsurance	15% of eligible expenses after deductible	35% of eligible expenses after deductible and the difference between the allowed amount and the charge	20% of eligible expenses after deductible	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
Medical Coinsurance Maximum	N/A	N/A	N/A	N/A	\$4,388 Individual \$13,164 Family	\$8,776 Individual \$26,328 Family
Medical Out-of-Pocket Maximum	See Out-of-Pocket Maximum		\$4,350 Individual \$10,300 Family	\$8,700 Individual \$26,100 Family	N/A	N/A
Pharmacy Out-of-Pocket Maximum	See Out-of-Pocket Maximum		\$2,500 Individual \$4,000 Family	\$2,500 Individual \$4,000 Family	\$3,360	
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$3,500 Individual \$10,500 Family	\$7,000 Individual \$21,000 Family	\$6,850 Individual \$14,300 Family	\$11,200 Individual \$30,100 Family	N/A	N/A
Affordable Care Act (ACA) Preventive Services	\$0 (covered at 100%)	35% after deductible dependent on service	\$0 (covered at 100%)	40% after deductible dependent on service	\$40 for primary doctor; \$94 for specialist	50% after deductible dependent on service
Office Visits	15% after deductible; \$25 added to HRA if you use PCP on ID card; \$20 added to HRA if you use Blue Options Designated specialist	35% after deductible	\$25 for primary doctor; \$10 if you use PCP on ID card; \$85 for specialist; \$45 if you use Blue Options Designated specialist	40% after deductible	\$40 for primary doctor; \$94 for specialist	50% after deductible
Urgent Care	15% after deductible	15% after deductible	\$70	\$70	\$100	\$100

* Non-preferred diabetic testing supplies are paid as Tier 3.

PLAN DESIGN FEATURES	CONSUMER-DIRECTED HEALTH PLAN (CDHP) (85/15)		ENHANCED 80/20 PLAN		TRADITIONAL 70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Copay waived w/admission or observation stay)	15% after deductible	15% after deductible	\$300 copay, then 20% after deductible	\$300 copay, then 20% after deductible	\$337 copay, then 30% after deductible	\$337 copay, then 30% after deductible
Inpatient Hospital	15% after deductible; \$200 added to HRA if you use Blue Options Designated Hospital	35% after deductible	\$450 copay, then 20% after deductible; copay not applied if you use a Blue Options Designated Hospital	\$450 copay, then 40% after deductible	\$337 copay, then 30% after deductible	\$337 copay, then 50% after deductible
PRESCRIPTION DRUGS						
Tier 1 (Generic)	15% after deductible	35% after deductible	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
Tier 2 (Preferred Brand & High-Cost Generic)			\$30 copay per 30-day supply		\$47 copay per 30-day supply	
Tier 3 (Non-preferred Brand)			Deductible/coinsurance		\$74 copay per 30-day supply	
Tier 4 (Low-Cost Generic Specialty)			\$100 copay per 30-day supply		10% up to \$100 per 30-day supply	
Tier 5 (Preferred Specialty)			\$250 copay per 30-day supply		25% up to \$103 per 30-day supply	
Tier 6 (Non-preferred Specialty)			Deductible/coinsurance		25% up to \$133 per 30-day supply	
Preferred Diabetic Testing Supplies*			\$5 copay per 30-day supply		\$10 copay per 30-day supply	
ACA Preventive Medications	\$0	\$0	\$0	\$0	N/A	N/A
CDHP Preventive Medications	15%, no deductible	15%, no deductible	N/A	N/A	N/A	N/A

For more information, visit the plan's website at www.shpnc.org

Health Care and Dependent Care Flexible Spending Accounts

TASC (Total Administrative Services Corp.)

- Pre-authorized accounts funded through monthly payroll deductions prior to withholdings of taxes.
- Funds in accounts can be used for eligible medical expenses not covered by insurance such as co-payments and deductibles.
- Annual election is made at open enrollment each year up for daycare/dependent expenses and eligible medical expenses. Dependent Care: up to \$5,000 and Medical Expenses: up to \$2,550.
- Debit cards can be used for payments to providers for eligible medical expenses.
- FSA reimbursements and Dependent Care can be made by direct deposit.
- Customer service 1-800-422-4661
- Website: www.tasconline.com
- TASC has a FSA Store, please refer to page 12 of your flexible benefits plan booklet.

