8.1 INTRODUCTION

New employees should attend the New Employee Orientation Program. The Benefits Office presents this program, which is designed to welcome each new employee to the university and to provide the new employee with information about the University’s benefits. Assistance with the enrollment process and more detailed information are also provided during this session. For more detailed information for HR/Benefits visit the Human Resources/Benefits website at: http://www.ncat.edu/hr/benefits/index.html.

8.2 GROUP HEALTH INSURANCE

Participation in the group health insurance program is optional. Eligible employees may elect coverage under the State Health Plan which offers two NCSmartChoice Preferred Provider Organizations (PPO) plans. These PPO plans are underwritten by the State Health Plan of North Carolina and administered by Blue Cross Blue Shield of North Carolina. There is no cost to the employee for employee only coverage. The North Carolina General Assembly determines benefits for the State Health Plan and has the authority to change benefits.

If an employee wishes to enroll, the employee must apply within 30 days from the date the employee begins work in order to receive benefits for any pre-existing health conditions. If the employee applies after the 30-day period, there will be a 12-month waiting period for pre-existing health conditions. The effective dates for health insurance are normally the first day of the month following the hire date.
Coverage for a spouse and dependents is paid entirely by the employee. If dependent coverage is elected, premiums for this coverage will be deducted from the employee’s paycheck each month.

In the event the employee should leave employment with North Carolina Agricultural and Technical State University prior to retirement, the employee has the right to continue health coverage for 18 months.

8.3 GROUP DENTAL INSURANCE PLAN

The Ameritas Dental Program is an optional post-tax dental plan.

8.4 GROUP LIFE INSURANCE PROGRAM

All permanent employees working 30 hours or more per week are eligible for a Term Life Insurance Plan and/or the Accidental Death/Dismemberment Plan. This term life policy and the ADD policy are each $20,000 per policy.

8.5 RETIREMENT PLANS

Participation in a retirement program is mandatory for permanent faculty members employed at least three-quarter time for the academic year. The two retirement plans available are the Teachers’ and State Retirement System (TSERS) and the Optional Retirement Program (ORP). The TSERS Plan is a defined benefit plan and the ORP is a defined contribution plan (with a choice of four providers). All faculty members are eligible for the TSERS Plan. All Faculty and many EPA employees are eligible for the Optional Retirement Program (ORP) except for lecturers.

In addition, the UNC system and A&T offer phased retirement for faculty members who meet the criteria. This is for a period of two years, during which the retired employee works half-time for half of his/her salary while also drawing retirement benefits. Additional information is located on Academic Affairs website at: http://www.ncat.edu/provost/faculty-and-staff/index.html

8.6 DEATH BENEFIT

Death and beneficiary benefits are based on the retirement plan elected by the employee.

8.7 DISABILITY INSURANCE

After twelve (12) months of retirement service, all permanent, full-time faculty members who are enrolled in either TSERS or the Optional Retirement Program (ORP) are automatically insured by the Disability Income Plan of NC at no extra cost to the employee. Optional Disability Insurance is available under the Standard Disability Plan for ORP participants.
8.7.1 Short-Term Disability. There is a sixty (60)-day waiting period from the onset of the disability or the date the physician certifies an employee disabled. Benefits are equal to fifty percent (50%) of an employee’s salary up to $3,000 per month.

8.7.2 Long-Term Disability. Benefits are provided after five (5) years of retirement service, following the short-term disability period and are equal to sixty-five percent (65%) of an employee’s salary up to $3,900 per month.

8.8 SUPPLEMENTAL RETIREMENT PROGRAMS
An employee is eligible to participate in a:
- 401(k) plan administered by Prudential and governed by the NC Department of State Treasurer.
- 403(b) plan administered and sponsored by the University of North Carolina System. There are two vendors for this plan, TIAA-CREF and Fidelity.
- 457 deferred compensation plan administered by Prudential and governed by the NC Department of State Treasurer.

8.9 SOCIAL SECURITY
Faculty members are required to contribute to Social Security and are eligible for benefits provided by this fund. For questions about the percentage of earnings to be contributed up to a maximum annual salary, please contact the payroll office.

8.10 PRE-TAX BENEFITS: (NC Flex)
The University offers several flexible benefit plan options:

8.10.1 Dental Plan – both high option and low option plans. Both of these plans cover diagnostic, preventive and basic services. The high option plan provides major services and orthodontic care. Employees can see the provider of their choice.

8.10.2 Health Care Flexible Spending Account (HCFSA). This benefit allows employees to set aside money on a pre-tax basis to pay for out-of-pocket medical, dental, or other health care expenses. Employees are reimbursed with the pre-taxed dollars they set aside.

8.10.3 Dependent Day Care Flexible Spending Account (DDCFSA). This benefit is designed to benefit employees with young children or disabled dependents. Reimbursement is made up to the amount the employee currently has in his or her DDCFSA on the date the claim is processed.

8.10.4 Vision Care Plan. This provides comprehensive vision care services including eyeglasses, contact lenses and eye examinations.
8.10.5 Cancer Insurance. This insurance helps to pay for cancer-related expenses and twenty-nine (29) other specified diseases.

8.10.6 Group Term Life Insurance. This insurance pays a benefit to the 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 if the employee dies. There is no accumulated cash value.

