
Faculty Benefits Summary



UNC Asheville faculty are eligible to participate in a variety of insurance plans and benefits programs. A brief summary of these programs is provided below. Detailed information pertaining to these benefits is available through the University's Benefits Office at 828-232-5114.

This benefits summary is compiled by UNC Asheville Human Resources staff as a convenience to faculty and staff, and for reference purposes only. It is of a general and educational nature and is not intended to be an official contract of benefits between UNC Asheville and its employees. Policies and procedures, vendors, and level of benefits may change. You should consult the Office of State Personnel Manual, UNC Asheville Policy and Procedures Manual, UNC Policy and Procedures Manual, and official manuals provided by individual vendors relative to the products offered prior to making any final decision regarding benefits selection.

Payday

Permanent employees are paid once per month on the last working day of the month (except December, when payday is prior to the holidays). Mandatory deductions are made for Federal and State taxes, Social Security, and the Teachers' and State Employees' Retirement. Employees must have their monthly paycheck automatically deposited into a bank account.

Parking

Parking for faculty and staff is provided in the parking zones marked with green painted lines. All vehicles parked on campus must display a valid parking hang tag. The cost to employees is \$70 annually. This cost can be payroll deducted at \$5.83 per month on a pre-tax basis. Payroll deduction forms should be submitted to Campus Police.

Medical Insurance

The University pays the entire cost of premiums for the employee on three of four offered plans. The employee pays the entire cost of dependent coverage.

You may elect to be covered by one of the NC *SmartChoice* Blue Options Preferred Provider Organizations (PPO) Plans. **Please note that coverage will no longer be available with the Indemnity Plan after June 30, 2008.** See the attached Benefit Plan Summary for more information. A comparison of monthly contribution rates is also attached for your information.

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NCFlex Program

This is a program of pre-tax benefits available to employees who work 20 or more hours per week. Enrollment in NCFlex options must take place within the first thirty days of employment or during the annual open enrollment period. Under the umbrella of the NCFlex Plan, you will find a Health Care Flexible Spending Account, a Dependent Care Flexible Spending Account, pre-tax Dental Insurance, Vision Insurance, Accidental Death and Dismemberment Insurance, Cancer Insurance, and Voluntary Term Life Insurance. All of these benefits operate on a calendar year basis, and are paid for in their entirety by the employee.

Health Care Flexible Spending Account

This allows a set amount to be payroll deducted on a pre-tax basis to your account. Annual contributions to this fund cannot be less than \$120 or greater than \$4,200. Claims may be filed by attaching a receipt or insurance Explanation of Benefits (EOB), and submitting it directly to the plan administrator.

Dependent Care Flexible Spending Account

This program allows a set amount to be payroll deducted on a pre-tax basis to your account. Annual contributions to this fund cannot be less than \$120 or greater than \$5,000. Claims may be filed by attaching a receipt and submitting it directly to the plan administrator.

Debit Card

A Visa Debit Card is available for use with the Flexible Spending Accounts. This is an optional feature of the accounts, and is available for a fee of \$6 per year.

Vision Care Insurance

This plan is operated by Superior Vision Services. It offers two schedules of benefits – one that provides comprehensive vision care services, including vision examinations, and one that provides benefits for vision care materials but no coverage for vision exams. You may choose either eyeglasses or contact lenses as a benefit, but not both. Again, the employee, on a pre-tax basis, pays the entire cost of the vision care insurance. The current plan cost is:

Plan 1 – includes eye examinations	Employee Only	\$ 7.98 per month
	Employee + family	\$20.24 per month
Plan 2 – does not include eye exams	Employee Only	\$ 5.64 per month
	Employee + family	\$13.98 per month

Voluntary Accidental Death and Dismemberment Insurance

This insurance plan pays a one time benefit if a member suffers a loss of life due to an accident or certain disabling injuries while covered. The coverage is effective 24 hours per day, 365 days per year, and includes accidents on or off the job, while traveling by car, plane, train, boat, or any other public or private form of conveyance. The coverage is in addition to any other coverage you may have under any other insurance plan. The cost for

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AD&D insurance is paid totally by the employee and is dependent upon the principal sum of insurance chosen.

