



UNIVERSITY OF NORTH CAROLINA  
**CHARLOTTE**

**2024**

# **Benefit Programs Summary Booklet**

Benefits Office

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## Disclaimer

This publication is a summary of benefits and does not contain all the terms and conditions of the various programs. The appropriate plan document governs the operation of each plan.

Reference <https://hr.uncc.edu/benefits/plan-information-contacts> for an electronic copy of this booklet with website links.

## UNC CHARLOTTE - EMPLOYEE BENEFITS INFORMATION

|  |   |
|--|---|
| <b>Eligibility Requirements:</b>                             | Reference <a href="#">Benefits Eligibility Chart</a> for details (based on position and work hours)<br>Pre-Existing Conditions are not excluded on the Health Plans   |
| <b>Effective Date (based on eligibility and enrollment):</b> | <p><b>State Health Insurance:</b><br/>First day of the month following the date of employment/eligibility, OR<br/>First day of the second month of employment/eligibility, for enrollments made within 30 days of hire</p> <p><b>Other insurance (i.e. dental, vision, etc.):</b><br/>First day of the month after employment</p> <p><b>Mandatory state retirement:</b><br/>First day of employment</p>   |
| <b>Enrollment Deadlines (based on type of benefit):</b>      | <p><b>State Insurance (State Health and Other Insurance):</b><br/>30 days from hire/eligibility date</p> <p><b>UNC System Benefits</b><br/>31 days including hire/eligibility date</p> <p><b>Mandatory state retirement:</b><br/>30 days from hire/eligibility date</p> <p><b>Supplemental retirement (401k, 403b, 457):</b><br/>Enroll at anytime</p>  |
| <b>Insurance Cards:</b>                                      | <p><b>Health Insurance</b></p> <ul style="list-style-type: none"> <li>• Issued by the vendor</li> <li>• Worldwide access to network hospital/physicians through the Blue Card Program</li> <li>• Mandatory preauthorization program for certain covered services</li> </ul> <p>Reference <a href="#">Benefit Plans</a> for more information</p>   |
| <b>Deduction Frequency:</b>                                  | <p><b>Health insurance:</b> semi-monthly (month in advance of coverage)</p> <ul style="list-style-type: none"> <li>• <b>Collection of retroactive premiums:</b> \$400 or less over 2 paychecks, more than \$400 over 4 paychecks</li> </ul> <p><b>NC Flex insurance plans:</b> semi-monthly (month of coverage)</p> <ul style="list-style-type: none"> <li>• <b>Collection of retroactive premiums:</b> \$50 or less over 1 paycheck, more than \$50 over 2 paychecks</li> </ul> <p><b>NC Flex (health and dependent care spending accounts):</b></p> <ul style="list-style-type: none"> <li>• Annual amount spread over remaining paychecks</li> </ul> <p><b>UNC System Benefits:</b> semi-monthly (month of coverage)</p> <ul style="list-style-type: none"> <li>• <b>Collection of retroactive premiums:</b> \$50 or less over 1 paycheck, more than \$50 over 2 paychecks</li> </ul> <p><b>Mandatory Retirement:</b></p> <ul style="list-style-type: none"> <li>• Semi-monthly each check of eligible earnings</li> </ul> <p><b>Supplemental Retirement (401k, 403b, 457):</b></p> <ul style="list-style-type: none"> <li>• Semi-monthly based on enrollment</li> </ul> |
| <b>Rates:</b>  | <a href="#">Benefit Rate Sheet</a>  |
| <b>Summary:</b>  | <a href="#">Benefits Summary</a>  |

## Communications (News/Opportunities):

Emailed within [Niner Insider](#)

Emailed from: [benefits@charlotte.edu](mailto:benefits@charlotte.edu)

Posted on-line: <https://hr.charlotte.edu/benefits/benefits-overview>

## UNC CHARLOTTE EMPLOYEE BENEFITS/CONTACTS

### INSURANCE

[State Health Plan](#) (Administered by BlueCross Blue Shield of NC 888-234-2416)