8.10.7 Accidental Death & Dismemberment Insurance (AD&D). AD&D pays a benefit if the employee suffers a loss as the result of an accident while covered (with certain exclusions). It also pays a benefit if the employee suffers certain disabling injuries while covered.

8.10.8 Critical Illness. This plan compliments the employee’s existing 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.

8.11 LONG-TERM CARE INSURANCE

Long-term care insurance (Prudential) is a benefit that provides nursing home care, care within an assisted living community, or home health care through a visiting nurse association. Usually, neither health plans nor Medicare covers this custodial care of the chronically ill or elderly.

8.12 UNEMPLOYMENT INSURANCE

Since 1978, the North Carolina General Assembly has provided Unemployment Insurance (UI) coverage for most state employees. This is a benefit that is financed by the institution; therefore, there is no cost to the employee.

8.13 WORKERS’ COMPENSATION

All University employees, whether full-time, part-time, or temporary, are covered by the North Carolina Workers’ Compensation Act. Workers’ Compensation benefits are available to any employee who suffers a work related injury and/or disability through accidental injury or contracting certain occupational diseases arising out of, and in the course of, his/her employment, according to the provisions of the North Carolina Workers’ Compensation Act.

Benefits provided include the cost of all medical and surgical services, hospital charges, physician and nursing fees, sick travel, prescription drugs, and prescribed rehabilitation. During temporary total disability, the injured employee is entitled to receive sixty-six (66) and two-thirds (2/3) percent of his or her average weekly wage earned during the fifty-two (52) weeks prior to injury. Death benefits are payable when a job-related injury or occupational disease results in the death of the employee.
Employees must notify their supervisor immediately in writing of a job-related injury or occupational disease. The supervisor should then notify the Benefits Office in the Division of Human Resources and Department of Environment, Health, and Safety. Employees who need assistance in filing a claim should contact the Benefits Office in the Division of Human Resources.

8.14 DIRECT DEPOSIT

As a University employee, paychecks must be directly deposited into a financial institution (bank or credit union).

8.15 STATE EMPLOYEES’ CREDIT UNION

The State Employees’ Credit Union is a member-owned financial institution organized to provide a source of credit at competitive rates. Services include checking and savings accounts, money market accounts, IRA’s, personal money orders, travelers’ checks, loans and a host of other benefits.

The Greensboro offices of the State Employees’ Credit Union are located at 720 Summit Avenue, 1030 West Market Street, and 1201 New Garden Road.

8.16 US SAVINGS BONDS

Savings Bonds can be purchased through payroll deduction. The minimum deduction per pay period is $50.00 per month.

8.17 LIABILITY PROTECTION

All State employees are generally entitled to a State-provided attorney to defend in litigation in accordance with the General Statutes of North Carolina. Employees are generally protected against personal liability for negligent acts or omissions made in the scope and course of his/her employment as a State employee up to the limit of the State’s excess liability policy. See N.C.G.S. 143-300.2 through 300.10.

8.18 STATE EMPLOYEES ASSOCIATION OF NORTH CAROLINA

Upon the request of a University employee, A&T may provide for the dues for membership in the State Employees Association of North Carolina (SEANC) to be payroll deducted. In addition to being a voice for State employees in the General Assembly, SEANC offers members a host of discount buying opportunities.

8.19 DEATH OF AN EMPLOYEE OR DEPENDENT

The Benefits Office should be notified when an employee or dependent dies. The Benefits Office can provide assistance in securing university benefit entitlements and final compensation when
an employee or dependent dies. There are several steps involved in securing these benefits and receiving prompt payment such as obtaining necessary legal documents and completion of claim forms.

8.20 LEAVE

8.20.1 Civil Leave. The University provides civil leave with pay for all full-time and part-time employees while serving on jury duty or when subpoenaed as a witness.

8.20.2 Community Service Leave. Permanent EPA non-faculty and faculty members are eligible for up to twenty-four (24) hours of leave annually under this policy.

8.20.3 Family and Medical Leave. EPA employees are entitled to up to twelve (12) weeks of unpaid leave in a rolling twelve (12) month period. For Faculty members, please refer to the policy “Serious Illness and Disability Leave for Faculty” located on Academic Affairs website at: http://www.ncat.edu/provost/faculty-and-staff/index.html

8.20.4 Family Illness Leave. In addition to the twelve (12) weeks of leave per year provided by the Family and Medical Leave Act, employees are entitled up to fifty-two (52) weeks of leave without pay during a five (5) year period.

8.20.5 Faculty Military Leave. Leave shall be granted to faculty for certain periods of service in the uniformed service.

8.20.6 Voluntary Shared Leave. Permanent EPA non-faculty employees and employees holding twelve (12) month appointments who have a prolonged medical condition of twenty (20) or more days and have exhausted all available leave may apply for Shared Leave.

8.21 PAYDAY

All permanent employees (EPA and SPA) are paid on the last working day of the month. Faculty personnel are paid on the last day of each month in the same manner as all other university employees. Payday will be on the preceding business day if the last day of the month falls on the weekend or a holiday.

8.22 EXIT INTERVIEW

A permanent employee who is regularly scheduled to work 20 or more hours per week and plans to terminate employment will complete an exit interview with the Benefits Office. The employee’s department is responsible for scheduling the interview appointment at least one week prior to the effective date of the leave or termination. The employee may also contact the Benefits Office to schedule the exit interview.
Approved by the Board of Trustees

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