

	Retirement System to increase their monthly benefit.	another Roth 401(k), Roth 403(b), Roth IRA or Roth 457.	retirement plan or IRA; <ul style="list-style-type: none"> <li>At retirement only, members may move balance to the Retirement System to increase their monthly benefit.</li> </ul>	
<b>One-Time Deferrals</b>	<ul style="list-style-type: none"> <li>Upon separation, employees may choose to defer their leave payout of vacation/bonus leave or longevity into their Prudential Savings Plan (401k or Deferred Comp/457b) to help increase their savings contributions or meet their annual savings maximum.</li> </ul>			
<b>Tax Considerations</b>	<ul style="list-style-type: none"> <li>Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is processed;</li> <li>Rollovers to other qualified plans or IRAs are not taxable events.</li> </ul>	Withdrawals are NOT subject to federal or state income taxes provided: <ul style="list-style-type: none"> <li>The 1<sup>st</sup> Roth contribution has been in the account for a t least 5 tax years; and</li> <li>The member is 59 ½ or older, disabled, or deceased.</li> </ul>	<ul style="list-style-type: none"> <li>Withdrawals of pre-tax funds are subject to federal and state income taxes for the year in which the distribution(s) is processed;</li> <li>Rollovers to other qualified plans or IRAs are not taxable events.</li> </ul>	Withdrawals are NOT subject to federal or state income taxes provided: <ul style="list-style-type: none"> <li>The 1<sup>st</sup> Roth contribution has been in the account for a t least 5 tax years; and</li> <li>The member is 59 ½ or older, disabled, or deceased.</li> </ul>
<b>Tax Penalties</b>	Regardless of age at withdrawal, no additional penalties will apply.	Regardless of age at withdrawal, no additional penalties will apply.	Withdrawals prior to age 59 ½ may be subject to an additional 10% federal income tax penalty. This penalty can be avoided if the member: <ul style="list-style-type: none"> <li>Separates from service in the calendar year they turn 55, or later;</li> <li>Elects to receive substantially equal payments based upon life expectancy;</li> <li>Is disabled or deceased.</li> </ul>	State and federal income taxes along with a federal tax penalty for early withdrawal may apply to the earnings (not contributions) if the member is younger than 59 ½ or if the first Roth contribution has not been in the account for at least 5 years.
<b>Minimum Required Distributions</b>	The federal government dictates that minimum withdrawals must begin by age 70 ½ , provided a member is no longer employed by the sponsoring employer. Failure to receive this annual minimum required distribution (MRD) may result in significant tax penalties.			

## **SHORT-TERM DISABILITY**

### **Location**

<https://www.nctreasurer.com/ret/DINCP%20Employer/TSERSDisabilityHandbook.pdf>

Employees who become temporarily or permanently disabled and are unable to perform their regular work duties may be eligible to receive partial replacement income through the Disability Income Plan of North Carolina. In order to qualify for short-term disability benefits, an employee must be in permanent status and work at least 30 hours per week for nine months of the year and participate as a member of the retirement system for at least one year during the 36 months preceding the disability. Eligible employees may receive a monthly short-term benefit equal to 50% of their monthly salary, plus 50% of their annual longevity. Monthly benefits during the short-term period cannot exceed \$3,000. This monthly benefit is reduced by any workers' compensation or Veteran's Affairs benefit received for the same disability. Short-term benefits are available for up to one year and may be extended for up to one additional year if the disability is temporary and is likely to end within that additional year. Additional information can be found on The Office of the NC State Treasurer's website at [www.nctreasurer.com](http://www.nctreasurer.com).

## **LONG-TERM DISABILITY**

Long-term benefits may be payable after the conclusion of the short-term disability period. Employees should apply within 180 days of the end of their short-term or extended short-term benefit period. In order to qualify for long-term disability benefits, an employee must have at least five years of membership service with the Retirement System during the 96 months preceding the conclusion of the short-term disability period. During the first three years of long-term disability, eligible employees may receive a monthly long-term benefit equal to 65% of monthly salary, plus 65% of annual longevity pay. Monthly benefits during the long-term period cannot exceed \$3,900. This benefit is reduced by any Workers' Compensation (excluding permanent partial Workers' Compensation awards) or Veteran's Affairs benefits if for the same disability; any primary Social Security benefits, regardless of whether the employee elects to receive such benefits; and any monthly payments from any other federal agency. Additional information can be found on The Office of the NC State Treasurer's website at [www.nctreasurer.com](http://www.nctreasurer.com).

