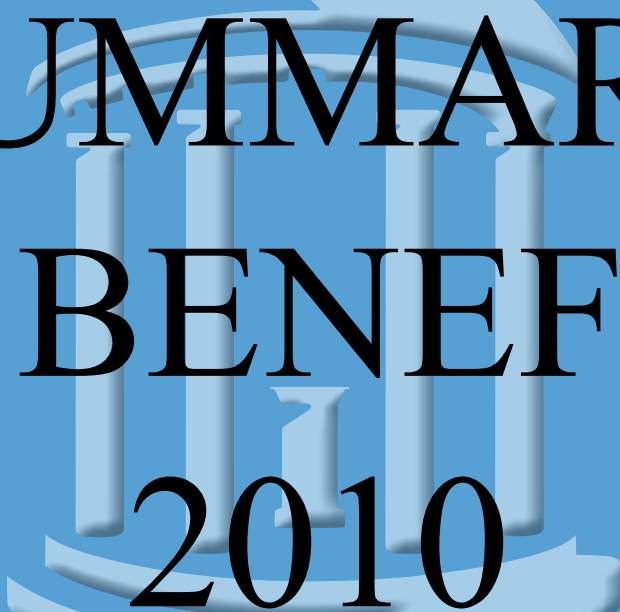


The University of North Carolina at Chapel Hill



# SUMMARY OF BENEFITS 2010

The University of North Carolina at Chapel Hill offers a comprehensive benefit package as well as other programs, resources, policies and practices that integrate work/life strategies. Our programs have been designed to provide a variety of choices to best fit your needs and the needs of your family.

Our benefits range from medical, dental and vision coverage to life insurance options. We also offer a variety of retirement savings plans to meet your needs. In addition, Carolina provides a full array of additional benefits -- including educational assistance, child care programs and many other benefits that showcase the best of what Carolina has to offer.

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UNC  
HUMAN RESOURCES

## Overview of Job Types at Carolina

The two major groups of permanent employment at the University are referred to as “SPA” and “EPA.” These two groups have additional sub-divisions.

SPA positions are governed by the provisions of the State Personnel Act of North Carolina. This includes most staff positions.

EPA positions are Exempt from the provisions of the State Personnel Act of North Carolina. This includes all faculty positions and most research, instructional and senior administrative positions.

## Benefit Eligibility

Permanent part-time SPA and EPA employees working 20- 29 hours per week are eligible for all benefits except mandatory retirement and 401(k). The employee must pay the full cost of health coverage.

Permanent full-time SPA and EPA employees working 30 or more hours per week are eligible for all benefits.

## Dependent Eligibility

In benefit programs that provide coverage for your dependents, the rules are as follows:

- Dependent children are eligible for coverage up to age 19. Coverage may continue beyond 19 up to age 26.
- Domestic partner coverage is available on three programs provided directly by the University: Reliance Standard (AD&D insurance), United Concordia Dental and MetLife (group term life insurance).
- Spouse is eligible for coverage under all benefit programs.

## When Coverage Begins

Coverage for most benefit programs begins the first of the month following your hire/appointment date, except for retirement, which begins as of your hire/appointment date.

## Disclaimer

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 documents or general statutes in any way, nor can any right accrue by reason of any inclusion or omission of any statement in this document.

## Additional Information

To review additional details concerning the benefit programs and services listed in this summary, please visit our website at: <http://hr.unc.edu/employees/bes>.

You can also call the Benefits office at 919-962-3071 to speak with a Benefits Consultant if you have questions or need clarification concerning how our programs work.

# Health and Wellness Programs

## Health Insurance

Two NC SmartChoice Preferred Provider Organization (PPO) plans with varying benefits are available to employees. These PPO plans are underwritten by the State Health Plan of North Carolina and administered by Blue Cross Blue Shield of North Carolina. You may choose to use in-network or out-of-network providers.

The University contributes \$410.80 toward the monthly cost of coverage for permanent full-time employees. Permanent part-time employees are eligible for health insurance; however, they are responsible for the total cost.

