



## Benefits at a Glance

### Medical Insurance

- Please visit the [State Health Plan website](#) for full details on the choice of plans
- Choice of Traditional (70/30) or Enhanced (80/20)
- Coverage Costs (per month, as of January 1, 2018):

### Traditional 70/30 Plan

WELLNESS ACTIVITY		
Tobacco-free Attestation or QuitlineNC Enrollment	COMPLETED	NOT COMPLETED
Subscriber Only	\$25.00	\$85.00
Subscriber + Child(ren)	\$218.00	\$278.00
Subscriber + Spouse	\$590.00	\$650.00
Subscriber + Family	\$598.00	\$658.00

### Enhanced 80/20 Plan

WELLNESS ACTIVITY		
Tobacco-free Attestation or QuitlineNC Enrollment	COMPLETED	NOT COMPLETED
Subscriber Only	\$50.00	\$110.00
Subscriber + Child(ren)	\$305.00	\$365.00
Subscriber + Spouse	\$700.00	\$760.00
Subscriber + Family	\$720.00	\$780.00

Notes:

1. If your employment contract is for less than 12 months, contact the Payroll Office for monthly rates.
2. 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 primary due to end of stage renal disease (ESRD).
3. The College share for Active Subscribers is \$498.68.

## NC Teachers' and State Employees Retirement Benefits

- [Teachers' and State Employees Retirement Handbook](#)
- Enrollment is automatic and also mandatory for full-time employees
- Employee contributions are deducted on a pre-tax basis equaling 6% of salary
- College contribution for the 2017-2018 fiscal year is 17.13%
- Death benefit of not less than \$25,000 or more than \$50,000 based on the employees' salary is available through the NC Retirement System after the employee has worked for the state for one year
- [Disability benefits](#) for short-term and long-term disability available (service credit conditions apply)

## Voluntary Dental Insurance Provided by AlwaysCare

- Contact [www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com)
- \$25 deductible per person per calendar year (does not apply to preventive procedures)
- Preventive Care covered at 100% (includes exams, x-rays, and cleanings twice per calendar year)
- Basic care at 80% (includes extractions, fillings, root canals, and other procedures)
- Major & restorative care covered at 50% (includes crowns, dentures, bridges, oral surgery and other procedures)
- Orthodontia procedures for dependent children under age 19 covered at 50% (after 1 year enrollment)
- Maximum benefit of \$1,500 per person per calendar year
- \$350 carry-over is possible up to maximum of \$1,250
- Premiums are paid for by employee (Spouse, child coverage available):

Coverage - 12 deductions	Cost to Employee
Employee Only	\$41.25
Employee & Spouse	\$89.05
Employee & Children	\$106.01
Family	\$145.29

## Voluntary Vision Provided by Envolve

- Contact [www.myvisionplan.com](http://www.myvisionplan.com)
- PPO list of area providers available
- \$15 co-pay for eye exam (High Plan Only)
- Contacts or lenses - once per year, covers up to \$150
- Frames - once every 2 years, covers up to \$150
- Low Plan – Materials Only Plan
- High Plan – Full Service Plan

Tier	Low Plan Materials Only	High Plan Full Service
Employee Only	\$6.98	\$10.55
Employee + 1	\$12.15	\$18.56
Employee + Family	\$20.85	\$31.77

## Medical & Childcare Flexible Spending Accounts

- Plan year begins January 1 and ends December 31
- Set money aside on pre-tax basis to pay for planned expenses
- Medical flexible spending account (\$2,600/year maximum)
- Childcare Reimbursement (\$5,000/year maximum)
- Account access available online for monitoring balance

## Deferred Compensation

- [NC 401k Plan](#)- Available through Prudential Retirement to supplement retirement; plans are employee funded
- [NC 457b Plan](#)- Available through Prudential Retirement to supplement retirement; plans are employee funded
- [Nationwide 457](#)- Available through Nationwide; plans are employee funded

## Tricare Supplement

- Contact [Selman and Company](#)
- Coverage for military retirees and eligible dependents
- Pays secondary to Tricare and reimburses member's cost shares, deductibles and excess charges

Coverage - 12 deductions	Cost to Employee
Employee Only	\$60.50
Employee & Spouse	\$119.50
Employee & Children	\$119.50
Family	\$160.50

## Employee Assistance Plan (EAP)

- Contact [www.mygroup.com](http://www.mygroup.com)
- Administered by McLaughlin Young Group
- Available to address personal or work-related challenges
- Confidential and free to employees
- Help is available 24/7/365 at 800-633-3353

## Annual Leave

- Earned according to years of employment:
  - 0-5 Years (9 hours, 20 minutes/month) 14 days
  - 5-10 Years (11 hours, 20 minutes/month) 17 days
  - 10-15 Years (13 hours, 20 minutes/month) 20 days
  - 15-20 Years (15 hours, 20 minutes/month) 23 days
  - 20 Years+ (17 hours, 20 minutes/month) 26 days
- Faculty and library personnel do not receive annual leave
- Annual leave in excess of 240 hours on December 31 is converted to sick leave

## **Sick Leave**

- Employees earn 8 hours per month
- Sick leave is cumulative indefinitely

## **Petty Leave**

- Non-exempt employees earn two hours petty leave per month

## **Other Optional Benefits**

- [State Employees Credit Union Membership](#) (SECU) eligibility
- [State Employees Association of North Carolina](#) (SEANC) eligibility
- Cancer, Critical Care, Accident, Short Term Disability Income, Medical Bridge and Life Insurance through [Pierce Group Benefits](#)

If you have questions regarding benefits at Craven Community College, please contact Denise Horne, Executive Director of Human Resources at (252) 638-7225 or Victoria Purser, Assistant Director for Human Resources at (252) 638-7375.