## **DEATH BENEFIT**

### **Location**

<https://www.nctreasurer.com/Retirement-And-Savings/For-New-Government-Employees/Pages/Death-Benefits.aspx>

A death benefit is payable if the employee dies while still in active service and after 1 year as a contributing member of the Retirement System. The death benefit amount is one year's salary determined by the highest salary within a consecutive 12 month time period in the last 24 months. This amount would be at a minimum of \$25,000 or not to exceed \$50,000.

## **SWORN LAW ENFORCEMENT SPECIFIC BENEFITS**

Law Enforcement has additional separate benefits that are in addition to those afforded to all State Employees. Those benefits are administered through the NC Treasurer's Office. A detailed explanation of those are located here:

[https://www.nctreasurer.com/ret/Benefits%20Handbooks/2013TSERS\\_LEOhandbook.pdf](https://www.nctreasurer.com/ret/Benefits%20Handbooks/2013TSERS_LEOhandbook.pdf)

## **INSURANCE BENEFITS FOR STATE EMPLOYEES**

The State of North Carolina provides health care benefits to teachers, employees, retirees, and their eligible dependents according to the provisions and limitations of North Carolina General Statutes. Health Insurance is offered to every permanent employee that is working at least (30) hours per week. Employees have (30) days to enroll in health insurance coverage from the date of hire. If the employee applies for health insurance after the (30) day period, there may be a 12-month waiting period for pre-existing health conditions.

## **DEPENDENTS**

Eligible dependents under the State Health Plan include:

- Legal Spouse;
- Children up to age 26 including natural, legally adopted, foster children, children for whom the employee is court-ordered guardian and stepchildren of the employee:

- An unmarried child who is physically or mentally incapacitated, to the extent that he or she is incapable of earning a living, and such handicap developed or began to develop before the dependent's 26<sup>th</sup> birthday.

Please note that an individual cannot be enrolled as a dependent under the Plan if he or she is enrolled as an employee. In addition, a dependent cannot be enrolled under two Plan contracts at the same time.

## HEALTH INSURANCE

The State of North Carolina provides health care benefits to teachers, employees, retirees, and their eligible dependents according to the provisions and limitations of North Carolina General Statutes. Health Insurance is offered to every permanent employee that is working at least (30) hours per week. The following Health Care Plan options are available as Preferred Provider Organization (PPO) Options:

1. Enhanced (80/20)
2. Consumer Directed Health Plan
3. Traditional (70/30)

Active Employee Premiums									
Participation in Wellness Activities									
Wellness Activities		All 3	Two Activities Completed			One Activity Completed			None
Smoking Attestation		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>			
PCP Selection		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
Health Assessment		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Plan Options	Employer Share	Employee / Retiree Share							
Enhanced 80/20	\$463.68	\$14.20	\$39.20	\$39.20	\$54.20	\$64.20	\$79.20	\$79.20	\$104.20
Consumer Directed	\$463.68	\$0.00	\$20.00	\$20.00	\$40.00	\$40.00	\$60.00	\$60.00	\$80.00
Traditional 70/30	\$463.68	\$0.00							
Dependent Premiums									
Dependent Group				Enhanced 80/20 with all credits		Consumer Directed with all credits		Traditional 70/30	
Employee + Child(ren)				\$294.72		\$189.82		\$210.92	
Employee + Spouse				\$660.52		\$489.14		\$543.46	
Employee + Family				\$699.42		\$520.96		\$578.86	
Total Employee Contribution = Active Employee Share + Dependent Premium									

Click here for a comparison of the plans:

<http://www.shpnc.org/library/pdf/annual-enrollment/2015/actives-comp-chart.pdf>

<http://www.shpnc.org/myMedicalBenefits/ppo/enrollment/2014-2015-rate-sheets.aspx>

## NC FLEX BENEFITS

The NCFlex Program provides a variety of pre-tax plans available to state agency, university, and select community college employees. Employees are eligible to participate in NCFlex if they are a state agency or university employee working 20 or more hours per week in a permanent, probationary, or time-limited position. Specific information on each of the plans can be located on [www.ncflex.org](http://www.ncflex.org). The website will also introduce you to Alex, the new NCFlex interactive guide that can assist if you are not sure what coverage to select to meet your family's needs. Click the link below for a demonstration of the Alex tool:



ALEX Demo for  
NCFlex\_v2\_01122016.

