

OTHER EMPLOYEE BENEFITS- BP 2.22

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Other Employee Benefits

Teachers' and State Employees' Health Benefit Plans

Any employee contributions to the Teachers' and State Employees' Health Benefit Plans are automatically deducted from the employee's monthly paycheck. Because the health benefits of the College are offered under a cafeteria plan approved by the IRS, these contributions are paid with pre-tax dollars.

A comprehensive comparison of plan benefits and costs for all Teachers' and State Employees' Health Benefit Plans is available from the Human Resource Office and Business Office.

Participants in the selected plan is provided to all full- and part-time regular and full and part-time temporary employees who work more than 30 hours per week and are employed for a period greater than six months at no cost.

State of North Carolina Comprehensive Major Medical Plan

The medical plan, administered by Blue Cross/Blue Shield, is a part of the CostWise program. Under this program, participating doctors agree to accept the Plan's usual, customary, and reasonable allowance for covered services and to bill members only for deductible and co-payment amounts. This means that the employee is not responsible for any charges above the Plan's allowable fees.

Information about the plan can be obtained from www.shpnc.org and the Human Resources Office. Enrolled employees should be sent plan updates by the State Health Plan.

Teachers' and State Employees' Retirement System

Full-time regular employees are automatically included in the Teachers' and State Employees' Retirement System, which also provides disability income protection and life insurance. The booklet Your Retirement Benefits, provided by the Department of Human Resources or available online at www.nctreasurer.com to each enrolled employee, contains complete details of the system.

Both the employer and the employee contribute funds to the retirement system. The employer's contribution, made by the state of North Carolina, changes annually. The employee's contribution is 6 percent.

The employee's contributions to the Teachers' and State Employees' Retirement System are automatically deducted from the employee's monthly paycheck. These contributions are paid with pre-tax dollars.

Retirement Benefits

Monthly payments at retirement are based on the employee's salary, age, and years of creditable service. Unreduced retirement benefits are available at any age with 30 years of credit, at age 60 with 25 years of credit, or at age 65 with 5 years of credit. Reduced benefits are available after age 50 with 20 years of credit or at age 60 with 5 years of credit. Your Retirement Benefits contains a complete discussion of retirement criteria and disbursement options, or online at www.nctreasurer.com/dsthome.

Credit for Military and Out-of-State Service and Re-Payment

The employee's benefit at retirement is based, in part, on his or her creditable service. In addition to the years and months contributed to the Retirement System, creditable service also includes:

- Military service
- Workers' compensation leave
- Out-of-state service
- Part-time service
- Credit for 90-day waiting period
- Service with a local governmental employer
- Sick leave
- Service with the Federal Government
- Educational leave
- Public community service
- Credit for service after age 62
- Omitted service
- Withdrawn service
- Service as a member of the General Assembly
- Temporary service
- Extended illness

Disability Income Plan

The Retirement System provides both short-term and long-term disability provisions. These provisions are explained in Your Retirement Benefits, or online at www.nctreasurer.com/dsthome.

Life Insurance

As a member of the State Retirement System, an employee is automatically entitled to life insurance after one year of service, known as a death benefit; this benefit is equal to the highest 12 months salary in a row during the 24 months before you die no less than \$25,000 and no more than \$50,000. Your Retirement Benefits explains how the benefit is calculated.

Workers' Compensation Insurance

All employees are covered by Worker's Compensation Insurance. The Workers' Compensation Act requires that all accidents occurring during working hours and resulting in injury that would cause an employee to be absent from work or to receive medical treatment must be reported to the employer. The employer must report the accident to the North Carolina Industrial Commission.

The employee will be provided medical treatment, and, under certain conditions, receive workers' compensation weekly benefits for time lost from work.

Procedures for Reporting Accidents: Work-related accidents should be reported to the Office of Human Resources. The Office of Human Resources and the Vice President for Financial and Administrative Services will complete the North Carolina Industrial Commission Form No. 19 and submit it along with the Supervisor's Accident Report Form, completed by the employee's supervisor, to the appropriate agencies.

To protect their benefits under Workers' Compensation Insurance, employees must report the accident so that the Form No. 19 can be filed within five working days after the event. An employee unsure of whether an accident should be reported is advised to discuss the situation with the Human Resources Director.

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