[Blue Connect](#) / 888-234-2416 (Request an ID card, view claims, and find a provider, for the Basic 70/30 or Enhanced 80/20 Plans) Health Plans:

- 70/30 Base PPO Plan
- 80/20 Enhanced PPO Plan
- High Deductible Health Plan (HDHP) (limited to FT temporary employees, and PT permanent employees)

*Note: \* General Statute 135-48.1(18) SL 2017-57 changed the eligibility for retiree health coverage. Members hired on or after Jan. 1, 2021 will not be eligible for retiree medical benefits. Click [here](#) for more detail.*

Pharmacy:

- [CVS Caremark](#) / 888-321-3124 (File a claim for prescription drugs, locate pharmacies within network, or learn about the Plan's preferred prescription drugs)

### [NC Flex Plans](#)

- [Tricare Supplement](#) (800-638-2610)
- [Flexible Spending Accounts](#) (P&A Group 866-916-3475)
  - o Health Care Flexible Spending
  - o Dependent Day Care Flexible Spending
- [Accident Plan](#) (VOYA 1-877-464-5111)
  - o Low Option
  - o High Option
- [Dental Insurance](#) (Metlife 855-676-9441)
  - o Low Option Plan
  - o Classic Option Plan
  - o High Option Plan

- [Vision](#) (EyeMed 1-866-248-1939)
  - o Core Plan
  - o Basic Plan
  - o Enhanced Plan

- [Critical Illness](#) (Voya 877-464-5111)
- [Cancer](#) (Allstate 866-232-1517)

UNC System Benefits

- [The UNC System Group Term Life Insurance](#)

Disability Plans:

- [Disability Income Plan of North Carolina](#) (NC State Treasurer 1-877-627-3287)
  - Short Term Disability
  - Extended Short-Term Disability
  - Long Term Disability
- [Supplemental Disability Plan for UNC ORP Participants](#) (The Standard 800-842-2733)
- [Supplemental Disability Plan for TSERS Members](#) (Lincoln Financial 888-440-6118)

### LEAVE

- [Advance Leave](#)
- [Leave Without Pay](#)
- Family and Medical Leave (FMLA)
  - o [Family and Medical Leave \(FMLA\) PIM](#)
  - o [Summary, Employee/Supervisor Actions/Resources](#)
- [Leave Accrual Rates](#)
- [Adverse Weather/Emergency](#)
- [Holidays](#)
- [Voluntary Shared Leave Program](#)
- Community Service Leave
  - o [Community Service Leave PIM](#)
  - o [Important Facts, Reporting, Examples](#)

## OTHER BENEFITS

### Education Benefits

Employee Assistance Program

- [UNC Charlotte resources](#)
- [Comp Psyc - Guidance Resources \(877-603-8259\)](#)
- [HeadSpace Care](#)

College Savings

- [College Foundation of North Carolina](#)

Pre-Paid Legal Services

Agent: Frances Delk 828-757-0783

### Employee Discount Program

### NC State Employee Credit Union

(8605 University City Blvd Branch 704-549-5822)

## RETIREMENT

Mandatory Retirement Plans

- [Teachers State Employees Retirement System \(TSERS\)](#)
- [UNC System Optional Retirement Plan \(ORP\\*\)](#)
  - o [TIAA](#) Agent: Peter Kohn, 704-988-1580

*Note: \* General Statute 135-48.1(18) SL 2017-57 changed the eligibility for retiree health coverage. Members hired on or after Jan. 1, 2021 will not be eligible for retiree medical benefits. Click [here](#) for more detail.*

### Supplemental Retirement Plans

- NC Total Retirement (Empower)  
[401k](#), [457](#) Agent: Rob Sipprell, 919.583.2677
- UNC System Plans (Fidelity and TIAA)  
[403\(b\)](#), [457 Plan](#)- same agents for ORP plans\*
- [The University of North Carolina Section 403\(b\) Universal Availability Notice](#)

Social Security

- [my Social Security](#)
- [Retirement Rates and Limits](#)