## Dental Insurance

The University offers employees both low and high option plans. Both options cover diagnostic, preventive and basic services, with the high option providing major services and orthodontic care. Under each option, participants can visit any dental provider.

Employee pays the full cost of coverage.

## Vision Care

The Vision Care Plan offers the option of full coverage for vision care services and materials from a network of more than 1,800 vision providers that includes ophthalmologists, optometrists and optical companies.

Employee pays the full cost of coverage.

## Cancer Insurance

The Cancer Insurance plan provides benefits to pay for expenses related to cancer and 29 other specified diseases. This plan is sponsored by NCFlex and administered by American Heritage Life, an Allstate Workplace Division.

Employee pays the full cost of coverage.

## Critical Illness

The Critical Illness 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.

Employee pays the full cost of coverage.

## Health Care Flexible Spending Account

The Health Care flexible spending account is a pre-tax benefit for reimbursing employees for out-of-pocket medical expenses. The reimbursement amount is based solely on an employee's pre-tax contributions to the spending account. For information on Dependent Day Care flexible spending accounts, see the Work/Life Programs section of this summary.

## Employee Assistance Program

The University offers an Employee Assistance Program to help employees resolve personal problems that may adversely affect job performance. The program seeks to restore individual health and productivity, improve efficiency, and retain experienced employees.

# Retirement Programs

## [Teachers' & State Employees' Retirement System \(TSERS\)](#)

TSERS is a defined benefit plan. Under this type of plan the benefit you receive at retirement is based on a formula. This formula considers your years and months of creditable service, your age, and your average final compensation. Participation is mandatory for all permanent full-time SPA employees and optional for EPA Non-faculty and Faculty.

Employee contributes 6%  
University contributes 10.51% as follows (effective 7/1/10):

- 4.93% TSERS pension fund
- 4.90% Retiree Health Plan Reserve
- 0.52% State Disability Income Plan
- 0.16% Death Benefit

## [Optional Retirement Program \(ORP\)](#)

The ORP is a defined contribution plan. This program is an option or alternative to TSERS for EPA Non-faculty and Faculty. Under the ORP, you control your investment choices, distribution methods and retirement goals. The University has authorized four investment providers: AIG Retirement, Fidelity Investments, Lincoln Financial Group and TIAA-CREF.

Employee contributes 6%

University contributes 6.84%.

The University also makes a contribution to TSERS for each employee who participates in the ORP, to cover the costs of the Retiree Health Plan Reserve and the State Disability Income Plan.

## [State Law Enforcement Officers Retirement Program \(LEORS\)](#)

LEORS is a defined benefit plan. Under this type of plan the benefit you receive at retirement is based on a formula like the TSERS program. This plan is mandatory for full-time permanent law enforcement officers.

Employee contributes 6%

University contributes 15.51% as follows (effective 7/1/10):

- 4.93% TSERS pension fund
- 5.00% State 401(k) Plan
- 4.90% Retiree Health Plan Reserve
- 0.52% State Disability Income Plan
- 0.16% Death Benefit

## [Supplemental Retirement Programs](#)

You may participate in a Supplemental Retirement Plan and put money away for your retirement in addition to the 6 percent you may be required to contribute to either TSERS or the ORP. There are three types of plans:

- A 401(k) plan administered by Prudential, sponsored by the State of North Carolina and governed by the Department of the State Treasurer. You must be contributing to either TSERS or the ORP to be eligible to participate.
- A 403(b) plan administered and sponsored by the UNC System. This plan has two investment vendors: TIAA-CREF and Fidelity. Any employee that has FICA withheld is eligible for the 403(b) plan.
- A 457 deferred compensation plan administered by Prudential, sponsored by the State of North Carolina and governed by the Department of the State Treasurer. All permanent part-time and full-time employees are eligible.

