

The University of North Carolina at Chapel Hill



Benefits Summary



UNC
HUMAN RESOURCES

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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.

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.

Overview of Job Types at Carolina

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

- SHRA positions are governed by the provisions of the State Human Resources Act and include most staff positions.
- EHRA positions are Exempt from the provisions of the State Human Resources Act and include all faculty positions and most research, instructional and senior administrative positions.

Temporary employees can be classified as either SHRA or EHRA.

Benefit Plan Eligibility

Permanent part-time SHRA and EHRA employees working 20- 29 hours per week are eligible for all benefits except mandatory retirement, disability and 401(k). Part-time employees are eligible for medical plan coverage but must pay the full cost.

Permanent SHRA and EHRA employees working 30 or more hours per week are considered full-time for the purpose of benefits eligibility. Full-time employees are required to participate in a retirement plan and are eligible for employer-paid medical benefits.

Temporary employees working an average of at least 30 hours per week on a regular basis may be eligible for high-deductible medical plan coverage under the Affordable Care Act.

Dependent Eligibility

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

- Domestic partner coverage is available on two plans provided directly by the University: Dental and Group Term Life Insurance
- Coverage is available for legally married spouses
- Coverage is available for dependent children up to age 26

When Coverage Begins

Benefit plan coverage begins on the first of the month following the eligibility date. Retirement plan contributions begin on the eligibility date.



Health Benefits

Medical Insurance

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

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

Temporary employees working an average of 30 or more hours per week may be eligible for the High-Deductible Health Plan (HDHP) that complies with the Affordable Care Act. The HDHP benefit option is available only to temporary employees, who will be notified by the Benefits office alerting them of their eligibility to participate in the HDHP. If you are interested in applying for this coverage, please contact the Benefits Office at 919-962-3071 for further instructions.

TRICARE Supplement

US military personnel or qualified National Guard and Reserve members can take advantage of the TRICARE Supplement Plan. Eligible employees must be enrolled in one of the TRICARE plans offered by the US military.

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 for eligible dependent children. Under each option, participants can visit in-network and/or out-of-network dental providers.

Employees pay the full cost of coverage.

Vision Care

The Vision Plan offers vision care services and a materials allowance from a vision care network provider. The State of North Carolina also pays for a core vision benefit for the employee only but does not cover materials and requires enrollment.

Employees pay 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.

Employees pay 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 covered medical condition.

Employees pay the full cost of coverage.

Flexible Spending Accounts (FSA)

Health Care Flexible Spending Account

The Health Care Flexible Spending Account is a pre-tax account for reimbursement of qualified out-of-pocket health care expenses. FSA account contributions are made through pre-tax payroll deduction, and the entire amount elected for the calendar year is available for use on the effective date of plan participation. The NCFlex Convenience Card, which works like a credit or debit card, allows immediate access to account funds.

Dependent Day Care Flexible Spending Account

The Dependent Day Care Flexible Spending Account offers tax-free reimbursement for qualified child care and adult day care expenses. The annual pre-tax contribution to the Dependent Day Care FSA may not exceed the annual IRS allowed maximum (currently \$5,000 per household, per plan year).



Retirement Programs

Retirement plan participation is mandatory for all eligible full-time employees. The University offers two mandatory retirement plans:

- a defined benefit plan, the Teachers' and State Employees' Retirement System (TSERS)
- a defined contribution plan, the UNC System Optional Retirement Program (ORP)

Eligible employees have 60 calendar days beginning on their eligibility date to select TSERS or ORP; your plan selection cannot be changed once it is made. If an employee does not choose a plan within the allowed time frame, the employee will be automatically enrolled in TSERS. Employees contribute 6 percent of eligible compensation. Plan contributions begin as of the eligibility date, and delay in selecting a plan may mean significant retroactive contributions are needed.

Teachers' and State Employees' Retirement System (TSERS)

TSERS is a defined benefit plan, which means the risk is placed on the plan. Retirement benefits are calculated for all plan participants based on a set formula. The TSERS retirement benefit calculation formula takes into consideration total creditable service, average final compensation, and a formula calculation percentage. Employees are vested after five years of plan participation and eligibility for reduced and unreduced benefits is determined by your age and total creditable service. The University contributes a percentage determined by NC General Statute, which is used to fund benefits for all plan participants.

Optional Retirement Program (ORP)

The ORP is a defined contribution plan, which means the employee assumes the risk as determined by their selected investment choices. Investment options are offered through TIAA and Fidelity, and the employee chooses investment direction for both the employee and employer contributions. The employer contributes 6.84 percent of the amount of the employee's eligible compensation. Vesting occurs after five years of plan participation or if specific conditions are met if the employee ends plan participation prior to vesting. The University also contributes a percentage determined by NC General Statute, which is used to fund benefits for all plan participants.

