



2021

# Benefits Summary



## University of North Carolina Health Care System

UNC Health Care is committed to offering a competitive benefits program for UNC Health Care employees. Our benefits options extend beyond retirement contributions and health care benefits. UNC Health Care employees enjoy the opportunity to participate in programs like Flexible Spending Accounts, College Savings Accounts, Supplement Retirement accounts including 401(k) and 457 (b) plans, and UNC Health Care's Career Development Education programs.

UNC Health Care is aware of employees' needs for time off from work, whether for planned rest and recreation, or for personal illness and emergencies, and the importance of income continuation in those instances. Our Paid Time Off (PTO) program allows employees to manage their own paid time off and use it wisely. It even has a cash ability option.

UNC Health Care regularly assesses its benefit programs to provide the greatest possible value to employees.

UNC Health Care HR Staff are ready to assist employees with benefits enrollment, changes, or participation questions. For more information contact UNC Health Care's HR Office at (984) 215-2800 or e-mail [myhr@unchealth.unc.edu](mailto:myhr@unchealth.unc.edu).







**UNC Health Care 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.**

## Who's Eligible?

- Regular (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.
- Regular (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.

## Health Benefits

Health coverage is underwritten by the State Health Plan of North Carolina and provided by Blue Cross Blue Shield of North Carolina. There are two options for health coverage, as indicated below.

### 70/30 Plan

- See any provider; can lower expenses by using network providers
- Annual deductible — In-network: \$1,500 per individual, \$4,500 per family; Out-of-network: \$3,000 per individual, \$9,000 per family
- Coinsurance — In-network: you pay 30% for eligible expenses after deductible; Out-of-network: you pay 50% of eligible expenses after deductible and the difference between the allowed amount and the charge
- Out-of-Pocket Maximum (Combined Medical and Pharmacy) — In-network: \$5,900 per individual, \$16,300 per family; Out-of-network: \$11,800 per individual, \$32,600 per family
- Preventive Services — In-network: covered at 100%; Out-of-network: not applicable
- Office Visits — In-network \$45 for PCP; \$30 if you see PCP on ID card; \$94 for Specialist. Out-of-network: 50% after deductible is met
- Urgent Care — \$100

### 80/20 Plan

- See any provider; can lower expenses by using network providers
- Annual deductible — In-network: \$1,250 per individual, \$3,750 per family; Out-of-network: \$2,500 per individual, \$7,500 per family
- Coinsurance — In-network: you pay 20% for eligible expenses after deductible; Out-of-network: you pay 40% of eligible expenses after deductible and the difference between the allowed amount and the charge
- Out-of-Pocket Maximum (Combined Medical and Pharmacy) — In-network: \$4,890 per individual; \$14,670 per family; Out-of-network: \$9,780 per individual; \$29,340 per family
- Preventive Services — In-network: covered at 100%; Out-of-network is not applicable
- Office Visit — In-network: \$25 office visit, \$10 if you use the PCP on your ID card; \$80 specialist; Out-of-network: 40% after deductible is met
- Urgent Care — \$70

### Prescription Drug Plan (in-network coverage)

- CVS Caremark is the Pharmacy Benefit Manager.
- Utilizes a custom, closed formulary (drug list). The formulary indicates which drugs are excluded from the formulary and not covered by the Plan. All other drugs that are on the formulary are grouped into tiers.

PHARMACY BENEFITS	80/20 PLAN	70/30 PLAN
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/coinsurance
Preferred Diabetic Testing Supplies**	\$5 copay per 30-day supply	\$10 copay per 30-day supply



Monthly Premium Rates January 1, 2020 – December 31, 2020	80/20 PLAN		70/30 PLAN	
	TOBACCO ATTESTATION COMPLETE?*		TOBACCO ATTESTATION COMPLETE?*	
	YES	NO	YES	NO
<b>ACTIVE SUBSCRIBERS</b>				
Subscriber	\$50.00	\$110.00	\$25.00	\$85.00
Subscriber + Child(ren)	\$305.00	\$365.00	\$218.00	\$278.00
Subscriber + Spouse	\$700.00	\$760.00	\$590.00	\$650.00
Subscriber + Family	\$720.00	\$780.00	\$598.00	\$658.00

*The employer share is 521.96 per month. Part-time employees working at least 20 hours can elect coverage, paying this amount in addition to the rates above.*

## NCFlex Health Programs

As part of the State-sponsored benefits, the NCFlex benefits program provides a variety of plans to meet the needs of you and your family. You may enroll in any or all of the NCFlex benefits. You pay for the full cost of coverage through payroll deductions on a pre-tax basis. Click [here](#) to read full details.

