

# 2018 Monthly Contributions for the UNC System Benefits Programs

## State Health Plan

Plan	Employee Only	Employee + Children	Employee + Spouse	Employee + Family
<b>70/30 Plan</b>	\$25.00	\$218.00	\$590.00	\$598.00
<b>80/20 Plan</b>	\$50.00	\$305.00	\$700.00	\$720.00

The above monthly premiums reflect the wellness premium credit. The premium increases by \$60 if you do not complete the wellness credit.

## NCFlex Benefit Plans

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<b>Dental (MetLife Dental)</b>				
<b>High Option</b>	\$35.90	\$72.00	\$78.00	\$123.00
<b>Low Option</b>	\$21.22	\$42.78	\$45.94	\$73.22
<b>Vision (EyeMed Vision Care)</b>				
<b>Core Wellness Plan</b>	\$0	N/A	N/A	N/A
<b>Basic Plan</b> (Exams and Materials)	\$4.50	N/A	N/A	\$11.66
<b>Enhanced Plan</b> (Enhanced Exams and Materials)	\$8.00	N/A	N/A	\$20.52

<b>Cancer Insurance (Allstate)</b>		
Plan	Employee Only	Employee + Family
<b>Low Option</b>	\$6.38	\$10.56
<b>High Option</b>	\$15.18	\$25.16
<b>Premium Option</b>	\$20.28	\$33.54

<b>Accident Plan (VOYA)</b>				
Plan	Employee Only	Employee + Spouse	Employee + Children	Employee + Family
<b>Accident Plan</b>	\$6.94	\$11.50	\$13.64	\$18.20

<b>Critical Illness Insurance (Allstate)</b>				
Age	\$15,000 Employee	\$15,000 Spouse	\$25,000 Employee	\$25,000 Spouse
Less than 25	\$1.30	\$1.30	\$2.18	\$2.18
25-29	\$1.40	\$1.40	\$2.34	\$2.34
30-34	\$2.60	\$2.60	\$4.34	\$4.34
35-39	\$4.10	\$4.10	\$6.84	\$6.84
40-44	\$7.40	\$7.40	\$12.34	\$12.34
45-49	\$12.00	\$12.00	\$20.00	\$20.00
50-54	\$18.60	\$18.60	\$31.00	\$31.00
55-59	\$27.80	\$27.80	\$46.34	\$46.34
60-64	\$42.60	\$42.60	\$71.00	\$71.00
65-69	\$64.20	\$64.20	\$107.00	\$107.00
70-74	\$84.40	\$84.40	\$140.66	\$140.66
75-79	\$101.40	\$101.40	\$169.00	\$169.00
80 and older	\$119.50	\$119.50	\$199.18	\$199.18

Employees may also cover eligible dependent children at no cost.

## Supplemental Retirement Plans

Plan	Contribution Limit	Catch-Up Contribution*
<b>UNC System 403(b)</b>	\$18,500	\$6,000
<b>UNC System 457(b)</b>	\$18,500	\$6,000
<b>State 401(k)</b>	\$18,500	\$6,000
<b>NC Deferred Comp</b>	\$18,500	\$6,000

\* Catch-up contributions are available to participants who are age 50 by the end of the Plan Year.

## Income Protection Plans

### VOLUNTARY GROUP TERM LIFE INSURANCE (VOYA)

You can elect the following options:

1. Employee Only or Employee & Spouse\*: Increments of \$10,000. A minimum of \$20,000 of coverage is available up to a maximum of \$500,000 of coverage (spouse coverage cannot exceed 100% of employee's elected amount).
2. Child(ren)\*: \$5,000 or \$10,000.

The following chart outlines the cost of coverage per \$1,000 increments based on age.

Your Age	Monthly Rates/\$1,000 Coverage	Dependent Child(ren)	
		Per Dependent Unit	
Under 24	\$0.04	\$5,000	\$0.68
25-29	\$0.05	\$10,000	\$1.36
30-34	\$0.07		
35-39	\$0.08		
40-44	\$0.09		
45-49	\$0.13		
50-54	\$0.22		
55-59	\$0.40		
60-64	\$0.64		
65-69	\$1.27		
70-74	\$2.06		
75 and above	\$2.06		

\* Employee must be enrolled to cover spouse/child(ren).

### ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (VOYA)

The amount of insurance you purchase is called the principal sum. Example benefit amounts include:

Principal	Cost for Employee Only	Cost for Employee/Family
\$50,000	\$0.85	\$1.35
\$100,000	\$1.70	\$2.70
\$150,000	\$2.55	\$4.05
\$200,000	\$3.40	\$5.40
\$250,000	\$4.25	\$6.75
\$300,000	\$5.10	\$8.10
\$350,000	\$5.95	\$9.45
\$400,000	\$6.80	\$10.80
\$450,000	\$7.65	\$12.15
\$500,000	\$8.50	\$13.50

## Mandatory Retirement Plan Contribution Rates

### TEACHERS' AND STATE EMPLOYEES' RETIREMENT SYSTEM (TSERS)

Employer Contribution (consists of the following):	
Pension Accumulation Fund	12.28%
Death Benefit Trust Fund	0.16%
Retiree Health Plan Reserves	6.27%
Disability Income Plan	0.14%
Qualified Excess Benefit Arrangement	0.01%
<b>Total Employer Contribution Rate</b>	<b>18.86%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

### TSERS – LAW ENFORCEMENT OFFICERS

Employer Contribution (consists of the following):	
Pension Accumulation Fund	12.28%
Death Benefit Trust Fund	0.16%
Retiree Health Plan Reserves	6.27%
Disability Income Plan	0.14%
Qualified Excess Benefit Arrangement	0.01%
State 401(k) Plan	5.00%
<b>Total Employer Contribution Rate</b>	<b>23.86%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

### UNC OPTIONAL RETIREMENT PROGRAM (ORP)

Employer Contribution (consists of the following):	
ORP Contribution Rate	6.84%
Retiree Health Plan Reserves	6.27%
Disability Income Plan	0.14%
<b>Total Employer Contribution Rate</b>	<b>13.25%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

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