Supplemental Retirement Programs

A variety of voluntary supplemental retirement plans are available to employees who wish to save more than the mandatory 6 percent TSERS or ORP contribution. Supplemental retirement plans are funded solely by employee contributions and there is no employer match. The plans offer a variety of investment choices to suit your risk tolerance and over-all retirement planning and financial goals. For all three of the following plan types, both pre-tax and Roth (after-tax) contributions are available. The employee's age determines the maximum contribution allowed per year. With the exception of the NC401(k) plan, all permanent and temporary employees who are subject to FICA withholdings are eligible to participate.

- The NC401(k) plan is administered by Prudential, sponsored by the State of North Carolina and governed by the Department of the State Treasurer. You must contribute to TSERS or the ORP to be eligible to participate.
- The NC457 Deferred Compensation Plan is administered by Prudential, sponsored by the State of North Carolina and governed by the Department of the State Treasurer.
- The UNC System offers a system-wide voluntary 403(b) plan. Fidelity and TIAA, the approved vendors, provide a wide range of services and investment options.
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Life Insurance and Income/Asset Protection

Group Term Life Insurance

The University offers a choice of group term life insurance programs. Both programs offer the flexibility to change your level of coverage as your needs change. Coverage is available for you and eligible dependents. Domestic partner coverage is available through the UNC Group Term Life plan.

Employees pay the full cost of coverage.

Accidental Death & Dismemberment Insurance

The University offers accidental death & dismemberment insurance in a variety of coverage amounts. The program offers the flexibility to change your level of coverage as your needs change. You can elect coverage in amounts up to \$500,000 for yourself and/or family.

Employees pay the full cost of coverage.

The State of North Carolina pays for a \$10,000 (employee only) Core AD&D policy and although this plan is at no cost to the employee, employees must enroll to receive the benefit.

Disability Income Plan of North Carolina (DIP-NC)

Short-Term Disability benefits are available after one year of TSERS or ORP participation, following a 60-day waiting period, equal to 50 percent of base annual salary with a maximum amount of \$3,000 per month.

Long-Term Disability benefits are available after five years of TSERS or ORP participation following the short-term benefit period, equal to 65% percent of salary up to \$3,900 per month. Long term disability benefits may be off-set by Social Security Disability benefits.

The University pays the full cost of this coverage and benefits are taxable to the employee.

Supplemental Disability Income Plans

The University provides two supplemental disability plans that align with the employee's mandatory retirement plan election (TSERS or ORP). These plans are designed to provide income replacement during an employee's first year, and to supplement DIP-NC benefits thereafter. Benefit payments are off-set by DIP-NC and benefits received through other disability plans, workers' compensation and Social Security Disability.

Employees pay the full cost of coverage and benefits are not taxable.



Leave and Paid Time Off Programs

Holidays

The state provides 12 paid holidays each calendar year. Depending on the University's winter break schedule, employees may need to set aside vacation time to cover days when the University is closed that are not state holidays.

Community Service Leave

The University recognizes the importance of community involvement and encourages employees to participate in qualified volunteer activities. Community service leave is a paid time off program for permanent employees to participate in the educational process of children through the high school level and to support other community service volunteer activities for non-profit organizations. The amount of paid time available depends on the type of volunteer activity, and is pro-rated based on the employee's regular schedule and/or hire date for new employees.

Vacation and 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 leave is adjusted proportionately for part-time faculty members who work half-time (50 percent) or more. Leave is earned monthly. The monthly earnings amount is equal to one-twelfth of the accrual rate for each month the employee works or is on leave with pay at least half the workdays of a month.

Nine-month faculty do not earn vacation or sick leave.

Vacation & Sick Leave (EHRA Non-Faculty Employees)

EHRA Non-Faculty employees earn 24 days of vacation leave and 12 days of sick leave per calendar year. The amount of leave is adjusted proportionately for part-time employees who work half-time (50 percent) or more. Leave is earned monthly. The monthly earnings amount is equal to one-twelfth of the accrual rate for each month the employee works or is on leave with pay at least half the workdays of a month.

The Chancellor, Provost, Deans, and directors of major centers who are classified as EHRA 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 (SHRA Employees)

Permanent employees regularly scheduled to work 20 or more hours per week and who are paid for at least 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	Vacation Leave Annual Accrual	Sick Leave Annual Accrual
0-5	112 hours	96 hours
5-10	136 hours	96 hours
10-15	160 hours	96 hours
15-20	184 hours	96 hours
20+	208 hours	96 hours

Voluntary Shared Leave

Voluntary shared leave allows employees to assist each other in the case of a prolonged medical condition that exhausts an employee's available leave and would otherwise force them 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 and Parental Leave are also included.



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. Employees must be permanent, full-time and contribute to TSERS or ORP.

Educational Assistance

The Educational Assistance program is for employee development and provides reimbursement of academic costs if funds are available at the department level, and/or time off the job if the course is available only during working hours.

Work/Life Programs

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. The University's EAP provider, ComPsych, is available at 877-314-5841, 24 hours a day, seven days a week.

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.

Elder Care Programs

Caring for an elderly relative while working is a concern for more and more employees. 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 & 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
- Computer Loan Program - hr.unc.edu/benefits/tar-heel-discounts-and-perks/

Additional information

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

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



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