Group Term Life Insurance

MetLife Insurance

- Basic: \$10,000 group term life insurance for each full-time employee, paid by college
- Optional Employee Life Insurance: Within 30 days of hire, you are eligible to enroll for up to \$100,000 of coverage on yourself, up to \$20,000 on your spouse, and \$5,000 on your child(ren) without evidence of insurability.
- If you wish to purchase additional coverage or sign up outside of the 30 day window, you will be required to complete a statement of health.
- For your spouse increments of \$10,000 to a maximum of \$50,000, not to exceed 100% of employee benefits.

Dental Insurance

BlueCross Blue Shield of North Carolina Dental Blue Select

Benefit	Coverage
Maximum Benefit	\$1,500 each calendar year
Plan Year	January 1 – December 31
Deductible	\$100 per person lifetime deductible (applies to preventative, basic and major services).
Diagnostic & Preventative Treatment	Routine Oral Exam, Cleanings, X-rays, Fluoride Application, Sealants, Space Maintainers are paid at 100 percent.
Basic Care	Routine fillings, Simple extractions, Endodontics, and Periodontics are paid at 80 percent after deductible.
Major Care	Surgical tooth remove and oral surgery, Crowns, Inlays, Dentures, Adult dental implants are paid at 50 percent.
Orthodontic Services	Includes children are paid at 50 percent; Lifetime orthodontic maximum: \$1,500.
Waiting Period	Waiting period do not apply during initial enrollment. However, if you enroll late, a 12-month waiting period will apply to some services (Basic/Major and Orthodontia). A waiting period is the amount of time that a member must be enrolled in this dental benefit plan prior to receiving services.
Contact Information	Customer Service: 1-888-471-2738
www.bcbsnc-dental.com	

Vision Insurance

Superior Vision Services

	Plan 1 (Exam and Materials)		Plan 2 (Enhanced Exam and Materials)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Vision Exam	\$20 copay	Up to \$44	\$20 copay	Up to \$44
Contact Lenses Exam/Fitting Copay	\$25 copay standard: covered in full	Not Covered	\$25 copay standard: covered in full	Not Covered
Frames	Up to \$100 retail plus 20 percent discount on overages	Up to \$50	Up to \$150 retail plus 20 percent discount on overages	Up to \$81
Contact Information	Customer Service: 1-800-507-3800			
www.superiorvision.com				

Disability Plan

Horace Mann (HM) and North Carolina Teachers and State Employees Retirement System (TSERS)

Length of Disability	Benefits		
	< 1 Year of Service (HM)	Between 1 and 5 Years of Service (HM and TSERS)	>5 Years of Service (TSERS)
1 st to 30 th Day	No benefits; employees may use earned leave accruals for continuation of salary.	No benefits; employees may use earned leave accruals for continuation of salary.	No benefits; employees may use earned leave accruals for continuation of salary.
31 st to 426 th Day	60% of base salary if employee earns less than \$2000 per month. 50% of base salary up to \$3000 if employee earns more than \$2000 per month.	60% of base salary if employee earns less than \$2000 per month 50% of base salary up to \$3000 if employee earns more than \$2000 per month	60% of base salary if employee earns less than \$2000 per month 50% of base salary up to \$3000 if employee earns more than \$2000 per month
After 426 th Day	65% of base salary up to \$3900 per month. Terminates from CPCC. Continues benefits to age 65.	65% of base salary up to \$3900 per month. Terminates from CPCC. Continues benefits to age 65.	65% of base salary up to \$3900 per month. Terminates from CPCC. Continues benefits until qualifies for full retirement benefits with the NC Teachers and State Employees Retirement System.

Retirement Plan

North Carolina Teachers and State Employees Retirement System (TSERS)

<http://www.nctreasurer.com>

Vesting Period	5 years of contributing service
Full Retirement Benefits	30 years of creditable service at any age 5 years of creditable service at 65 25 years of creditable service at 60
Reduced Retirement Benefits	20 years of creditable service at age 50 5 years of creditable service at age 60
Full Retirement Benefits Formula	1.82% of <u>average final compensation</u> times years and months of service <u>Average final compensation</u> = highest 4 consecutive years

Employees hired on or after October 1, 2006, would need 20 or more years of retirement service credit at retirement to receive the State Health Plan insurance coverage with full premiums paid by the State. 10 years of credit service the State pays 50% of your health premiums.

