

# 2025 Benefits Summary



Appalachian State University

East Carolina University

Elizabeth City State University

Fayetteville State University

North Carolina Agricultural and  
Technical State University

North Carolina Central University

North Carolina State University

North Carolina School of  
Science and Mathematics

University of North Carolina  
at Asheville

University of North Carolina  
at Chapel Hill

University of North Carolina  
at Charlotte

University of North Carolina  
at Greensboro

University of North Carolina  
at Pembroke

University of North Carolina  
Wilmington

University of North Carolina  
School of the Arts

Western Carolina University

Winston-Salem State University

Other Affiliates:

– University of North Carolina  
Health Care

– University of North Carolina  
Press

# The University of North Carolina: A Mission Rich in Tradition

Chartered by the North Carolina General Assembly in 1789, the University of North Carolina (UNC) was the first public university in the United States to open its doors, and the only one to graduate students in the 18<sup>th</sup> century — the first class was admitted in Chapel Hill in 1795. For the next 136 years, the only institution of UNC was at Chapel Hill. Over the next two centuries, all the public educational institutions that grant baccalaureate degrees in North Carolina became part of the UNC System, including 16 multi-campus state university institutions, as well as the NC School of Science and Mathematics, the nation’s first public residential high school for gifted students.

As an educational system, the UNC System mission is to discover, create, transmit, and apply knowledge to address the needs of individuals and society. This mission is accomplished through instruction, which communicates the knowledge and values and imparts the skills necessary for individuals to lead responsible, productive and personally satisfying lives; through research, scholarship and creative activities, which advance knowledge and enhance the educational process; and through public service, which contributes to the solution of societal problems and enriches the quality of life in the state.



The UNC System 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.

We are committed to not only offering great benefits, but also providing you with an exceptional benefits experience. That experience starts with the enrollment process, which we've simplified over the past couple years. You now have just one place — UNC (Empyrean) — to go to enroll and manage all benefits with the exception of the State Health Plan.

In addition to making the enrollment process easier for you, we've consolidated our life insurance and AD&D plans under a single UNC System Office policy to bring you reduced rates and enhanced benefits, including automatic AD&D coverage at no cost to you.

We continue to review offerings so that we can keep bringing you best-in-class benefits.

# Who's Eligible?

- Permanent (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.
- Permanent (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.

SHRA positions are governed by the provisions of the State Human Resources Act of North Carolina<sup>1</sup>. This includes most staff positions.

EPS positions are exempt from the provisions of the State Human Resources Act of North Carolina<sup>1</sup> and are governed by the UNC Board of Governors. This includes all faculty positions and most research, instructional and senior administrative positions.

<sup>1</sup> Formerly known as the State Personnel Act

## State Health Benefits

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

### Base PPO Plan (70/30)

- See any provider; can lower expenses by using network providers
- Copay — In-network: \$45 office visit, \$30 if you see the PCP on your ID card, \$0 if you see a Clear Pricing Project (CPP) provider; \$94 specialist, \$47 if you see a CPP provider
- 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
- Preventive care — In-network: covered at 100%; Out-of-network: N/A

### Enhanced PPO Plan (80/20)

- See any provider; can lower expenses by using network providers
- Copay — In-network: \$25 office visit, \$10 if you see the PCP on your ID card, \$0 if you see a CPP provider; \$80 specialist, \$40 if you see a CPP provider
- 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
- Preventive care — In-network: covered at 100%; Out-of-network: N/A

### Prescription Drug Plans (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.

Plan Design Features	70/30 Plan	80/20 Plan
<b>Pharmacy Out-of-Pocket Maximum</b>	N/A (combined with Medical)	N/A (combined with Medical)
<b>Tier 1 (Generic)</b>	\$16 copay per 30-day supply	\$5 copay per 30-day supply
<b>Tier 2 (Preferred Brand and High-Cost Generic)</b>	\$47 copay per 30-day supply	\$30 copay per 30-day supply
<b>Tier 3 (Non-Preferred Brand)</b>	Deductible/coinsurance	Deductible/coinsurance
<b>Tier 4 (Low-Cost Generic Specialty)</b>	\$200 copay per 30-day supply	\$100 copay per 30-day supply
<b>Tier 5 (Preferred Specialty)</b>	\$350 copay per 30-day supply	\$250 copay per 30-day supply
<b>Tier 6 (Non-Preferred Specialty)</b>	Deductible/coinsurance	Deductible/coinsurance
<b>Preferred Diabetic Testing Supplies*</b>	\$10 copay per 30-day supply	\$5 copay per 30-day supply
<b>Preferred and Non-Preferred Insulin</b>	\$0 copay per 30-day supply	\$0 copay per 30-day supply
<b>ACA Preventive Medications</b>	\$0	\$0

\* Preferred Brand is the OneTouch Test Strips. Non-preferred diabetic testing supplies are considered a Tier 3 member copay.