### **Effective Dates of Coverage**

You have 30 days from the date of hire to enroll in the NCFlex programs. Employees can enroll in NCFlex online using ESS, you will then be re-directed to the BenefitFocus online enrollment portal. If you do not enroll at the time of hire, you will have the opportunity to enroll each year during annual enrollment which is usually in the fall. Unlike health insurance, you do not have a choice for effective date of coverage. NCFlex benefits will be effective the 1st of the month following the date of hire. For example, if an employee is hired on 4/5/16, their Flex benefits would be effective 5/1/16. Unlike health insurance where you pay a month in advance for the next month's coverage, NCFlex premium deductions pay for the current month's coverage. This means that NCFlex premiums deducted from April paycheck pays for NCFlex coverage for April.

### **Dependent Eligibility**

Coverage for your eligible dependents is available for most NCFlex benefits (see the specific benefit section for details). Eligible dependents are generally:

- your legally-married spouse;
- any unmarried child, including stepchild and foster child, who is dependent upon you for support and maintenance until the end of the month in which the child turns age 26;
- any unmarried child, including stepchild and foster child, of any age who remains dependent upon you for support and maintenance and who is unable to make a living because of a mental or physical handicap.\*

For the accidental death and dismemberment, cancer, critical illness, dental and vision plans, you may cover children who meet the above requirements.

For the Health Care Flexible Spending Account (HCFSA), you may also cover children under the age of 26, regardless of student, tax dependency or marital status. In addition, you may submit eligible expenses for a qualifying relative, which includes any individual who is not the tax dependent of another taxpayer, has the same principal residence as you, and for whom you provide more than half of the support for the calendar year.

Below is a brief description of each NCFlex plan available:

### **Health Care Spending Account**

The Health Care Flexible Spending Account (HCFSA) is a supplement to the current health insurance. Through the HCFSA, employees may choose to contribute a set amount of money to an account through payroll deduction on a pre-tax basis. With this account, employees are reimbursed with the pre-tax dollars set aside to pay for medical, dental, or other health care expenses not covered by a health plan. Employees never pay taxes on the money received from the spending account which helps health care dollars go farther. The annual contribution cannot be less than \$120 a year (\$10 per month) or greater than \$2,550 a year (\$212.50 per month).

### **Reimbursement Process**

You have two options for reimbursement:

Option One is to complete the HCFSa Claim Form and submit the HCFSa Form along with the required documentation to P & A Group. Reimbursements are usually processed within one week and are directly deposited into the same bank account that your paycheck is deposited.

Option Two is to use the NCFlex Convenience Card. The Convenience Card allows you to pay a provider/vendor directly from your HCFSa at the point of purchase for eligible health care expenses. The card reimburses up to your annual election. You will still need to submit receipt documentation and a HCFSa Claim Form EXCEPT when the transaction equals a copayment amount from your prescription, medical, dental, or vision plan. There is no fee for the convenience card option.

### **Dependent Day Care Spending Account**

The Dependent Day Care Flexible Spending Account (DDCFSA) is designed to benefit employees with young dependent children or disabled dependents of any age. Eligible day care expenses may be reimbursed for:

1. Your "qualifying child" (including a stepchild, foster child, child placed for adoption, or younger brother or sister) under age 13 who has the same principal residence as you for more than ½ the year and does not provide more than ½ of his/her own support during the calendar year; OR
2. Your "qualifying child" (as defined above) of any age, spouse, or other dependent who receives over ½ of his/her support from you (e.g. your disabled elderly parent), who is physically or mentally incapable of caring for himself or herself and has the same principal place of residence as you for more than ½ of the year. To reimburse day care received outside of your home, your disabled dependent must spend at least 8 hours per day in your home.

***NOTE:*** Special rules apply for divorced or separated parents with dependent children. Generally, the child must be a dependent for whom the employee can claim an income tax exemption. In other words, the employee must have legal custody of the child for over ½ of the year for day care expenses to be reimbursed through the DDCFSA.

### **Vision Care Plan**

The NCFlex Vision Care plan is administered by Superior Vision Services (SVS). Under this plan there are three plan options:

- Core Wellness Exam (no monthly premium cost, \$20.00 copay for exam only)
- Basic Plan – Exam and Materials
- Enhanced Plan – Enhanced Exam and Materials

All these plans offer in-network and non-network services. However, using an in-network provider will result in less expenses for the employee. Employees have a choice of over 2,000 vision providers in the SVS network that includes ophthalmologists, optometrists, and optical companies. Please keep in mind that employees are responsible for paying any charges in excess of the covered benefit.

