

2022 STATE HEALTH PLAN COMPARISON

Active and Non-Medicare Subscribers

PLAN DESIGN FEATURES	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
Coinsurance	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	\$5,900 Individual \$16,300 Family	\$11,800 Individual \$32,600 Family
Preventive Services	\$0 (covered at 100%)	N/A	\$0 (covered at 100%)	N/A
Office Visits	\$0 for CPP PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP	40% after deductible is met	\$0 for CPP PCP on ID card; \$30 for non-CPP PCP on ID card; \$45 for any other PCP	50% after deductible is met
Specialist Visits	\$40 for CPP Specialist; \$80 for other Specialists	40% after deductible is met	\$47 for CPP Specialist; \$94 for other Specialists	50% after deductible is met
Speech/Occu/Chiro/PT	\$26 for CPP Provider; \$52 for other Providers	40% after deductible is met	\$36 for CPP Provider; \$72 for other Providers	50% after deductible is met
Urgent Care	\$70		\$100	

PCP: Primary Care Provider, CPP: Clear Pricing Project

To find a CPP Provider, visit www.shpnc.org and click find a Doctor.

PLAN DESIGN FEATURES	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Copay waived w/admission or observation stay)	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
Inpatient Hospital	\$300 copay, then 20% after deductible is met	\$300 copay, then 40% after deductible is met	\$337 copay, then 30% after deductible is met	\$337 copay, then 50% after deductible is met
PHARMACY BENEFITS				
Tier 1 (Generic)	\$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		Deductible/coinsurance	
Tier 4 (Low-Cost Generic Specialty)	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
Tier 5 (Preferred Specialty)	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
Tier 6 (Non-preferred Specialty)	Deductible/coinsurance		Deductible/coninsurance	
Preferred Diabetic Testing Supplies**	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
Preferred and Non-Preferred Insulin	\$0 copay per 30-day supply		\$0 copay per 30-day supply	
Preventive Medications	\$0 (covered by the Plan at 100%)		\$0 (covered by the Plan at 100%)	

** Preferred Brand is the OneTouch Test Strips. Non-preferred diabetic testing supplies are considered a Tier 3 member copay.

80/20 & 70/30 Plan for Active Subscribers

Monthly Premium Rates January 1, 2022 - December 31, 2022	80/20 Plan		70/30 Plan	
	TOBACCO ATTESTATION COMPLETE?*		TOBACCO ATTESTATION COMPLETE?*	
	YES	NO	YES	NO
ACTIVE SUBSCRIBERS				
Subscriber	\$50	\$110	\$25	\$85
Subscriber + Child(ren)	\$305	\$365	\$218	\$278
Subscriber + Spouse	\$700	\$760	\$590	\$650
Subscriber + Family	\$720	\$780	\$598	\$658

Notes:

1. If your employment contract is for less than 12 months, contact your Health Benefits Representative or benefits office for monthly rates.
2. If you are actively employed and you or your dependent(s) are Medicare eligible, the State Health Plan is the primary insurer and the Non-Medicare rates apply. An exception to this would be if you or your dependent(s) are Medicare eligible due to end stage renal disease (ESRD).
3. If you work for a local government employer, contact your Health Benefits Representative or benefits office for monthly rates.
4. The employer share for Active subscribers is \$532.36.

*Premium credit completed during enrollment period.

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 60 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.
61 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

*Employer's contribution rate is currently 21.68 percent.

NOTE: As a state employee, there are two state benefits that requires a beneficiary(ies):

Return of Contributions (2C) – As a condition of your employment, you regularly contribute 6% of your eligible compensation to your Retirement System. Should you die before you retire, the contributions you have made, plus any amount you paid to purchase retirement credit, will be distributed to the beneficiary(ies) you have designated. Your beneficiary(ies) is entitled to these contributions whether or not you are vested and whether or not you are in active service at the time. You may change your beneficiary(ies) for this benefit at any time prior to retirement. You may list one or multiple principal beneficiaries, but be aware of how your choice may affect benefits payable in the event of your death.

Death Benefit (2C) – As part of your employment with an employer that participates in the Death Benefit, should you die while you are contributing to the Retirement System, a one-time payment based on your salary may be paid to the beneficiary(ies) that you designate. The amount of the benefit is equal to the highest consecutive 12 months of salary during the 24 months preceding your death, to a minimum of \$25,000 and a maximum of \$50,000.

Supplemental Retirement Plans

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

2022 Contribution Limits:

\$20,500 – under 50 years old

\$27,000 – over 50 years old

- North Carolina 401(k), 401Roth, 457 Plan – Administered by Prudential
www.ncplans.prudential.com
 - Customer Service: 1-866-627-5267
 - Local representative: Robert Sipprell

- 403(b) Plans – Available through AIG
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. Help is available 24/7/365 through the toll-free number.
- Assessment and Counseling
- Online Services
- Legal Services
- Financial Services
- There are two ways to access your EAP and work-life services: Call 800-633-3353 or visit mygroup.com, click on My Portal Login, Work-Life. Username: CPCC password: guest.

Worker's Compensation

- Provides compensation for loss of earnings and medical expenses if injury or disability occurs on the job or is related to the job.
- All incidents/accidents must be report to Security and Human Resources.
- Approved providers are within 5-9 miles from each campus.

Free Parking

Preferred Parking Services are free. Please visit <http://www.preferredparking.com/reservation> to register your vehicle(s).

Once registered, your CPCC parking sticker will be mailed to your home address within 5-7 days or you can pick it up. If picking up, please contact George Moore at 704-330-6117 or email him at george.moore@cpcc.edu. His office location is on Central Campus in Central High, Room 264.

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 Crystal Harvin** 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

- **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. 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 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.
- **Full-time Staff** 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. 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). 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.

***NOTE:** All degrees must be from a regionally accredited institution.

- Initial form to apply: Educational Advancement Pre Approval Form
- Final form for increase: Application for Educational Advancement Form

Please email Delois.Wilds@cpcc.edu to obtain forms to complete.

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

Founder's Credit Union

- Offers a variety of benefits to its members which includes auto loans, insurances, mortgages and credit cards
- They have one location in the University area
- Several locations in South Carolina
- For more information, browse www.foundersfcu.com

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 <https://www.cpcc.edu/about-central-piedmont/policies-and-procedures/policies/personnel/119-bereavement-leave>
- Parental Leave: <https://www.cpcc.edu/about-central-piedmont/policies-and-procedures/policies/personnel/145-paid-parental-leave>
- Monthly Timesheets
- Point of Contact Linda Anderson at Linda.Anderson@cpcc.edu

For Benefits inquires please contact Brittany Stover
Brittany.stover@cpcc.edu
704-330-6311