The University of North Carolina (the University) offers a flexible and comprehensive package of benefits, along with valuable work and family programs. These programs can help employees attain their retirement savings and career goals, as well as help to meet their everyday needs. Our programs are designed to allow you to tailor a benefits package that best meets the unique needs of you and your family.
Health Benefits

Health

Health coverage is underwritten by the State Health Plan of North Carolina and provided by BlueCross BlueShield of North Carolina. Health coverage is underwritten by the State Health Plan of North Carolina and provided by BlueCross BlueShield of North Carolina. Also, if you are enrolled in health coverage, you are eligible to take part in NC HealthSmart. This voluntary program provides you access to tools and resources to help you live a healthier life.

Who’s Eligible?

- Permanent (non-temporary) part-time employees working 20-29 hours per week are eligible for many benefit programs, typically without employer contributions. Participation is excluded in the mandatory retirement plans, the State 401(k) Plan, and disability plans.
- Permanent (non-temporary) employees working 30 hours or more per week are considered to be benefits eligible.
- Other employees as defined by UNC Health Care and UNC Press.

SHRA positions are governed by the provisions of the State Human Resources Act of North Carolina. This includes most staff positions.

EHRA positions are exempt from the provisions of the State Human Resources Act of North Carolina and are governed by the UNC Board of Governors. This includes all faculty positions and most research, instructional and senior administrative positions.

Formerly known as the State Personnel Act

Traditional 70/30 Plan
- See any provider; can lower expenses by using network providers
- Copay — In-network: $40 office visit; $94 specialist visit
- Annual deductible — In-network: $1,080 per individual, $3,210 per family
- Coinsurance — In-network: you pay 30% of eligible expenses after deductible
- Annual deductible — In-network: $1,500 per individual, $4,500 per family
- Preventive care — In-network: $40 office visit, $94 specialist visit
- Out-of-network: limited to preventive screenings; otherwise, benefits not available

Enhanced 80/20 Plan
- See any provider; can lower expenses by using network providers
- Copay — In-network: $25 office visit, $10 if you use the PCP on your ID card; $85 specialist; $45 if you use a Blue-designated specialist
- Annual deductible — In-network: $1,250 per individual, $3,750 per family
- Coinsurance — In-network: $1,000 per individual, $3,000 per family
- Annual deductible — in-network: $3,000 per individual, $9,000 per family
- Preventive care — In-network: covered at 100%; Out-of-network: limited to preventive screenings; otherwise, benefits not available

Consumer-Directed Health Plan (CDHP) (85/15) with a Health Reimbursement Account (HRA)
- Health Reimbursement Account - Employer-funded; Funding is determined annually. The annual fund amount is prorated for mid-year enrollments. Account balance can rollover year to year.
- See any provider; can lower expenses by using network providers
- Coinsurance — In-network: you pay 15% of eligible expenses after deductible; Out-of-network: you pay 35% of eligible expenses after deductible and the difference between the allowed amount and the charge
- Annual deductible — In-network: $1,500 per individual, $4,500 per family; Out-of-network: $2,000 per individual, $6,000 per family
- Preventive care — In-network: covered at 100%; Out-of-network: not covered

Prescription Drug Plans (In-Network Coverage)
Multi-tier plan — Generic, preferred brand and non-preferred brand

Traditional 70/30 Plan
- Up to 30-day supply: $16 copay for generic; $47 copay for preferred brand and high-cost generic, $74 copay for non-preferred brand
- Specialty Drugs: 10% up to $100, 25% up to $100, and 25% up to $333 (depending on the medication) for each 30-day supply

Enhanced 80/20 Plan
- Up to 30-day supply: $16 copay for generic; $30 copay for preferred brand and high-cost generic; deductible/coinsurance for non-preferred brand
- Specialty Drugs: $100 copay, $200 copay or deductible/coinsurance (depending on the medication) for each 30-day supply

CDHP Preventive Medications covered at 100%
- Consumer-Directed Health Plan (85/15)
- 15% coinsurance after deductible
- ACA Preventive Medications covered at 100%

Dental

Dental coverage is administered by MetLife Dental:
- Two options for coverage: High Option or Low Option
- You pay the full cost of coverage on a pre-tax basis
- Under each option, you can visit any provider

High Option
- Diagnostic and preventive services — No charge on eligible expenses
- Basic services — You pay 20% after deductible for eligible services except for periodic services, which are covered at 50% after deductible
- Major services — You pay 50% for eligible services after deductible
- Deductible — $50 individual/$150 family applies to basic and major services
- Maximum annual benefits (excluding orthodontia) — $5,000 benefit per covered person per year for eligible diagnostic/preventive, basic and major services
- Orthodontic services — You pay 50% for most services, up to $1,500 lifetime maximum per individual

