



Summary of Employee

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 \$2,650.
- 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.
- Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent or when a dependent spouse reaches age 70.
- Rates: Refer to page 50 of the Flexible Benefits Plan Booklet

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
Rates	Refer to page 55 of the Flexible Benefits Plan Booklet
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			
Rates	Refer to page 57 of the Flexible Benefits Plan Booklet			
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 percent 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
<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 Candace Turner** 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.

Educational Advancement

- **A full-time instructor** will receive a salary increase, pending budget availability, after employment upon completion of an approved, job-related program of study, culminating in the attainment of an advanced degree from an accredited institution.* To qualify for the increase, the employee must obtain certification from the supervising administrators that the program is job-related, either prior to beginning the program of study or at the time of employment if the program of study is in progress at that time. A copy of the certification must be filed in the employee's personnel record. If a salary increase for educational advancement is suspended due to budget constraints, it may be given at a later time.
- The monthly salary of an instructor currently being paid at the associate's degree level will be increased by ten percent or to the minimum salary of the new pay grade, whichever is greater, upon attaining an earned, job-related bachelor's degree from an accredited institution.
- **A full-time employee** will receive a salary increase, pending budget availability, after employment upon completion of an approved, job-related program of study, culminating in the attainment of an advanced degree from an accredited institution.* To qualify for an increase, the employee must obtain certification from the supervising administrators that the program is job-related, either prior to beginning the program of study or at the time of employment if the program of study is in progress at that time. A copy of the certification must be filed in the employee's personnel record. If a salary increase for educational advancement is suspended due to budget constraints, it may be given at a later time.
- The monthly salary of an employee covered by these guidelines will be increased by 5% upon the attainment of an earned, job-related degree (at a higher level than current education status) from an accredited institution. The monthly salary of an employee currently being paid at the master's degree level will be increased by 2.5% upon completion of thirty hours beyond the master's degree of job-related graduate credits from an accredited institution.

*Accredited by an accrediting body recognized by the Council for Higher Education Accreditation (CHEA).

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.
- \$14 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.

Paid Holidays 13 or 14 Days Per Year (varies with Christmas break)

- New Year's Day
- Martin Luther King
- Good Friday
- Memorial Day
- 4th of July
- Labor Day
- Thanksgiving and Friday after Thanksgiving
- Christmas