Dental Insurance

The State of North Carolina currently offers a choice of two dental plan options. Employees pay the full premium cost for dental insurance.

High Option – NCFlex Dental

This is a traditional dental plan, which allows the selection of a dentist of your choice. The plan reimburses you or your dentist a percentage of the usual, customary, and reasonable charges for certain services. This is considered “full dental coverage,” and includes coverage for major services such as crowns, dentures, etc., and orthodontic coverage for dependents under age 19. \$50 deductible does not apply to preventive and maintenance services.

Current premiums are:

Employee only coverage	\$ 33.26	Employee & Spouse coverage	\$ 66.74
Employee/One Child	\$ 64.02	Employee & 2 or more children	\$ 80.92
Family	\$117.82		

Low Option - NCFlex Dental

As with High Option, this is a traditional dental plan, which allows the selection of a dentist of your choice and reimburses a percentage of the usual, customary, and reasonable charges for certain services. This plan covers some services at a lower percentage than the high option, and provides no coverage for major services such as crown, dentures and bridges, or orthodontics. The plan also applies the \$50 deductible to preventive and maintenance services.

Current premiums are:

Employee only coverage	\$ 18.98	Employee & Spouse coverage	\$ 38.28
Employee/One Child	\$ 36.74	Employee & 2 or more children	\$ 46.82
Family	\$ 65.54		

Cancer Insurance

Cancer insurance is provided through Allstate Workplace Division. You have two plan options and two levels of coverage to choose from depending on how much coverage you need. In addition to cancer, this insurance pays benefits for 29 other specified diseases such as Muscular Dystrophy, Multiple Sclerosis, Tuberculosis, Sickle Cell Anemia, and Cystic Fibrosis. A complete list of the covered diseases is located in the certificate of coverage located on www.ncflex.org. **If you enroll in this plan the first time it is offered to you**

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(as a new employee), you may elect coverage on a guaranteed basis, without providing evidence of insurability; however, if you have had a diagnosis of cancer within the past twelve months, the plan will not pay for the first twelve months during which it is in effect.

Voluntary Group Term Life Insurance

The NCFlex Voluntary Group Term Life Insurance is provided by ING Employee Benefits and underwritten by ReliaStar Life Insurance Company. This plan pays a benefit to your beneficiary(ies) if you die while covered under the policy. This is strictly a life insurance policy that provides a benefit if you die. There is no accumulated cash value. **If you enroll in this plan the first time it is offered (as a new employee), you may elect coverage up to \$100,000 without providing evidence of insurability (EOI).** An EOI is a way of providing proof of good health. This evaluation may include your current health status, medical and family history. If you decide to enroll for life insurance coverage or increase your coverage at a later date, you will have to provide an EOI form to ReliaStar Life for approval before coverage can become effective. Your monthly premium is based on your age as of your effective date of coverage and the coverage amount you elect.

Retirement Benefits

Full-time employees classified as Exempt from the State Personnel Act (all Senior Academic and Administrative Officer and those EPA Instructional and Research employees hired after 8/1/03) and those in faculty positions may choose between the Teachers' and State Employees' Retirement System (TSERS) and the Optional Retirement Program (ORP). **This is a one time, irreversible election.**

The Teachers' and State Employees' Retirement System is a defined benefit program. The employee contributes 6 percent, and the State contributes a total of 7.83 percent with 3.05 percent funding to the Pension Accumulation Fund, 4.10 percent to the Retiree's Health Plan Reserve, 0.16 percent to the Death Benefit Trust Fund and .52 percent to the Disability Income Plan. Participants are vested in the state's contribution after five years of service. After one year of employment, members are automatically eligible for a death benefit equal to the amount of the employee's annual salary with a minimum payment of \$25,000 and a maximum of \$50,000.