# Leave Programs

## [Vacation & Sick Leave \(Faculty\)](#)

Twelve-month faculty are entitled to 24 days of vacation leave and 12 days of sick leave per calendar year. The amount of annual leave is adjusted proportionately for part-time faculty members in covered positions who work half-time (50% FTE) or more. Leave is earned on a monthly basis. The monthly earnings amount is equal to one-twelfth (1/12) of the annual leave accrual rate for each month the employee works or is on approved leave with pay at least half the working days of a month.

Nine-month faculty do not earn either vacation or sick leave. They are eligible for paid serious illness and parental leave.

## [Vacation & Sick Leave \(EPA Non-Faculty Employees\)](#)

EPA Non-Faculty Employees are entitled to 24 days of vacation leave and 12 days of sick leave per calendar year. The amount of annual leave is adjusted proportionately for part-time employees in covered positions who work half-time (50% FTE) or more. Leave shall be earned on a monthly basis. The monthly earnings amount is equal to one-twelfth (1/12) of the annual leave accrual rate for each month the employee works or is on approved leave with pay at least half the working days of a month.

The Chancellor, Provost, Deans, and the Directors of major centers who are classified as EPA non-faculty Tier I senior academic and administrative officers are entitled to 26 days of vacation leave and 12 days of sick leave per calendar year.

## [Vacation & Sick Leave \(SPA Employees\)](#)

Permanent employees regularly scheduled to work 20 or more hours and who are in pay status for at least one-half of the days in a month are eligible to earn leave. Permanent full-time employees (40 hours per week) earn vacation and sick leave according to the chart below. Permanent part-time employees (regularly scheduled to work 20 hours or more each work week) earn leave on a pro-rated basis according to the number of scheduled work hours each week.

Years of Service Annual Accrual	Vacation Leave Annual Accrual	Sick Leave
0-2	94 hours	96 hours
2-5	110 hours	96 hours
5-10	134 hours	96 hours
10-15	158 hours	96 hours
15-20	182 hours	96 hours
20+	206 hours	96 hours

## [Shared Leave](#)

Voluntary shared leave allows one employee to assist another employee in the case of a prolonged medical condition that exhausts the employee's available leave and would otherwise force the employee to be placed in leave without pay status, resulting in a loss of income and benefits.

## [Leaves of Absence](#)

The University makes available a variety of leave programs for employees, including Family & Medical Leave, Civil Leave and Military Leave.

## [Faculty Serious Illness & Parental Leave Policies](#)

### ■ *Serious Illness Leave*

All permanent fixed-term, tenure-track, and tenured faculty members are eligible to receive up to 60 (sixty) calendar days of department paid leave in a 52-week period in the event of the following: A serious illness or disability which prevents them from performing the essential duties of their position. Need to provide care due to the serious illness of their spouse, domestic partner, child, other household dependent or parent.

### ■ *Parental Leave Policy*

Teaching faculty receive up to a full semester of leave and non-teaching faculty receive up to 15 calendar weeks of leave. This leave must be taken within 12 months of the birth, adoption, or foster placement of the child. Parental leave is reduced by any faculty serious illness or disability leave also taken in the same 12-month period. For 9-month faculty, this leave is paid by the department. For 12-month faculty, this leave is paid if the faculty member has enough leave time and chooses to use his/her accrued leave time (sick, vacation or bonus leave).

## [Holidays](#)

The State provides for 11 paid holidays each calendar year. However, if Christmas Day falls on a Tuesday, Wednesday, or Thursday, the State provides for 12 paid holidays for the calendar year.

## Life Insurance and Income/Asset Protection

### [Group Term Life Insurance](#)

The University offers employees a choice of group term life insurance programs (MetLife or ING). Both programs offer you the flexibility to change your level of coverage as your needs change. The plan offers insurance coverage in multiples of your salary. The maximum coverage is five times salary, not to exceed \$500,000.

Employee pays the full cost of coverage based on age and salary.

### [Accidental Death & Dismemberment Insurance](#)

The University offers employees a choice of accidental death & dismemberment insurance programs (Reliance Standard or AC Newman). Both programs offer you the flexibility to change your level of coverage as your needs change. You can elect coverage in amounts up to \$500,000.