Low Option
- Diagnostic and preventive services — No charge on eligible expenses if you have met deductible
- Basic services — You pay 50% after deductible for fillings and simple extractions; 50% after deductible for other basic services and periodic services
- Major services — Not covered
- Deductible — $25 individual/$75 family applies to diagnostic/preventive and basic services
- Maximum Annual Benefits — $1,000 benefit per covered person per year for eligible diagnostic/preventive and basic services
- Orthodontic services — Not covered

Vision

Vision coverage is administered by Superior Vision Services (SVS).
- Three options for coverage — Core Wellness Plan, Basic Plan, or Enhanced Plan
- Core Wellness Plan available at no cost for employees
- You pay the full cost for Basic and Enhanced coverage on a pre-tax basis
- See any provider but can lower expenses if you visit an in-network SVS provider

TRICARE Supplement

The TRICARE Supplement Plan is a voluntary supplemental health benefit program which pays secondary benefits after TRICARE pays. The TRICARE Supplemental Plan is available to eligible retired military personnel.
**Voluntary Group Term Life Insurance**

The University offers a group term life insurance program with Voya. You may elect coverage on a guaranteed basis up to $200,000 without providing Evidence of Insurability (EOI). If the benefit amount exceeds $200,000, EOI must be provided. The maximum amount of coverage you may elect is $500,000, not to exceed 5 times your base annual earnings. You pay the full cost of coverage. You may elect coverage for your spouse and children.

**Accident Insurance**

- Core AD&D coverage — Coverage for employee only. $10,000 maximum limit. You must elect to enroll for coverage to receive this benefit. The University pays the full cost of this coverage.
- Voluntary AD&D coverage — May elect employee or employee + family coverage. Up to $500,000 maximum limit. You pay the full cost of coverage.

**Disability**

The Disability Income Plan of North Carolina (DIP-NC) is a benefit provided at no cost to eligible employees who participate in the Teachers’ and State Employees’ Retirement System (TSERS) or the Optional Retirement Program (ORP). Benefits are available to eligible employees who become continuously unable to perform the duties of their usual occupation due to a mental or physical incapacity while actively employed. DIP-NC consists of short-term and long-term disability benefits.

**Supplemental Disability**

The University offers Supplemental Disability programs through Liberty Mutual for employees enrolled in TSERS and through The Standard for employees enrolled in the ORP. These plans are designed to fill the gaps of the DIP-NC for the first year of employment and provide a supplement during the short-term and long-term periods of the DIP-NC. You pay the full cost of the premium if you enroll for coverage.

**Short-Term Disability**

Income benefits are equal to 50% of your annual base rate of compensation up to a maximum of $3,000 a month. Short-Term Disability is payable for a period not to exceed 365 days. There is a 60-day waiting period before benefits become payable.

**Long-Term Disability**

Income benefits are equal to 65% of your annual base rate of compensation up to a maximum of $3,900 a month. If approved, the benefit continues as long as you remain permanently disabled and until you qualify for an unreduced service retirement.

**Optional Retirement Program (ORP)**

- Defined contribution plan
- Under this plan, you control your investments. The benefit you receive at retirement is based on a formula (factors include your age, your average final compensation and your years/months of credited service).
- Employee contribution — 6%
- University contribution — As defined by the General Assembly

**Teachers’ & State Employees’ Retirement System (TSERS)**

- Defined benefit plan
- Under this plan, the State controls the investment. The benefit you receive at retirement is based on a formula (factors include your age, your average final compensation and your years/months of credited service).
- Employee contribution — 6%
- University contribution — As defined by the General Assembly

The University offers a variety of leave programs for employees (i.e., family and medical leave, civil leave, military leave). Faculty members who do not accrue leave may be eligible for serious illness and disability leave.

**Shared Leave**

Voluntary leave that allows employees to assist another employee in the case of a prolonged medical condition that exhausts one employee’s available leave and would otherwise force that employee to be placed on leave without pay status.
**Tuition Waiver**
This program provides an opportunity for an eligible full-time employee to have the tuition waived for three courses taken at any of the constituent institutions of the University system.

**Academic Assistance**
This program provides reimbursement of academic costs to SHRA employees if funds are available at the campus level, and/or time off the job if the course is available only during working hours.

**Work/Life Programs**

The University also provides access to a variety of programs designed to help you balance your work and personal needs. Programs include:

- Child Care Resource & Referral Programs
- Dependent Day Care Flexible Spending Account (DDCFSA) — As part of the NCFlex benefits program, the DDCFSA offers tax-free reimbursement for child care and adult day care expenses. You may elect to set aside from $120 to $5,000 per year on a pre-tax basis.
- Elder Care Resource and Referral Programs
- Flexible work arrangements
- Employee Assistance Program
- Lactation Resources

In addition, each campus may offer other special programs to its employees.

**FOR MORE INFORMATION**
Visit [www.northcarolina.edu/hr/unc/benefits/index.htm](http://www.northcarolina.edu/hr/unc/benefits/index.htm) for more information about the benefits provided by the University. In addition, you can check your campus’ website for additional details and Human Resources/Benefit Office contacts.

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