The Optional Retirement Program consists of Teachers' Insurance and Annuity Association/ College Retirement Equities Fund (TIAA/CREF), Lincoln National, Variable Annuity Life Insurance Company (VALIC), or Fidelity Investments. Each of these is a defined contribution plan with the employee contributing 6 percent and the State contributing 6.84 percent to the ORP carrier, 4.10 percent to the Retiree's Health Plan Reserve and .52 percent to the Disability Income Plan for a total of 11.46 percent. You are immediately 100 percent vested in the value of your employee contributions and 100 percent vested in employer contributions after five years of participation in ORP. You may become 100 percent vested in the ORP employer contributions in less than five years provided you meet

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certain requirements relating your next employment. These provisions are detailed in the UNC booklet, “Choosing a Retirement Plan.”

Disability Income Plan

Disability benefits are provided through the Teachers’ and State Employees’ Retirement System regardless of which retirement option you choose. You must contribute to your NC retirement plan 12 months before eligible for short-term disability benefits. Short-term disability provides 50 percent of your salary after a 60-day waiting period for the first year of disability. Short-term benefits can be extended up to an additional 12 months if your doctor feels your medical condition will be resolved and you can return to your usual occupation within that second year. Eligibility for long-term disability benefits begins when you become vested in your retirement plan (5 years). Long-term disability benefits pay 65 percent of your salary, after the short-term period, if you are permanently and completely disabled to perform your usual occupation.

Supplemental disability income plans are available at very reasonable rates. All new staff and faculty are encouraged to review the benefits of those plans. Those in the Teachers’ and State Employees’ Retirement System can choose a plan from Liberty Mutual, and those in the Optional Retirement Program (ORP) can choose a plan available from The Standard (formerly TIAA Disability). The University Benefits Office will be glad to answer any questions you might have about these plans.

Voluntary Tax Deferred Supplemental Retirement Plans

A variety of tax deferred savings plans are available to employees through AIG VALIC, TIAA-CREF, Lincoln, North Carolina Deferred Compensation Plan (457(b)), and the North Carolina State 401 (k) Plan. Further information on these plans is available from the Benefits Manager.

Other Insurance

Several types of other insurance coverage are available to employees. Selections may be made from among the following:

The Standard Long-Term Disability
Liberty Life Long-Term Disability
AFLAC (Supplemental Plans)

Options for life insurance, accidental death and dismemberment, homeowners and auto insurance are available only to those who elect to join the State Employees Association of North Carolina (SEANC). Additional information regarding SEANC is available at <http://www.seanc.org/site/index.cfm>.

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Educational Assistance/Tuition Remission Program

Two educational assistance programs are available to University employees:

- Qualified employees may take three course per academic year free of charge (tuition and fees are waived by the University). These courses can be taken at any of the sixteen (16) constituent Universities except summer courses, which must be taken at UNC Asheville. This is limited to three courses per academic year.
- The University offers a reimbursement program for classes taken at North Carolina Community Colleges. This is limited to one class per semester in fall and spring, and may be limited by funds availability.
- Qualified employees taking job related courses at institutions other than the UNC system may receive reimbursement of tuition and fees up to a maximum set by the Office of State Personnel. Such reimbursement is dependent upon funds availability in the employee's home department.

One program is available for dependents:

- Dependents of qualified employees may be eligible for up to \$200 per semester (Fall/Spring) to be applied toward payment of tuition and fees for attendance at UNC Asheville. Actual funding is determined by the number of applicants and available funds.

University Facilities and Activities

All University employees and their dependents may utilize the facilities of D. Hiden Ramsey Library and the Health and Fitness Center. Special University functions such as Theatre UNC Asheville and Tanglewood Children's Theatre productions, as well as concerts, athletic events, films and other cultural events sponsored by the Cultural and Special Events Committee or Underdog Productions are open to employees and their families. Some of these events may offer special discount employee admission rates. Please contact each facility for details regarding their individual use policies.