Employee pays the full cost of coverage.

### [Disability Income Plan of North Carolina](#)

*Short-Term Disability* benefits are provided after one year of retirement service, following a 60-day waiting period, equal to 50% of salary up to \$3,000.

*Long-Term Disability* benefits are provided after five years of retirement service, following short-term period, equal to 65% of salary up to \$3,900.

The University pays the full cost of this coverage.

### [Supplemental Disability Income Plans](#)

The University provides Supplemental Disability programs through Liberty Mutual for employees enrolled in the Teachers' and State Employees' Retirement System and through The Standard for employees enrolled in the Optional Retirement Program. These plans are designed to fill in the gaps of the State's plan for the first year of employment and provide a supplement during the short-term and long-term periods of the State's plan.

Employees pay the full cost of coverage.

### [Liability Protection](#)

All State employees are entitled to protective assistance provided by the State in accordance with the General Statutes of North Carolina. The University provides additional liability insurance protection as well.

State of North Carolina and University pay the full cost of coverage.

## Educational Programs

### [Tuition Waiver](#)

The purpose of the Tuition Waiver Program is to provide an opportunity for an eligible employee to have the tuition waived for a course taken at any of the constituent institutions of The University of North Carolina system. Participation is voluntary and courses may be taken for career development or for personal interest.

### [Educational Assistance](#)

The educational assistance program provides reimbursement of academic costs if funds are available at the agency level, and/or time off the job if the course is available only during working hours.

## Work/Life Programs

### [Child Care Programs](#)

The University's dependent care programs and services are designed to meet the needs of employees who have responsibilities for children. Programs and services include on-site childcare, summer camps, resource and referral, education and information, and financial assistance.

### [Dependent Day Care Flexible Spending Account](#)

The Dependent Day Care Flexible Spending Account (DDCFSA) offers tax-free reimbursement for child care and adult day care expenses. The annual employee pre-tax contribution to the Dependent Day Care Flexible Spending Account must be at least \$120 per year and no more than \$5,000 per year.

### [Elder Care Programs](#)

Caring for an elderly relative while working is a concern for more and more employees at the University. The Office of Human Resources maintains a list of available elder care programs and resources available in the community.

### [Lactation Resources](#)

The University of North Carolina is committed to supporting employees who have children. This includes nursing mothers who want to continue lactating after they return from maternity leave. The Office of Human Resources maintains a Lactation Toolkit and a listing of lactation rooms across campus.

### [Flexible Work Arrangements](#)

University and State policy allows for varying work schedules (flexible schedules) to assist employees in balancing their personal lives and their work lives. Working hours and employee schedules are the responsibility of each department head.

## Other Tar Heel Benefits and Services

Enjoy some of the other special perks that are available to Carolina employees:

- [Carolina Performing Arts](#)
- [Morehead Planetarium](#)
- [Kerr Lake Recreation Association](#)
- [The Farm – UNC Faculty & Staff Recreation](#)
- [Carolina Club](#)
- [Tar Heel Athletics](#) (reduced prices for football and men's basketball season tickets, and free admission to Olympic sports)
- [Ackland Art Museum](#)
- [PlayMakers Repertory Company](#)
- [Carolina Inn](#)
- [North Carolina Botanical Gardens](#)
- [Commuter Resources](#)
- [Discount Program](#)
- [State Employees' Credit Union](#)

# Health Benefit Plans and Rates

State Health Plan Monthly Rates		
	Basic 70/30	Standard 80/20
Employee Only	\$0	\$0
Employee and Children	\$178.68	\$237.62
Employee and Spouse	\$460.36	\$547.48
Employee and Family	\$490.34	\$580.44

\*Health care rates effective July 1, 2010

United Concordia Dental Plan Monthly Rates		
	High Option	Low Option
Employee Only	\$36.30	\$20.72
Employee and Spouse	\$72.82	\$41.78
Employee and One Child	\$69.86	\$40.10
Employee and Two or More Children	\$88.30	\$51.08
Family	\$128.56	\$71.52

