

# EMPLOYEE BENEFIT SUMMARY



## 1 HEALTH INSURANCE

### STANDARD PPO & PLUS PPO PLAN for Active Subscribers



Monthly Premium Rates January 1, 2026 to December 31, 2026	STANDARD PPO PLAN				PLUS PPO PLAN			
	Salary Band				Salary Band			
	\$50,000 + UNDER	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER	\$50,000 + UNDER	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER
<b>ACTIVE SUBSCRIBERS</b>								
Subscriber Only	\$35	\$50	\$65	\$80	\$66	\$94	\$122	\$160
Subscriber + Child(ren)	\$185	\$200	\$215	\$230	\$276	\$304	\$332	\$370
Subscriber + Spouse	\$575	\$590	\$605	\$620	\$746	\$774	\$802	\$840
Subscriber + Family	\$575	\$590	\$605	\$620	\$746	\$774	\$802	\$840

**NOTES:**

1. Salary-based rates will only apply to the subscriber-only rate and is based on the employee's total base pay.
2. The subscriber-only rate, which is based on the member's salary at the time of Open Enrollment will remain the same for 2026 regardless of salary adjustments.
3. If your employment contract is for less than 12 months, contact your Health Benefits Representative or benefits office for monthly rates.
4. If you are actively employed and you or your dependent(s) are Medicare eligible, the State Health Plan is the primary insurer and the Non-Medicare rates apply.  
An exception to this would be if you or your dependent(s) are Medicare eligible due to end stage renal disease (ESRD).
5. If you work for a local government employer, contact your Health Benefits Representative or benefits office for monthly rates.
6. The employer share for Active subscribers is \$742.04.

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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.

### THE HARTFORD

- \$40,000 term coverage – free for each employee
- Dependent coverage and Supplemental coverage available.

## 3 DENTAL INSURANCE

Employee only.....	\$53.91
Employee + spouse.....	\$103.35
Employee + child(ren).....	\$116.49
Employee + family .....	\$164.17



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## 4 VISION INSURANCE CEC vision

Employee only.....	\$10.02
Employee + spouse.....	\$20.04
Employee + child(ren).....	\$22.19
Employee + family.....	\$33.24

## 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.  
\* **Short-Term and Long-Term Disability are available to purchase through our voluntary benefits.**

## 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 24.67% of salary.
- Benefits summary available at [www.myncretirement.gov/](http://www.myncretirement.gov/)
- 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