# NCFlex Benefits Programs

As part of the State-sponsored benefits, the NCFlex State Insurance Plans provide 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.

## Dental

Dental coverage is administered by MetLife Dental.

- Three options for coverage: High Option, Classic Option, Low Option
- You pay the full cost of coverage on a pre-tax basis
- Under each option, you can visit any provider but will likely receive a higher benefit if you see an in-network provider

### High Option

- Diagnostic and preventive services — No charge on eligible expenses
- Basic services — You pay 20% after deductible for eligible services except for periodontic services, which are covered at 50% after deductible
- Major services — You pay 50% for eligible services after deductible
- Deductible — \$50 individual/\$150 family applies to basic and major services
- Maximum annual benefits (excluding orthodontia) — \$5,000 benefit per covered person per year for eligible diagnostic/preventive, basic and major services
- Orthodontic services — You pay 50% for most services, up to \$1,500 lifetime maximum per individual

### Classic Option

- Diagnostic and preventive services — No charge on eligible expenses
- Basic services — You pay 40% after deductible for eligible services except for periodontic services, which are covered at 50% after deductible
- Major services — You pay 50% for eligible services after deductible
- Deductible — \$25 individual/\$75 family applies to basic and major services
- Maximum annual benefits (excluding orthodontia) — \$1,500 benefit per covered person per year for eligible diagnostic/preventive, basic and major services
- Orthodontic services — You pay 50% for most services, up to \$1,500 lifetime maximum per individual

### Low Option

- Diagnostic and preventive services — No charge on eligible expenses if you have met deductible
- Basic services — You pay 50% after deductible for fillings and simple extractions; 50% after deductible for other basic services and periodontic services
- Major services — Not covered
- Deductible — \$25 individual/\$75 family applies to diagnostic/preventive and basic services
- Maximum annual benefits — \$1,000 benefit per covered person per year for eligible diagnostic/preventive and basic services
- Orthodontic services — Not covered

## Vision

Vision coverage is administered by EyeMed Vision Care.

- Three options for coverage — Core Wellness Plan, Basic Plan, Enhanced Plan
- Core Wellness Plan available at no cost for employees only
- 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 provider

## Core Wellness Plan

- Annual Comprehensive Eye Exam — Covered in full after \$20 copay. Must use in-network provider
- Discounts available for materials and services such as frames, lens options and contacts

## Basic Plan and Enhanced Plan

(chart below reflects in-network benefits)

Benefit	Basic	Enhanced
<b>Eye exam (once per year)</b>	\$20 copay	\$20 copay
<b>Contact lenses</b>	\$120 allowance (once every 12 months)	\$175 allowance (once every 12 months)
<b>Frames</b>	\$125 allowance (once every 24 months)	\$200 allowance (once every 12 months)
<b>Single vision standard lens</b>	\$0 copay	\$0 copay
<b>Standard progressive lens</b>	\$50 copay	\$50 copay
<b>Hearing Health Care from Amplifon Hearing Network</b>	Discounted set pricing on hearing aids and free batteries	Discounted set pricing on hearing aids and free batteries
<b>LASIK or PRK from US Laser Network</b>	15% off the retail price, or 5% off the promotional price, whichever you prefer	15% off the retail price, or 5% off the promotional price, whichever you prefer

## 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 \$3,200 per year

## Cancer and Specified Disease Insurance

The plan is administered by Allstate Benefits and provides benefits to pay for cancer and 29 other specified disease-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.

- Choose between three benefit options (\$15,000, \$25,000 and \$40,000)

## 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.

- Choose between two benefit options (Classic and Enhanced)

## TRICARE Supplement

The TRICARE Supplement Plan is a voluntary supplemental health benefit program which pays secondary benefits after TRICARE pays. The TRICARE Supplement Plan is available to eligible retired military personnel.