There is NO waiting period for first-time enrollees. However, if coverage is elected and dropped the following year, the employee will have to wait an additional two years before being allowed to get back in the plan.

### **The Voluntary Accidental Death and Dismemberment Insurance Plan**

AD&D is underwritten by A.C. Newman and Company on behalf of Gerber Life Insurance Company. It pays a benefit if the employee suffers a loss as the result of a covered accident while insured under the plan. It also pays a benefit for certain disabling injuries that occur while covered.

Employees can elect to cover spouses and dependent children. The coverage is effective 24-hours a day, 365 days a year and includes accidents on or off the job.

Employees may choose from \$50,000 up to \$500,000 of principal sum as insurance coverage. If an employee or their spouse are both eligible (as state or university employees) to elect this coverage, both may elect to participate as employees, but only one may enroll for employee and family coverage. The spouse who elects employee and family coverage will not have coverage for his/her spouse, only children. In addition, an employee cannot be covered as both an employee and a dependent.

**Core AD&D**

A \$10,000 core Accidental Death & Dismemberment (AD&D) benefit, if elected, is provided at no cost by the State of North Carolina. The NCFlex Core AD&D is in addition to any NCFlex Voluntary AD&D insurance plan or any other coverage an employee may have under any other insurance policy. To have the Core AD&D \$10,000 insurance benefit, employees must enroll in the NCFlex **Core** AD&D plan. Coverage may end at any time, as determined by the State of North Carolina.

**Cancer Insurance**

Cancer Insurance is provided through Allstate Workplace Division (AWD). Employees have three plan options (Low, High, and Premium) and two coverage levels to choose from depending on how much coverage is needed.

In addition to cancer coverage, this insurance pays benefits for 29 other specified diseases such as Muscular Dystrophy, Multiple Sclerosis, Tuberculosis, Sickle Cell Anemia, and Cystic Fibrosis. As a new hire, employees enrolling within the first 30 days from the date of hire, may elect coverage on a guaranteed basis (without providing Evidence of Insurability – EOI) and coverage is effective the first of the month following the date of hire. An EOI form is a way of providing proof of good health. This evaluation may include questions relating to current health status, medical history, and family medical history. If enrolling **at a later date**, employees will have to provide an EOI form to AWD for approval before coverage becomes effective.

**Critical Illness**

NCFlex offers a Critical Illness Insurance plan. The insurance is administered by Allstate Workplace Division (AWD) and complements existing medical coverage, but does not replace it. The coverage pays a lump-sum payment when a covered person experiences a covered condition. See below for a list of covered conditions and the eligible lump sum payment:

<b>Category (1)</b>	<b>Category (2)</b>	<b>Category (3)</b>
Incorporates certain <b>cancer</b> -related conditions:	Incorporates certain <b>heart</b> -related conditions:	Incorporates certain <b>other</b> conditions:
<ul style="list-style-type: none"> <li>• Full Benefit Cancer</li> <li>• <i>Partial Benefit Cancer*</i></li> <li>• Bone Marrow Transplant</li> </ul>	<ul style="list-style-type: none"> <li>• Heart Attack</li> <li>• Stroke+</li> <li>• <i>*Coronary artery bypass graft*</i></li> <li>• Heart Transplant</li> </ul>	<ul style="list-style-type: none"> <li>• Major organ transplant (other than bone marrow &amp; heart)</li> <li>• Kidney failure</li> </ul>

*\*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should the covered individual experience another one of the covered conditions in that category while the certificate is in force.\**

If diagnosed with a covered condition in any of the three categories (cancer, heart, or other) and policy and certificate requirements are met, an employee can receive a lump-sum benefit payment up to \$15,000. The maximum you can receive in any one category is \$15,000. After \$15,000 has been paid in any category, that category will close and no additional payments for any other covered conditions within that category will be paid. The maximum an employee can receive across all three categories is \$45,000. Once a \$15,000 category benefit amount has been paid in each of the three categories for a total of \$45,000, the coverage is terminated and the payroll deduction will stop.

Coverage is available for the employee, spouse, and child(ren). If an employee or their spouse are both eligible, both may elect to participate as employees, but only one may enroll for employee and family coverage. An employee may NOT be covered as both an employee and a dependent.

### **Group Term Life**

Voluntary Group Term Life Insurance pays a benefit to an employee's beneficiary(ies) if the employee dies while covered under the policy. Please note that this is strictly a life insurance policy that provides a benefit upon death. There is no accumulated cash value.