### Accident Plan

The Accident Plan pays benefits for specific injuries and events resulting from a covered accident. The plan helps offset medical deductibles, copays and coinsurance.

### Cancer and Specified Disease Insurance

The plan is administered by Allstate and provides benefits to pay for cancer-related expenses.

- Choose between three options (Low, High and Premium)

### Critical Illness

This program complements medical coverage, but does not replace it. The coverage pays a lump sum when a covered person experiences a medical condition outlined in the plan.

### Dental

Dental coverage is administered by MetLife Dental.

- Three options for coverage: High, Classic, or Low Option
- You pay the full cost of coverage on a pre-tax basis
- Under each option, you can visit any provider

### Health Care Flexible Spending Account (HCFSA)

The HCFSA allows you to set money aside on a pre-tax basis to pay for eligible health care expenses.

- Contribute between \$120 and \$2,750 per year

### 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.

### Vision

Vision coverage is administered by EyeMed Vision Care.

- Three options for coverage — Core Wellness, Basic, 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 EyeMed Vision Care provider

## Income Protection Programs

### Accidental Death & Dismemberment (AD&D) Insurance

- Core AD&D coverage — Coverage for employee only. \$10,000 maximum limit. You must elect to enroll for coverage to receive this benefit. UNC Health Care 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.

## **Group Term Life Insurance – Metropolitan Life Insurance (MetLife)**

UNC Health Care offers a Group Term Life Insurance program that employees may participate in to cover themselves and their eligible dependents. Employee coverage is available up to eight times the employee's annual salary; coverage for a spouse or legal Domestic Partner is available in \$25,000 increments up to \$250,000; coverage for children is \$10,000. Premiums are deducted on an after-tax basis and depend on the employee's age and coverage amount. NCFlex Life and AD&D policies are also available.

Enrollment in the MetLife Life Insurance program includes access to a free Will Preparation services through MetLife Legal Plans. The service provides eligible employees and their spouses unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 18,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

## **Voluntary Group Term Life Insurance**

UNC Health Care offers a group term life insurance program with VOYA. If you enroll when first eligible, 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 child(ren).

## **Group Whole Life Insurance - TranAmerica**

UNC Health Care offers Group Whole Life Insurance with TransAmerica.

If you enroll when first eligible, you may elect up to \$100,000 with no questions asked. This program is different because it has level premiums – RATES NEVER INCREASE AS YOU AGE.

You can elect coverage for you, your spouse, and/or children and grandchildren. It also provides a Benefit for LONG

TERM CARE. Your death benefit can be used at 4% or 6% per month for expenses at a Nursing Home, Assisted Living facility, Adult Day Care, or Home Health Care. Additionally, you can continue this policy when you retire or leave employment with NO INCREASE IN COST.

## **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.

## **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.

## **Supplemental Disability**

UNC Health Care offers Supplemental Disability programs through Lincoln 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.

# **Educational Programs**

## **Tuition Waiver**

This program provides an opportunity for an eligible full-time employee (immediately upon hire) 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 tuition costs to employees scheduled to work 20 hours or more (after probation period has ended) in a degree program related to any position at UNC Health Care.

## Retirement

### 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 creditable service).
- Employee contribution — 6%
- UNC Health Care contribution — As defined by the General Assembly

### TSERS for State Law Enforcement Officers

As a law enforcement officer, you are automatically a member of the Supplemental Retirement Income Plan (NC 401(k) Plan). Your employer pays an amount equal to 5% of your salary into your account in the Plan and you may elect to make additional contributions. You decide how the contributions in your account are invested and also how you want to receive the contributions when you separate from employment.

- Law Enforcement Officers can enroll in TSERS or the UNC Optional Retirement Program.
- Employee contribution — 6%
- UNC Health Care contribution — As defined by the General Assembly.

### Optional Retirement Program (ORP)

- Defined contribution plan
- Under this plan, you control your investments. The benefit you receive at retirement is based on investment performance and payment option chosen.
- Program serves as an alternate option to TSERS.
- Employee contribution — 6%
- UNC Health Care contribution — 6.84%
- Choose from two investment providers (Fidelity and TIAA).

### Supplemental Retirement Programs

UNC Health Care also offers several other programs to help you set aside money for retirement.