# Income Protection Programs

*The UNC System is committed to offering best-in-class benefit options that provide financial security for all University faculty and staff and their dependents.*

## UNC Voluntary Life Insurance Plan

The UNC System offers a University-wide voluntary life insurance plan with Securian to provide you and your family with great coverage at affordable rates.

- The maximum amount of life insurance coverage you may elect is the lesser of 10 times salary or \$1,500,000.
- You pay the full cost of coverage on an after-tax basis.
- You may elect life insurance coverage for your spouse and child(ren).
- If you enroll in the voluntary life insurance plan, you receive additional AD&D coverage under the Plan. Your spouse/domestic partner and children will not receive this additional AD&D coverage.
- You have an option to convert your life insurance coverage at retirement.

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

- Core AD&D coverage — All benefit eligible employees will be automatically enrolled in a \$10,000 Core AD&D benefit at no cost to the employee. The UNC System pays the full cost of this coverage.
- Voluntary AD&D coverage — You may elect Employee or Employee + Family coverage, up to \$500,000 maximum limit. You pay the full cost of coverage on an after-tax basis.

## Disability

The Disability Income Plan of North Carolina (DIP-NC) is a benefit provided at no cost to eligible employees who participate in the Optional Retirement Program (ORP) or Teachers' and State Employees' Retirement System (TSERS).

- 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  $\frac{1}{2}$  your annual base salary received immediately preceding your disability, 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  $\frac{1}{2}$  your annual base salary received immediately preceding your disability, 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.

## UNC Supplemental Disability

The UNC System offers supplemental disability plans through The Standard for employees enrolled in the ORP and through Lincoln Financial for employees enrolled in TSERS.

- 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 on an after-tax basis if you enroll for coverage.

# Retirement

*The UNC System understands the importance of preparing for your financial future. To assist with the many unique future financial goals and needs of our employees, we offer you a choice between two retirement programs.*

## 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 option to TSERS
- Employee contribution — 6%
- UNC System contribution — 6.84%
- Investment provider — TIAA

## Teachers' and 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 System 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 the UNC ORP or TSERS
- Employee contribution — 6%
- UNC System contribution — As defined by the General Assembly

## Supplemental Retirement Plans

The UNC System also offers several other plans to help you set aside money for retirement.

- UNC System-sponsored 403(b) and 457(b) Plans with investments provided by TIAA — You are eligible to participate if you have FICA tax withheld from your pay.
- State-sponsored 401(k) Plan administered by Empower — All permanent, full-time employees can contribute.
- State-sponsored 457 deferred compensation plan administered by Empower — All employees are eligible.

# Leave Programs

*The UNC System recognizes that sometimes you need to be away from work and provides benefits to support you.*

## Vacation/Personal and Sick Leave

### Faculty

- Individuals who are appointed to a faculty position at one of the 17 constituent institutions should consult institution-specific policies concerning leave accruals based on the appointment type (i.e., 9-month vs. 12-month appointment).

### EPS Employees

- EPS employees who are classified as EPS Tier II senior and academic and administrative officers, and instructional, research and other positions as designated, accrue up to 26 days of personal leave and 12 days of sick leave per calendar year.
- Part-time EPS employees (in covered positions who work at least 50% FTE) accrue leave based on proportional amount.
- Leave is earned on a monthly basis.
- Chancellor, Provost, Deans and Directors of major centers who are classified as Tier 1 senior academic and administrative officers accrue up to 26 days of personal leave and 12 days of sick leave per calendar year.

### SHRA Employees

Permanent full-time employees eligible for vacation and sick leave based on their years of service as outlined below:

- 0-5 years — Vacation: 112 hours/year; Sick: 96 hours/year
- 5-10 years — Vacation: 136 hours/year; Sick: 96 hours/year
- 10-15 years — Vacation: 160 hours/year; Sick: 96 hours/year
- 15-20 years — Vacation: 184 hours/year; Sick: 96 hours/year
- 20+ years — Vacation: 208 hours/year; Sick: 96 hours/year

Permanent employees working 20 or more hours per week accrue on a pro-rated basis according to the number of scheduled work hours each week.