New Hires enrolling within the first 30 days of employment may elect coverage up to \$100,000 without providing Evidence of Insurability (EOI). An EOI form is a way of providing proof of good health. This evaluation may include questions relating to current health status, medical history, and family medical history. If enrolling or increasing coverage **at a later date**, employees will have to provide an EOI form to ReliaStar Life for approval before coverage can become effective.

Monthly premiums are deducted on a pre-tax basis and based on the employee's age as of January 1<sup>st</sup> of the current plan year and the coverage amount elected. Coverage can be elected in increments of \$10,000. A minimum of \$20,000 is available up to a maximum of \$500,000 of coverage.

Coverage is also available for a spouse and/or child(ren). Premiums for a spouse are also based on the age of the covered employee as of January 1<sup>st</sup> of the current plan year. If spouse and/or child(ren) coverage is elected then premiums for the employee and dependents are deducted on a post-tax basis.

### **Dental Coverage**

NCFlex offers both a Low and High option dental plan through United Concordia (UCCI). Employees can visit a network or non-network provider and get the same amount of coverage, but can save more money by visiting a UCCI network dentist. For a summary of benefits and a comparison of the NCFlex dental plan and the agency specific MetLife dental plan, please click on the link listed below under the 'Agency Specific Insurance Benefits' section.

## **TRICARE SUPPLEMENT**

As a Military Retiree or a Qualified National Guard and Reserve Member (TRS) working for the state 20 or more hours, you can take advantage of the TRICARE Supplement Plan through the NCFlex Program. You must be enrolled in one of the TRICARE Plans offered by the Military. This benefit is provided by SelmanCo.

More information can be obtained at <http://oshr.nc.gov/state-employee-resources/benefits/nc-flex/tricare-supplement>

## QUALIFYING LIFE EVENTS

If at any time during your Plan Year a Qualifying Life Event occurs, you can change your Health Insurance/ NCFlex coverage for the remainder of the year. **You will only be able to make changes to your benefits as it relates to the specific Life Event that has occurred.** Changes must be made within 30 calendar days of the life event. For detailed information as to what changes can be made to each of your benefits based on a Life Event, please go to the [www.ncflex.org](http://www.ncflex.org) website, under “General Benefits Information” and select “Life Events.”

Qualifying Life Events are not the same for the State Health Plan and NCFlex. Therefore, please refer to the following:

### State Health Plan Status Changes:

Here are some examples of what may be considered as Qualifying Life Events. Please refer to the “When Coverage Begins & Ends” section of the N.C. State Health Plan Benefits Booklet ([www.shpnc.org](http://www.shpnc.org)) for detailed information on Qualifying Life Events.

- Change in legal marital status which includes marriage, death of a spouse, divorce, legal separation, or annulment.
- Dependents change due to birth, adoption, placement for adoption, or death of the dependent.
- You, your spouse, or your dependents terminate or commence employment, resulting in the loss or gain of health coverage.
- You, your spouse, or your dependents reduce or increase their hours of employment.
- You, your spouse, or your dependents are entitled to coverage under Part A or Part B of Medicare, or Medicaid.
- Your dependents cease or commence to satisfy the requirements for coverage due to attainment of age or their own employer sponsored health care coverage.
- You, your spouse, or your dependents commence or return from an unpaid leave of absence such as Family Medical Leave or military leave.
- You receive a court order to provide coverage for your child(ren).
- There is a substantial change (at least \$50 per month) in the premiums and/or benefits in the plan covering dependents. (*Example: Spouse covers dependent child(ren) and the cost of spouse’s coverage increases at least \$50 per month, dependents can be added to the State Health Plan*).

### NCFlex Status Change Events:

- Marriage
- Death of Spouse or Child
- Legal Separation for at least 90 days or Divorce
- Birth, Adoption, Placement for Adoption, or Change in Legal Custody
- Dependent Child ineligible due to Age or Marriage
- Termination of Employee’s employment
- Spouse begins employment and gains coverage
- Spouse terminates employment and loses coverage
- Employee changes from part-time to full-time and becomes benefit eligible (20 or more hours)
- Spouse changes from part-time to full-time and becomes benefit eligible (20 or more hours)
- Employee changes from full-time to part-time and loses eligibility (less than 20 hours)

- Spouse changes from full-time to part-time and loses eligibility (less than 20 hours)

**How to Make Benefit Changes due to a Life Event:**

If you wish to make changes to your insurance elections, **notify your Benefits Representative immediately**. You only have **30 days from the Life Event** to make changes to your benefits. Your change in elections must be consistent with your status change and may be subject to approval.