- State-sponsored 401(k) and 457(b) Plans with investments provided by TIAA and Fidelity — You are eligible to participate if you have FICA tax withheld from your pay.
- State-sponsored 401(k) Plan administered by Prudential — You must be contributing to either the TSERS or the ORP to be eligible to participate.
- State-sponsored 457 deferred compensation plan administered by Prudential — All employees are eligible.

## MetLaw

UNC Health Care offers a legal group insurance program through MetLife Legal Plans for regular employees who are scheduled to work 20 hours or more. Participants enjoy a group discount and may pay insurance premiums via a convenient payroll deduction. An unlimited advance and office consultations on personal legal matters is available with an attorney of the employee's choice. For more details go to [www.unchealthcare.org/benefits](http://www.unchealthcare.org/benefits) and click METLAW.

## MetLife Home & Auto

UNC Health Care offers a group insurance program through MetLife Auto and Home for regular employees who are scheduled to work 20 hours or more. Participants enjoy a group discount and may pay insurance premiums via a convenient payroll deduction. Coverage is immediately available for Automobile, Boat Owners, Home Owners, Fire, Renters, Mobile Home, Condominium, Personnel Excess Liability, Recreational Vehicles, and Landlord's Rental Dwelling.

## Work/Life Programs

UNC Health Care 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

# Leave Programs

## Paid Time Off (PTO) Leave

PTO is a flexible leave program available to UNC Health Care employees. PTO combines all time-off categories into one. The program is based on an accrual process and includes time for holidays, vacations, child/spousal illness, family emergencies and illnesses, volunteer work, child involvement activities, or simply personal time. PTO does not include provisions for civil leave and military leave. The current policies on civil and military leave remain in effect for all employees.

## Reinstatement

Former UNC Health Care employees who return to employment will be placed on PTO.

## General Information

The PTO program has two types of leave: PTO and Long Term Sick Leave Bank. When leave is taken for illness, vacation, holidays, or any other personal reason, the PTO leave account is debited. The maximum amount of leave that can be carried over into the next leave year is 280 hours. Hours in excess of this maximum will be rolled into a Long Term Sick Leave Bank account or with proper pre-authorization (PTO Sell Back Form) can be sold back.

## Accrual Rates

The accrual rate is based upon years of service with UNC Health Care or another recognized State agency. Factors affecting the accrual rate of PTO per pay period are:

1. Length of service.
2. Percentage of full-time employment (full-time or part-time).
3. Accountable hours.

Below are the PTO accrual rates for new hires:

Years of Service	Hours/Biweekly	Annual
0 but less than 4	9.846	256 hours
4 but less than 9	10.769	280 hours
9 but less than 15	12.308	320 hours
15 but less than 20	12.615	328 hours
20 years and over	13.538	352 hours

These rates are based on a full-time, 40 hour per week appointment, and are pro-rated for short workweeks or part-time employees appointed to 20-39 hours per week.

All scheduled hours in a pay period must be worked or charged to PTO Leave in order to accrue 100% of the employee's leave in that pay period. Otherwise, the PTO Leave accrual will be pro-rated according to the percentage of appointed hours accounted for in a pay period (example: a full-time employee

who works 72 hours in a pay period and does not use any PTO leave will accrue 90% of their PTO leave for that pay period).

## Transfer-In

Employees transferring to UNC Health Care from other state agencies will have their sick leave balance converted to the Long Term Sick Leave Bank. Vacation leave will not be transferred.

## Change In Status

Employees who increase their appointed hours from less than 20 hours per week to 20 or more hours per week will be enrolled in the PTO program.

## Requesting Leave

An employee must request and be approved for PTO leave in advance by management whenever possible. In the event of unplanned, unscheduled absences, the current Attendance and Tardiness policy applies.

Long Term Sick Leave Bank can be used if PTO balance is below 96 hours for employee's illness or injury, for Family & Medical Leave, and for donation of time under the Voluntary Shared Leave program.

## PTO & Long Term Sick Leave Bank at Retirement

Under PTO, Long Term Sick Leave Bank hours may be used towards computing years of service for retirement. Approximately one month of retirement credit is awarded for every 20 days of Long Term Sick Leave Bank leave.

## Sale of PTO Leave (Sell Back)

UNC Health Care offers quarterly sell-back periods. To be eligible for the sell-back options, employees must have at least 88 hours of PTO available. Employees are eligible to enroll to receive a sell-back based on their election of 25%, 50%, 75% or 100% of all hours over 80 with a minimum of eight hours required for distribution.

## Leave of Absence

UNC Health Care offers a variety of leave programs for employees (i.e., family and medical leave, civil leave, military 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.



