

Summary of Employee Benefits

Central Piedmont Community College

January 2009

Smartchoice PPO plans

All benefits are subject to medical necessity. Amounts shown reflect member's costs.
If there are discrepancies, Plan Summary prevails.

Plan Design Feature	PPO		PPO	
	SmartChoice Basic		SmartChoice Standard	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Annual Deductible (Ind/Fam)	\$800 / \$2,400	\$1,600 / \$4,800	\$600 / \$1,800	\$1,200 / \$3,600
Co-insurance	30%	50%	20%	40%
Co-insurance Maximum (Ind/Fam)	\$3,250 / \$9,750	\$6,500 / \$19,500	\$2,750 / \$8,250	\$5,500 / \$16,500
Primary Care	\$30 ¹	50% after Deductible	\$25 ¹	40% after Deductible
Specialist	\$70 ¹	50% after Deductible	\$60 ¹	40% after Deductible
Urgent Care	\$75	\$75	\$50	\$50
Emergency Room co-pay	\$250 and 30% after Deductible	\$250 and 30% after Deductible	\$200 and 20% after Deductible	\$200 and 20% after Deductible
Inpatient co-pay	\$250 and 30% after Deductible	\$250 and 50% after Deductible	\$250 and 20% after Deductible	\$250 and 40% after Deductible
Outpatient Hospital & Ambulatory Surgical Center co-pay	30% after Deductible	50% after Deductible	20% after Deductible	40% after Deductible
Preventive Care	\$30 ¹ Primary Care \$70 ¹ Specialist	Not covered	\$25 ¹ Primary Care \$60 ¹ Specialist	Not covered

1 = In-network hospital owned or operated practices may be subject to deductible and coinsurance

Prescription Drug Benefits (Same for all plans) – 30 Day Supply

Generic Rx co-pay	\$10
Preferred Rx co-pay (no generic equivalent)	\$35
Non-Preferred Rx co-pay (no generic equivalent)	\$55
Specialty Rx co-pay	25% up to \$100
For brand name drugs with an available generic, members will be required to pay the generic co-pay, plus the difference between the Plan's cost of the brand name drug and the Plan's cost of the generic drug.	
Diabetic Supplies	\$10 preferred brand \$25 non-preferred brand
Contact for PPO	Customer Services 888-234-2416
Contact for Pharmacy	Customer Services 800-336-5933

Dental Insurance

United Healthcare

Benefit	Coverage
Maximum Benefit	\$1,500 each calendar year
Plan Year	January 1 – December 31
Deductible	\$50.00 ; up to \$150 for Employee and Child(ren) or Employee and Family
Preventive Treatment	Treatments include initial and periodic oral exam, cleanings and x-rays and are paid at 100 % of UCR charges.
Routine Treatment	Treatments include simple extractions, fillings, and surgical extractions are paid at 90% of UCR charges for participating providers and at 80% for non-participating providers.
Major Restorative Treatment	Treatments include endodontic and periodontal services, crowns, dentures, bridges, and inlays are paid at 60% of UCR charges for participating providers and 50% for non-participating providers.
Contact Information	Customer Service (877) 816-3596

Vision Insurance

Opticare Vision

	Option 1		Option 2	
	Participating Providers	Non-Participating Providers	Participating Providers	Non-Participating Providers
Examination	Every 12 months Plan pays in full	Every 12 months Plan pays up to \$38.50	Not covered	Not covered
Glasses / Contact Lenses (see benefits booklet)	Every 12 months for lenses Every 24 months for frames Plan pays up to \$125	Every 12 months for lenses Every 24 months for frames Plan pays up to \$87.50	Every 12 months for lenses Every 24 months for frames Plan pays up to \$125	Every 12 months for lenses Every 24 months for frames Plan pays up to \$87.50
Co-Payments for Exam / Hardware	\$25 / \$25	\$25 / \$25	\$25 / \$25	\$25 / \$25
Contact Customer Services	800-368-4790			

Flexible Spending Account

Interactive Medical System

- 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 to \$5,000 for daycare expenses and \$3,000 for eligible medical expenses.
- Debit cards can be used for payments to providers.
- Customer service 800-426-8739

Group Term Life Insurance

Metropolitan Life Insurance

- Basic: \$10,000 group term life insurance for each full-time employee
- Optional: Employee may purchase additional coverage up to \$100,000 on himself/herself; up to \$20,000 on spouse and \$5,000 on each child.

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 first 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.

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) Plan – Administered by Prudential, <https://www.retirement.prudential.com/ncplans/index.htm>
- 403(b) Plans – Available through VALIC, TIAA-CREF, MONY, Met Life, and First Investors
- North Carolina Deferred Compensation (457 Plan) - Administered by Great-West, <http://www.ncdefcomp.com>

Long Term Care Insurance

Prudential Financial

- Provides coverage if assistance is needed for basic daily activities through nursing home care, home health care, or assisted living facilities.
- Coverage available for employee and family members at different levels of benefits.
- Payroll deductions are not available.
- Customer service 800-284-9648

Employee Assistance Program (EAP)

Value Options Solutions

<http://www.achievesolutions.net/cpsc>

- Professional and confidential counseling service is available to help employees and their family members resolve personal issues and problems.
- Available 24 hours a day, seven days a week.
- Up to five free sessions per case are available for each family member and a 30-minute session for legal and financial consulting at no cost.
- Customer service 800-435-1986

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.cc.

Educational Benefits

- Free tuition for one course each semester, including co-requisite lab
- Corporate and Continuing Education (CCE) classes are on a space available basis.
- Discount of up to 50% available for spouses and dependents (self supporting classes not available)

Professional Development

- Professional development courses through our Center for Leadership and Staff Development, including computer training, leadership skills, personal health and fitness and many others.
- Each employee is required to take 20 hours of coursework per year.
- Register online in LearnerWeb.

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. WeSave Discount Cards are available in the Human Resources office.
- Other discounts offered by local merchants are available on the Human Resources website.