Documentation may be required. Changes to dental benefits could result in waiting periods, read the benefit details carefully

Please follow these steps to make changes to your benefits when a Qualifying Life Event (QLE) occurs:

1. Obtain written proof of your QLE, including the effective date (i.e. birth certificate, marriage license, divorce decree, adoption papers, etc.)
2. Submit a copy of your QLE documentation to your unit Health Benefit Representative (HBR) for auditing purposes.
3. Login to ESS at <https://my.beacon.nc.gov> select **My Benefits**, then select **NC State Health Plan**. This link will take you to the State Health Plan website, from there you will click **Enroll Now**, then click **Login to e-Enroll**. Logging into e-Enroll will take you to the BenfitFocus portal and allow you make changes to your State Health plan and/or NC Flex plans.

***Important Note: Employees MUST make their benefit changes online within 30 days from the Qualifying Life Event.***

**AGENCY SPECIFIC INSURANCE BENEFITS**

In addition to the state-sponsored insurance programs, the Department of Public Safety can approve and make available other insurance options for DPS employees. These insurance programs are approved through the DPS Insurance Committee and are administered through private insurance agencies/brokers.

**The supplemental agency-specific plans are NOT part of N.C. State Government and, therefore, are NOT transferable if you leave DPS and transfer to another State Agency.**

The following supplemental insurance is available for DPS employees:

**MetLife Dental** - The MetLife dental insurance is comparable to the NC Flex high option dental plan. Monthly payroll deductions for MetLife are made after taxes have been taken out, while the NCFlex Dental Plans have monthly payroll deductions taken out PRIOR to taxes.

**Pierce Heart and Stroke Insurance** – The Heart and Stroke Insurance includes Wellness and Intensive Care. The plan helps cover costs associated with a heart attack, stroke, or heart disease.

**Pierce Whole Life Insurance** – This plan is underwritten by Transamerica Life Insurance Company. You can enroll yourself, your spouse and/or any eligible dependents. Monthly premiums are deducted on an after tax basis. For more information regarding this plan go to:

[http://pierceins.com/vinfu/wp-content/uploads/2015/12/Whole-Life\\_CWL01C-NCDPS-0915.pdf](http://pierceins.com/vinfu/wp-content/uploads/2015/12/Whole-Life_CWL01C-NCDPS-0915.pdf)

**Colonial Life Cancer Insurance** – This plan pays a lump sum benefit to assist with the medical and/or non-medical costs associated with the diagnosis of cancer, or carcinoma in situ. For more information regarding this plan go to:

<https://ncdps.s3.amazonaws.com/s3fs-public/emp/BenefitsandSafety/ColonialLifeBrochure.pdf>

**Colonial Life Disability Insurance** – This plan helps to replace a portion of your income to make ends meet if you become disabled from a covered accident/illness. Additional plans also available are: Accident, Gunshot Wound and Medical Bridge Hospital Confinement plans.

**NC HEALTHSMART:**

NC HealthSmart is an initiative by the State Health Plan to provide employees with resources and information to be as healthy as you can be. On the [www.shpnc.org](http://www.shpnc.org) website, please visit the NC HealthSmart Wellness Programs link to view a wealth of resources that can help you reach your health and wellness goals. This link includes:

- Personal Health Portal – Login and take a Personal Health Assessment (PHA) and receive a Personal Action Plan.
- Worksite Wellness Toolkit – Learn how to create a health-friendly workplace using NC HealthSmart tools and resources.
- Review Your Preventative Care & Immunization Benefits
- Wellness Services – Provides information on quitting tobacco, incorporating more nutritious foods into your diet, reducing stress, etc.
- Disease and Case Management Services

NC HealthSmart also includes information for contacting a Health Coach who would be available to answer questions you may have concerning your or your family’s health. Please visit [www.shpnc.org](http://www.shpnc.org) website for more information on this program.

