

Summary of Employee Benefits
Central Piedmont Community College
January 2016

North Carolina

State Health Plan

For Teachers and State Employees

Plan Comparisons

January 1, 2016 — December 31, 2016

Enhanced 80/20 Plan			Consumer-Directed Health Plan		Traditional 70/30 Plan	
Plan Design Features	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
HRA Starting Balance	N/A		\$600 Employee/retiree \$1,200 Employee/retiree + 1 \$1,800 Employee/retiree + 2 or more		N/A	
Annual Deductible	\$700 Individual \$2,100 Family	\$1,400 Individual \$4,200 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family	\$1,054 Individual \$3,162 Family	\$2,108 Individual \$6,324 Family
Coinsurance	20% of eligible expenses after deductible	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	15% of eligible expenses after deductible	35% 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
Coinsurance Maximum*	\$3,210 Individual \$9,630 Family	\$6,420 Individual \$19,260 Family	N/A		\$4,282 Individual \$12,846 Family	\$8,564 Individual \$25,692 Family
Out-of-Pocket Maximum**	N/A	N/A	\$3,500 Individual \$10,500 Family	\$7,000 Individual \$21,000 Family	N/A	N/A
RX Out-of-Pocket Maximum	\$2500		Included in total out-of-pocket maximum	Included in total out-of-pocket maximum	\$3,294	

Enhanced 80/20 Plan			Consumer-Directed Health Plan		Traditional 70/30 Plan	
Plan Design Features	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	\$0 (covered at 100%)	N/A	\$0 (covered at 100%)	N/A	\$39 for primary doctor \$92 for specialist	Only certain services are covered
Office Visits	\$30 for primary doctor; \$15 if you use PCP on ID card \$70 for specialist; \$60 if you use Blue Options Designated specialist	40% after deductible	15% after deductible; \$15 added to HRA if you use PCP on ID; \$10 added to HRA if you use Blue Options Designated specialist	35% after deductible	\$39 for primary doctor \$92 for specialist	50% after deductible
Inpatient Hospital	\$233 copay, then 20% after deductible; copay not applied if you use Blue Options Designated hospital	\$233 copay; then 40% after deductible	15% after deductible; \$50 added to HRA if you use Blue Options Designated hospital	35% after deductible	\$329 copay, then 30% after deductible	\$329 copay, then 50% after deductible
Prescription Drugs		Applicable copay and the difference between the allowed amount and the charge	15% after deductible	35% after deductible		Applicable copay and the difference between allowed amount and the charge
Tier 1	\$12 copay per 30-day supply				\$15 copay per 30-day supply	
Tier 2	\$40 copay per 30-day supply				\$46 copay per 30-day supply	
Tier 3	\$64 copay per 30-day supply				\$72 copay per 30-day supply	

Enhanced 80/20 Plan			Consumer-Directed Health Plan		Traditional 70/30 Plan	
Plan Design Features	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Tier 4	25% up to \$100 per 30-day supply				25% up to \$100 per 30-day supply	
Tier 5	25% up to \$132 per 30-day supply				25% up to \$150 per 30-day supply	
AHA Preventive Medications	\$0 (covered at 100%)	\$0 (covered at 100%)	\$0 (covered at 100%)	\$0 (covered at 100%)	N/A	N/A
CDHP Preventive Medications	N/A	N/A	15%, no deductible	15%, no deductible	N/A	N/A

Note: For the Enhanced 80/20 and Traditional 70/30 Plans, for non-specialty brand-name drugs for which a generic is available, you will pay the generic copay plus the difference between the plans's cost for the brand-name drug and the generic drug, up to \$100 per 30-day supply for the brand-name drug.

*Excludes deductible

**Includes deductible

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 life deductible (applies to preventative, basic and major)
Diagnostic & Preventive Treatment	Routine Oral Exam, Cleanings, X-rays, Fluoride Application, Sealants, Space Maintainers are paid at 100%.
Basic Care	Routine fillings, Simple extractions, Endodontics, and Periodontics are paid at 80% after dental deductible.
Major Care	Surgical tooth removal and oral surgery, Crowns, Inlays, Dentures, Adult dental implants are paid at 50% after dental deductible.
Orthodontic Services	Includes children are paid at 50%; Lifetime Orthodontic Maximum: \$1,500
Waiting Period	Waiting periods do not apply during initial enrollment. However, if you enroll late, a 12-month waiting period will apply to some services (Basic/Major & Orthodontia). A waiting period is the amount of time that a member must be enrolled in this dental benefit plan prior to receiving specific 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 & 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% discount on overages*	Up to \$50	Up to \$150 retail plus 20% discount on overages*	Up to \$81
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	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 65% of base salary up to \$3900 per month • Terminates from CPCC • Continues benefits to age 65 	<ul style="list-style-type: none"> • 65% of base salary up to \$3900 per month • Terminates from CPCC • Continues benefits to age 65 	<ul style="list-style-type: none"> • 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: Lorraine Rodriguez
- 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 or 704-529-1428

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

Holidays

Paid Holidays:

New Year's Day

4th of July

Martin Luther King

Labor Day

Good Friday

Thanksgiving

Memorial Day

Christmas