Supplemental Retirement Plans

Provide tax-deferred savings through monthly payroll deductions for investments including stocks, bonds, guaranteed savings accounts and annuities.

North Carolina 401(k), 401Roth, 457 Plan – Administered by Prudential, www.ncplans.prudential.com

- Customer Service: 1-866-627-5267
- Local representative: Derrick Angradi

- 403(b) Plans – Available through VALIC
http://www.valic.com/AIG-Retirement_82_8630.html
- Local representative: Jack Schultz, 704-430-7218

- 403(b) Plans – Available through TIAA-CREF
<https://www.tiaa-cref.org/public/index.html>
1-800-842-2776
Enroll code: 365029GSA

Employee Assistance Program (EAP)

McLaughlin Young Group

<http://www.mygroup.com>

- Free, professional and confidential counseling service is available to help employees and their family members resolve personal issues and work-related concerns.
- Referrals to other sources for assistance.
- 24-hour emergency coverage
- Customer service 800-633-3353

Workers' Compensation

- Provides compensation for loss of earnings and medical expenses if injury or disability occurs on the job or is related to the job.
- Approved providers are within 5-9 miles from each campus.

Free Parking

Preferred Parking

- Parking cards may be obtained from the Cashier's Office in Central High Building.
- \$5.00 deposit which is refundable upon termination from the College.
- Parking permit may be obtained through the following website: www.preferredparking.com

Educational Benefits

- Employees are encouraged to take advantage of the many courses available at Central Piedmont Community College for their professional and personal development. Full-time employees are eligible to enroll in one curriculum course per semester without payment of tuition, including any co-requisite lab or activity fees, pending the availability of funding. Employees will be notified at the time of registration if College funds are not available to support tuition and fees. The employee must pay for books and any other special fees (optional student insurance, forensics fee, and GED testing fee) associated with a course for which tuition has been waived. An employee may take a course during his/her regular workday only with the prior written approval of his/her immediate administrator. Such approval is not required for a course taken during the lunch hour.
- Employees are required to **email Norma Brice** with your class information for your tuition and fee exemption once your registration has been completed.
- Tuition waivers are not available to employees that are taking self-supporting classes.
- Discount of up to 50% available for spouses and eligible dependents (self-supporting classes not available) after employee has completed a year of full-time service.

College Savings Program

North Carolina's National College Savings Program, NC 529 Plan www.CFNC.org or call **1-800-600-3453**.

State Employee's Credit Union (SECU)

- Offers competitive interest rates for loans (home, auto & personal) and all types of deposits including money market, certificates of deposit and savings account.
- Provides a full range of financial services including investments, credit cards, money management training and several types of insurance (homeowners, automobile and term life).
- For more information, browse www.ncsecu.org

State Employees Association of North Carolina (SEANC)

- Keeps members informed of changes in benefits of current, retired and future state employees and raises concerns on issues of protecting and enhancing the rights of its members.
- Monthly fee for membership can be payroll deducted.
- For more information, browse www.seanc.org

Employee Discount Program

- WeSave (www.wesave.com) is a statewide discount savings program for state, local and retired employees.
- Other discounts offered by local merchants are available on the Human Resources website.

Leave

- 12 Month Employees: 10 hours vacation per month, 8 hours sick per month
- 10 Month Employees: 9.6 hours sick per month, 4 personal days per year (August-May) this time is tracked by each department.
- Bereavement Leave: 3 days

Payday

- We are paid the last business day of each month. If the last business day falls on the weekend, we will be paid on Friday.
- To review your pay advice, go to Employee Intranet, Click Web Employee, Click Log In, and Type in your CPCC login and password, then click submit, Click Employees, Click Pay Advices under Employee Profile, Click the appropriate date and then click submit.

Holidays

Paid Holidays:

New Year's Day

Martin Luther King

Good Friday

Memorial Day

4th of July

Labor Day

Thanksgiving and Friday after Thanksgiving

Christmas