Vision Insurance Monthly Contribution Rate			
	Plan 1	Plan 2	Plan 3
Coverage Type	Exam & Materials	Materials Only	Enhanced Exam & Materials
Employee Only	\$6.84	\$5.14	\$9.98
Employee & Family	\$17.37	\$12.72	\$25.10

Cancer Insurance Monthly Contribution Rate			
	Low Option	High Option	Premium Option
Employee Only	\$6.78	\$15.68	\$21.64
Family	\$11.26	\$26.06	\$35.96

# NCFlex Benefit Plans and Rates

ING Voluntary Group Term Life Insurance	
You can elect life insurance coverage in increments of \$10,000. A minimum of \$20,000 of coverage is available up to a maximum of \$500,000 of coverage. The following chart outlines the cost of coverage per \$1,000 increments based on age.	
Your Age	Monthly Rates*/ \$1,000 Coverage
Under 24 .....	\$0.049
25-29 .....	\$0.059
30-34 .....	\$0.079
35-39 .....	\$0.089
40-44 .....	\$0.139
45-49 .....	\$0.198
50-54 .....	\$0.337
55-59 .....	\$0.564
60-64 .....	\$0.840
65-69 .....	\$1.730
70-74 .....	\$2.520
75 and above .....	\$2.520

AC Newman & Company Accidental Death & Dismemberment Insurance		
The amount of insurance you purchase is called the principal sum. Example benefit amounts include:		
Principal	Cost for Employee Only	Cost for Employee/ Family
\$50,000 .....	\$0.96	\$1.50
75,000 .....	\$1.42	\$2.26
100,000 .....	\$1.90	\$3.00
125,000 .....	\$2.38	\$3.74
150,000 .....	\$2.86	\$4.50
175,000 .....	\$3.32	\$5.26
200,000 .....	\$3.80	\$6.00
250,000 .....	\$4.76	\$7.50
300,000 .....	\$5.70	\$9.00
350,000 .....	\$6.64	\$10.50
400,000 .....	\$7.60	\$12.00
500,000 .....	\$9.50	\$15.00

NCFlex rates for the Critical Illness plan are outlined in the NCFlex enrollment booklet.

# University Benefit Plans and Rates

## MetLife Voluntary Group Term Life Insurance

You can elect life insurance coverage in increments of one to five times your annual salary, up to a maximum of \$500,000 of coverage. The following chart outlines the cost of coverage per \$1,000 increments based on age.

Your Age	Monthly Rates*/ \$1,000 Coverage
Under 30 .....	\$0.05
30-34 .....	\$0.05
35-39 .....	\$0.06
40-44 .....	\$0.08
45-49 .....	\$0.14
50-54 .....	\$0.23
55-59 .....	\$0.39
60-64 .....	\$0.66
65-69 .....	\$1.23
70 and above .....	\$2.06

### MetLife Dependent Life Insurance Coverage

	Coverage	Cost
Spouse/Domestic Partner .....	\$10,000 .....	\$2.66
Child(ren) .....	\$8,000 .....	\$0.54

\*Rates are guaranteed until December 31, 2010.

## Reliance Standard Voluntary Accidental Death & Dismemberment Insurance

The amount of insurance you purchase is called the principal sum. Example benefit amounts include:

Principal	Employee Under 75	Spouse/Domestic Partner	Each Child
\$10,000	\$0.20	\$0.20	\$0.20
20,000	\$0.40	\$0.40	\$0.40
25,000	*	*	\$0.50
30,000	\$0.60	\$0.60	*
50,000	\$1.00	\$1.00	\$1.00
75,000	*	*	\$1.50
100,000	\$2.00	\$2.00	*
150,000	\$3.00	\$3.00	*
200,000	\$4.00	\$4.00	*
250,000	\$5.00	\$5.00	*
300,000	\$6.00	\$6.00	*
400,000	\$8.00	*	*
500,000	\$10.00	*	*

\* Coverage level not available