## Rates

### Group Term Life Monthly Costs

All employees pay the same rate, no matter their age.

Coverage Level	Cost
Employee Only	\$6.94
Employee and Spouse	\$11.50
Employee and Child(ren)	\$13.64
Employee and Family	\$18.20

### Cancer and Specified Disease Monthly Cost

Coverage Level	Low Option	High Option	Premium Option
Employee Only	\$6.38	\$15.18	\$20.28
Employee and Family	\$10.56	\$25.16	\$33.54

### Monthly Dental Cost

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$44.56	\$33.08	\$21.08
Employee and Spouse	\$89.36	\$66.32	\$42.50
Employee and Child(ren)	\$96.36	\$71.88	\$45.64
Employee and Family	\$157.78	\$112.98	\$72.74

### Critical Illness Monthly Costs

Coverage Level	Employee Age	Benefit Amount*	
		\$15,000	\$25,000
Employee/Spouse	<25	\$1.20	\$2.00
	25-29	\$1.20	\$2.00
	30-34	\$2.10	\$3.50
	35-39	\$3.90	\$6.50
	40-44	\$6.60	\$11.00
	45-49	\$10.80	\$18.00
	50-54	\$16.50	\$27.50
	55-59	\$24.90	\$41.50
	60-64	\$38.40	\$64.00
	65-69	\$57.90	\$96.50
	70-74	\$75.90	\$126.50
	75-79	\$91.20	\$152.00
	80+	\$107.40	\$179.00
Dependent Children	If you choose coverage for yourself, you may also elect coverage for your dependent children under age 26		
	Up to age 26	No cost	

\*The costs are per covered person (employee/spouse) for the benefit amount you elect.

### Vision Monthly Cost

Coverage Level	Core Wellness Exam*	Basic Plan	Enhanced Plan
Employee Only	No charge	\$4.50	\$8.00
Employee and Family	N/A	\$11.66	\$20.52

\*The core wellness exam is a free benefit, but you must enroll to have coverage.

# Group Term Life Monthly Costs

	Employee Age	Monthly Rates* Per \$1,000 Coverage	Monthly Cost for Sample Coverage Amounts		
			\$20,000	\$50,000	\$100,000
Employee/Spouse	0 – 24	\$0.04	\$ .80	\$2.00	\$4.00
	25 – 29	\$0.05	\$1.00	\$2.50	\$5.00
	30 – 34	\$0.07	\$1.40	\$3.50	\$7.00
	35 – 39	\$0.08	\$1.60	\$4.00	\$8.00
	40 – 44	\$0.09	\$1.80	\$4.50	\$9.00
	45 – 49	\$0.13	\$2.60	\$6.50	\$13.00
	50 – 54	\$0.22	\$4.40	\$11.00	\$22.00
	55 – 59	\$0.40	\$8.00	\$20.00	\$40.00
	60 – 64	\$0.64	\$12.80	\$32.00	\$64.00
	65 – 69	\$1.27	\$25.40	\$63.50	\$127.00
	70 – 74	\$2.06	\$41.20	\$103.00	\$206.00
	75+	\$2.06	\$41.20	\$103.00	\$206.00
	If you elect employee-only coverage, premiums will be deducted on a pre-tax basis.				
Child(ren)	\$0.68 for \$5,000 of coverage for child(ren) \$1.36 for \$10,000 of coverage for child(ren) If you elect employee plus dependent coverage, premiums for the employee and dependent(s) will be deducted on a post-tax basis.				

\*The costs are per covered person (employee/spouse) for the benefit amount you elect.

## Voluntary AD&D Monthly Costs

Principal Sum	Employee Only	Employee and Family
\$50,000	\$0.90	\$1.30
\$100,000	\$1.80	\$2.60
\$150,000	\$2.70	\$3.90
\$200,000	\$3.60	\$5.20
\$250,000	\$4.50	\$6.50
\$300,000	\$5.40	\$7.80
\$350,000	\$6.30	\$9.10
\$400,000	\$7.20	\$10.40
\$450,000	\$8.10	\$11.70
\$500,000	\$9.00	\$13.00

## TRICARE Supplement Monthly Cost

Coverage Level	TRICARE
Employee Only	\$60.50
Employee and Spouse	\$119.50
Employee and Child(ren)	\$119.50
Employee and Family	\$160.50

The information contained in this document is not a contract and is subject to change by the proper authorities. It should be understood that explanations in this summary cannot alter, modify or otherwise change the controlling legal document or general statutes in any way, nor can any right accrue by reason of any inclusion or omission of any statement in this document.