## Holidays

- 12 designated paid holidays per calendar year.
- Permanent employees working between 20-39 hours per week earn holiday pay on a pro-rated basis according to the number of scheduled hours worked.

## Leaves of Absence

The UNC System offers a variety of leave programs for employees (i.e., family and medical leave, paid parental leave, civil leave, military leave). Faculty members who do not accrue leave may be eligible for serious illness and disability leave.

## Shared Leave

Voluntary leave that allows employees to assist another employee in the case of a prolonged medical condition that exhausts an employee's available leave and would otherwise force that employee to be placed on leave without pay status.

# Educational Programs

*The UNC System invests in you and offers benefits to help you achieve your career aspirations.*

## Tuition Waiver

This program provides an opportunity for an eligible full-time employee to have the tuition waived for three courses taken at any of the constituent institutions of the UNC System. **Note:** If you are a Law Enforcement Officer, you have an enhanced Tuition Waiver benefit; consult your constituent institution for details.

## Academic Assistance

This program provides reimbursement of academic costs to SHRA and EPS employees if funds are available at the institution level, and/or time off the job if the course is available only during working hours.

# Work/Life Programs

*The UNC System 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 NCFlex, 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 household per year on a pre-tax basis
- Elder Care Resource and Referral Programs

- Flexible Work Arrangements
- Employee Assistance Programs
- Lactation Resources

In addition, each institution may offer other special programs to its employees.

## For More Information

Visit <https://myapps.northcarolina.edu/hr/benefits-leave/> for more information about the benefits provided by the UNC System. In addition, you can check your institution's website for additional details and Human Resources/Benefits Office contacts.

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January 2025





# 2025 Monthly Contributions for the UNC System Benefits Program

## State Health Plan

Plan	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
Base PPO Plan (70/30)	\$25.00	\$218.00	\$590.00	\$598.00
Enhanced PPO Plan (80/20)	\$50.00	\$305.00	\$700.00	\$720.00

The above monthly premiums reflect the wellness premium credit. The premium increases by \$60 if you do not complete the wellness credit.

## NCFlex Benefits Plans

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>Dental (MetLife Dental)</b>				
High Option	\$56.50	\$113.34	\$122.24	\$200.12
Classic Option	\$36.70	\$73.60	\$79.74	\$125.86
Low Option	\$24.66	\$49.70	\$53.40	\$85.10
<b>Vision (EyeMed Vision Care)</b>				
Core Wellness Plan	\$0	N/A	N/A	N/A
Basic Plan (Exams and Materials)	\$4.50	N/A	N/A	\$11.66
Enhanced Plan (Enhanced Exams and Materials)	\$8.00	N/A	N/A	\$20.52

## Cancer and Specified Disease Insurance (Allstate Benefits)

Plan	Employee Only	Employee + Family
Low Option	\$6.06	\$10.02
High Option	\$14.42	\$23.90
Premium Option	\$19.26	\$31.84

## Accident Plan (Voya)

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Classic Option	\$6.94	\$11.50	\$13.64	\$18.20
Enhanced Option	\$15.98	\$28.46	\$31.26	\$43.72

## Critical Illness Insurance (Voya)

Age	Benefit Amount*		
	\$15,000 Employee/Spouse	\$25,000 Employee/Spouse	\$40,000 Employee/Spouse
<25	\$0.90	\$1.50	\$2.40
25-29	\$1.20	\$2.00	\$3.20
30-34	\$2.10	\$3.50	\$5.60
35-39	\$2.70	\$4.50	\$7.20
40-44	\$4.20	\$7.00	\$11.20
45-49	\$7.80	\$13.00	\$20.80
50-54	\$10.80	\$18.00	\$28.80
55-59	\$15.90	\$26.50	\$42.40
60-64	\$29.70	\$49.50	\$79.20
65-69	\$42.00	\$70.00	\$112.00
70+	\$49.80	\$83.00	\$132.80

If you choose coverage for yourself, you may also elect coverage for your dependent child(ren) up to age 26 at no cost.

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

## TRICARE Supplement Plan (Selman & Co.)

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$60.50	\$119.50	\$119.50	\$160.50

## Supplemental Retirement Plans

Plan	Contribution Limit	Catch-Up Contributions*
UNC System 403(b)**	\$23,500	\$7,500
UNC System 457(b)	\$23,500	\$7,500
State 401(k)**	\$23,500	\$7,500
NC Deferred Comp	\$23,500	\$7,500

\* Catch-up contributions are available to participants who are age 50 by the end of the plan year.