**ENROLLMENT INFORMATION**

Plan Type	How to Enroll	When to Enroll	Effective Date of Coverage
<b>State Health Plan</b>	Employees will enroll online in the HR Payroll System portal under their My Data (ESS), My Benefits links. You will be redirected to the State Health Plan website where you will click <b>Enroll Now</b> , this will take you to the BenefitFocus portal where you will need to create a login and password. Once logged in you will be able to complete your enrollment.	Employees must enroll within 30 days from their hire date.*	1 <sup>st</sup> of the month following date of hire, or 1 <sup>st</sup> of the second month following date of hire
<b>NC Flex Plans</b>	Employees will enroll online in the HR Payroll System portal under their My Data (ESS), My Benefits links. You will be redirected to the State Health Plan website where you will click <b>Enroll Now</b> , this will take you to the BenefitFocus portal. Once logged in you will be able to complete your enrollment.	Employees must enroll within 30 days from their hire date.*	1 <sup>st</sup> of the month following date of hire
<b>Agency Specific</b>	Employees will enroll by submitting the appropriate enrollment form to DPS Payroll	Employees must enroll within 30	Plans will become effective after the 1 <sup>st</sup>

Plans	or the Insurance Vendor.	days from their hire date.*	payroll deduction
<b>Total Retirement Plans (401k &amp; 457)</b>	Employees have 4 options to enroll: <ul style="list-style-type: none"> <li>• Employees can enroll online by visiting <a href="http://www.NCPlans.prudential.com">http://www.NCPlans.prudential.com</a></li> <li>• Employees can enroll by submitting a 401k or Deferred Comp enrollment form to Prudential;</li> <li>• Employees can enroll by contacting their local Education &amp; Enrollment Manager;</li> <li>• Employees can enroll by calling 1-866-NCPlans or 1-866-627-5267</li> </ul>	Employees may enroll at any time.	Plans will become effective after the 1 <sup>st</sup> payroll deduction

**\*NOTE:** For the State Health Plan and NC Flex plans, if the 30 day enrollment opportunity is missed, the employee will have to wait for the next open enrollment. For agency specific plans, if the 30 day enrollment opportunity is missed and the employee has the option to enroll prior to the next open enrollment, pre-existing conditions or waiting periods may apply.

## **AFFORDABLE CARE ACT**

**Location:** <https://www.ncdps.gov/emp/BenefitsandSafety/MarketplaceNotice9-25-13.pdf>

The ACA offers individuals to buy private health insurance through a 'Health Insurance Marketplace', also referred to as 'The Exchange'. This allows you to find private health insurance options to compare with the State's health coverage; to ensure the health coverage you choose meets your needs and fits your budget. In purchasing private insurance thru the Exchange, you may be eligible for a tax credit, which may result in a lower premium. However, please be aware that if you purchase a private health plan through the Exchange, you may lose your employer contribution to the health benefit plan offered by the State.

Please remember, purchasing private health insurance through the Exchange is not mandatory. It is totally up to you to choose insurance through your employer or a private company within the Exchange. But, as your employer, North Carolina Department of Public Safety has an obligation to inform you of your options for health care.

## **UNEMPLOYMENT INSURANCE**

Office of State Personnel maintains a centralized Unemployment Insurance Cost Management Program to provide effective claims administration and control of benefit costs.

## **WORKER'S COMPENSATION**

The purpose of the Workers' Compensation Act is to provide medical benefits, compensation for lost time from work and compensation for any permanent or permanent partial disability that results from a compensable job related injury. The North Carolina Department of Public Safety is self-insured for the purpose of administering the Workers' Compensation Act. Workers' compensation expenses are paid from the department's current operating budget. All workers' compensation claims are handled by a third party administrator (TPA). The TPA is CorVel. Employees can contact the Human Resources

Workers' Compensation office or CorVel with questions regarding their workers' compensation benefits. CorVel decides whether a claim is compensable under the workers' compensation laws.

#### Employee Responsibilities

1. Immediately report any injury/illness by notifying the supervisor or work location designee when an on the job injury/illness occurs.
2. Provide written notice to the work location that an injury/illness occurred by completing the DPS HR201 WC-EE Form.
3. Accept medical treatment by a medical provider approved by the employer/CorVel to treat the injury. Obtain and provide a Medical Authorization Form for the treating physician to complete.
4. Follow the prescribed treatment to affect a cure for the injury (NOTE: Refusal may bar the employee from further compensation until such refusal is resolved).
5. Provide supervisor with any medical restrictions (NOTE: Refusal to comply with work restrictions may bar the employee from further compensation.)
6. Employees without restrictions shall return to the regular work schedule).
7. Provide supervisor with an out of work medical note. The supervisor will forward a copy of the medical note to the Workers' Compensation office.
8. Maintain contact with supervisor weekly while out of work.

Employees whose injury/illness is covered under Workers' Compensation are eligible for a benefit equal to 66 2/3% of the employee's average weekly earnings up to a maximum established by the Industrial Commission after a required seven (7) day waiting period. During the seven (7) day waiting period, employees may elect to exhaust sick or approved leave or be on leave without pay.

