

EMPLOYEE BENEFIT SUMMARY



1 HEALTH INSURANCE

Monthly Premium Rates	Option #1: 80/20		Option #2: 70/30	
	Tobacco Attestation Complete?*		Tobacco Attestation Complete?*	
	YES	NO	YES	NO
Employee	\$50	\$110	\$25	\$85
Employee & Child(ren)	\$305	\$365	\$218	\$278
Employee & Spouse	\$700	\$760	\$590	\$650
Employee & Family	\$720	\$780	\$598	\$658

*Credit completed during enrollment

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2 LIFE INSURANCE

STATE RETIREMENT SYSTEM

- If you die while still in active service after 1 year as a contributing member, your beneficiary will receive a lump-sum payment equal to your highest salary for 12 consecutive months during the 24 months before you die.
- The lump-sum payment will be at least \$25,000 but no more than \$50,000.

METLIFE

- \$40,000 term coverage – free for each employee
- Dependent coverage: \$1.45 (\$5000 on spouse/\$2500 child(ren) up to the age of 26
- Supplemental coverage available on guaranteed basis for new employees:
 - Up to \$150,000 on employee – without a statement of health;
 - Max of the lesser of 7 times annual salary or \$300,000 – subject to underwriting
 - Up to \$20,000 on spouse – without a statement of health; rates based on employee’s age (employee must have at least \$10,000 of coverage)
 - Max for spouse is \$300,000 – subject to underwriting
 - Max of \$5,000 on children for \$1.00

3 DENTAL INSURANCE

Employee only.....	\$49.69
Employee + spouse.....	\$95.25
Employee + child(ren).....	\$107.36
Employee + family	\$151.31



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4 VISION INSURANCE *Superior vision*

Employee only.....	\$11.42
Employee + spouse.....	\$22.60
Employee + child(ren).....	\$22.15
Employee + family.....	\$33.68

5 DISABILITY INCOME *State Retirement System*

SHORT-TERM DISABILITY

- Available after 1 year of contributing retirement membership service 60-day waiting period
- Are paid by your employer.
- 50% of salary, subject to a monthly maximum of \$3,000
- Are payable for up to 365 calendar days

LONG-TERM DISABILITY

- Available after 5 years of contributing retirement membership
- 65% of salary, subject to a monthly maximum of \$3,900
- Are payable until earliest date you become eligible for unreduced service retirement

6 RETIREMENT

- NC Teachers' and State Employees' Retirement System.
- Participation is mandatory for all permanent employees working at least 30 hours per week.
- Employees contribute 6% of salary. The employer contributes 24.5% of salary.
- Benefits summary available at www.nctreasurer.com
- NC 401(k) and NC 457 Plans. Additional voluntary retirement savings programs.

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7 LEAVE (Prorated for employees working less than 40 hours weekly)

- Annual Leave: Based on years of state service.

Years of Aggregate State Service	Hours Earned Each Month
Less than 15 years	13.33 hours
15 years or more	17.33 hours

- Sick Leave: Eight hours per month or 96 hours per year
- Holidays: As approved by the Board of Trustees-State of NC Holiday Schedule
- Educational Leave: Eligible for use after 3 years of employment

8 EMPLOYEE ASSISTANCE PROGRAM

- Offers help for personal and/or professional concerns by providing free, confidential, short-term counseling and personal consultation, up to 3 sessions per problem.
- Discount purchasing program
- Online training and webinars
- Health & Wellness resources
- Legal & Financial services



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9 **LONGEVITY PAY** Full-time permanent and part-time permanent employees working 30 hours or more per week are eligible to receive an annual bonus payment upon eligibility. Payment is made in month of eligibility.

- 10 but less than 15 years – 1.5%
- 15 but less than 20 years – 2.25%
- 20 but less than 25 years – 3.25%
- 25 or more years - 4.5%

10 **OTHER BENEFITS**

- 10% Discount in CCCC Bookstore
- CCCC encourages casual Fridays except in circumstances where it is not practical (ie: meetings with external partners, clinicals, etc). Jeans that maintain professionalism and CCCC spirit wear are allowed on casual Fridays.
- To encourage employee wellness, athletic shoes are allowed when not attending meetings with external partners.
- Telework (approved by department)
- Tuition Reimbursement
- Complimentary Professional Development
- Discounted Biltmore Tickets
- Discounted tickets through SEANC
- Summer Work hours. As approved by the Board of Trustees
- Supplemental Insurance