\*\* If you contribute to both the 403(b) and State 401(k), then your combined contributions to both Plans count toward the regular and catch-up contribution maximums.

## Income Protection Plans

### UNC VOLUNTARY LIFE INSURANCE PLAN (SECURIAN)

You can elect the following options:

1. Employee Only\*: Lesser of one to 10 times your salary or \$1,500,000
2. Spouse\*: \$10,000, up to plan maximum, in \$25,000 increments
3. Child(ren)\*: \$10,000

The following chart outlines the cost of coverage per \$1,000 increments based on age.

Your Age	Monthly Rates/\$1,000 Coverage	
	Employee	Spouse/Domestic Partner
<25	\$0.040	\$0.023
25-29	\$0.044	\$0.027
30-34	\$0.049	\$0.032
35-39	\$0.055	\$0.038
40-44	\$0.063	\$0.046
45-49	\$0.087	\$0.070
50-54	\$0.135	\$0.118
55-59	\$0.221	\$0.204
60-64	\$0.351	\$0.334
65-69	\$0.633	\$0.616
70-74	\$1.001	\$0.984
75-79	\$1.253	\$1.236
80+	\$1.830	\$1.813

\* You must be enrolled in employee coverage if you wish to cover spouse/child(ren). Spousal coverage cannot exceed 100% of employee's elected amount.

Dependent Child(ren) — Monthly Rate (one premium covers all eligible children)	
\$10,000 of coverage	\$0.50

### UNC VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (SECURIAN)

The amount of insurance you purchase is called the principal sum. Your cost is based on the principal sum chosen, as follows:

Principal Sum	Employee Only	Employee + Family
\$50,000	\$0.85	\$1.25
\$100,000	\$1.70	\$2.50
\$150,000	\$2.55	\$3.75
\$200,000	\$3.40	\$5.00
\$250,000	\$4.25	\$6.25
\$300,000	\$5.10	\$7.50
\$350,000	\$5.95	\$8.75
\$400,000	\$6.80	\$10.00
\$450,000	\$7.65	\$11.25
\$500,000	\$8.50	\$12.50

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## Mandatory Retirement Plan Contribution Rates

For July 2024 - June 2025

### UNC OPTIONAL RETIREMENT PROGRAM (ORP)

ORP Contribution Rate	
Employer Contribution Rate	6.84%
Employee Contribution Rate	<b>6.00%</b>
<b>Total ORP Contribution Rate</b>	<b>12.84%*</b>

\* This is the total amount of contributions that will fund your ORP account with TIAA. For more information on portability and vesting provision, please see Your Mandatory Retirement Plan 2025 Decision Guide.

Other Employer-Paid Benefits for ORP Participants	
Retiree Health Plan Reserves	6.99%
Disability Income Plan	0.13%

### TEACHERS' AND STATE EMPLOYEES' RETIREMENT SYSTEM (TSERS)

Employer Contribution (consists of the following):	
Pension Accumulation Fund*	16.79%
Retiree Health Care	6.99%
Disability Income Plan	0.13%
TSERS Death Benefit	0.13%
<b>Total Employer Contribution Rate</b>	<b>24.04%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

\* Includes 0.01% Qualified Excess Benefit Arrangement (QEBA). In addition, the amount funded to the pension accumulation fund is used to fund a benefit at retirement and is not directed into a member's account. For information on vesting and how benefits are calculated at retirement, please see Your Mandatory Retirement Plan 2025 Decision Guide.

### TSERS — LAW ENFORCEMENT OFFICERS (LEO)

Employer Contribution (consists of the following):	
Pension Accumulation Fund*	16.79%
Retiree Health Plan Reserves	6.99%
Death Benefit Trust Fund	0.13%
Disability Income Plan	0.13%
Supplemental Retirement	5.00%
<b>Total Employer Contribution Rate</b>	<b>29.04%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

\* Includes 0.01% Qualified Excess Benefit Arrangement (QEBA). In addition, the amount funded to the pension accumulation fund is used to fund a benefit at retirement and is not directed into a member's account. For information on vesting and how benefits are calculated at retirement, please see Your Mandatory Retirement Plan 2025 Decision Guide.