Employees who are in Criminal Justice Certified/Sworn position and are injured as a result of a heightened risk or special hazard, or an Adult Correction employee that is injured as a result of a direct and deliberate act of an offender/inmate may be eligible for Salary Continuation which is full pay for up to two years from the date of disability.

Employees who return to work but continue to require medical or therapy visits to reach maximum medical improvement will receive paid leave for time away from work for visits authorized by CorVel..

#### Death Benefit

In the event of death resulting from an injury arising out of and in the course of an employee's employment, compensation is paid to the surviving spouse and/or dependents for 500 weeks or until the child reaches their 18th birthday, whichever is longer. There is a \$10,000 allowance for funeral expenses.

## **STATE EMPLOYEE'S CREDIT UNION**

As a North Carolina State Government employee, you are entitled to membership with the State Employees' Credit Union (SECU). You and your immediate family (spouse, parents, children, siblings and others maintaining a single economic unit) may become members of SECU by opening a \$25 share account, your membership account. This membership allows you to take advantage of SECU's excellent rates and services.

SECU is a not-for-profit financial cooperative owned by state and public school employees of North Carolina and their families. SECU has been providing consumer financial services for more than 70 years and serves nearly 1.6 million members. Unlike profit-oriented institutions, SECU's purpose is to serve members by providing fair, convenient, low-cost services. SECU has more than 230 branch locations,

1,000+ no-surcharge Cash Points ATMs, 24/7 call centers, a Voice Response Service and a website [www.ncsecu.org](http://www.ncsecu.org).

To open a share account, visit your local SECU branch or contact the call center and provide a copy of your most recent pay stub to verify employment with the State of North Carolina. If joining through a family member, provide their social security number and/or share account number.

Additional Information can be found here: [www.ncsecu.org](http://www.ncsecu.org)

## **EMPLOYEE ASSISTANCE PROGRAM**

The Department of Public Safety provides an Employee Assistance Program as a benefit to assist employees who may be experiencing personal problems. The program seeks to maintain and restore individual health and well-being, improve productivity and retain valued and experienced employees. The EAP is sponsored and maintained by DPS Human Resources. McLaughlin Young Group EAP Services provides the contract services. There is no fee for the services provided by the EAP. However, any cost associated with recommended treatment with a professional resource is the employee's responsibility. The Employee Assistance Program includes free and confidential assessments and referrals for you and your family members. The EAP provides assistance and resources to help you deal with a wide variety of difficulties. Trained Care Coordinators are ready to help you solve your problems so that you can maintain a sense of well-being and workplace productivity.

### **Benefits of using the EAP**

- It costs you nothing.
- It's available for you and your family.
- It provides practical solutions
- It's easy to access.
- It's confidential.
- It provides referrals

### **Issues Addressed by EAP**

- Dealing with stress at home or in the workplace.
- Coping with the impact of a tragedy.
- Quitting smoking.
- Coping with loss or grief.
- Suffering from domestic violence.
- Resolving marital, parenting, and family problems.
- Living with depression or anxiety.
- Experiencing problems with co-workers
- Having trouble with personal finances.
- Substance Abuse / Alcoholism

### **EAP Services:**

- Telephonic or Face-to-Face Assessment
- Self-Assessment Tools
- Legal Referrals
- Crisis, Risk, and Referral Assessments
- Online Health and Wellness Resources
- Financial Counseling & Planning

### **McLaughlin Young Contact Information:**

To access any EAP services, call McLaughlin Young EAP Services toll free at 1-888-298-3907 or 704-717-5295.

### **Online Resource**

The McLaughlin Young website, [www.mygroup.com](http://www.mygroup.com), provides a variety of online resources including articles, seminars, and skill builders on a wide variety of topics. This free resource is available 24 hours a day.

The user name is: **NCDPS**

The password is: **Guest**

## **WE CARE PROGRAM**

WE CARE is an initiative created by the North Carolina Department of Public Safety to address employees' overall wellness. WE CARE stands for Wellness Education Committed to Assisting and Reaching our Employees and is supported by the NCDPS Employee Wellness and Resilience Committee. The purpose of the WE CARE initiative is to provide all DPS Employees with positive reinforcements through multiple avenues and to support them when they are faced with adverse situations. This mission of supporting all DPS Employees through adverse situations reinforces that WE CARE for the whole person, physically, mentally and emotionally by providing opportunities to address issues that may influence the overall job performance, career development, and well-being of all DPS Employees.