

Benefits Summary

Richmond Community College

Benefits currently available to full-time and 30-hour employees are summarized below. This packet is a summary only, for complete plan information refer to the plan documents.

***Major Medical Insurance Coverage** <http://statehealthplan.state.nc.us/>

The State offers a choice of an Indemnity Health Plan and a Preferred Provider Organization (PPO) Health plan, with three levels, for employees to choose from.

Employee monthly premiums are as follow:

Category	Indemnity Plan	SmartChoice Basic	SmartChoice	SmartChoice Plus
Employee only	\$0.00	\$0.00	\$0.00	\$43.98
Employee + child(ren)	223.00	150.66	200.36	269.78
Employee + Spouse	Family rate applies	388.18	461.64	564.22
Employee + Family	534.88	413.46	489.44	595.52

Refer to the website for the summary plan description for copayments, deductibles, and other out of pocket expense. Customer Service for the Indemnity plan is: 800-422-4658; and for the PPO is: 888-234-2416.

Prescriptions are administered through Medco. Customer Service: 1-800-336-5933. Information can also be found on their website.

There is a twelve-month waiting period for pre-existing conditions if coverage is not selected during the initial employment period and individual does not meet HIPAA requirements.

***NC State Retirement System** www.myncretirement.com

A pre-tax deduction of 6% of gross pay is automatically deducted from your paycheck and deposited into your Retirement System account. The plan also includes the following benefits:

Death Benefit

Employees are eligible for this benefit after one year of service. The death benefit is equal to the annual base salary (minimum of \$25,000; maximum of \$50,000).

Disability Coverage

There is a 60-day continuous calendar day waiting period from the onset of a disability. This time is unpaid unless the employee has vacation and/or sick leave to use during this time or is eligible for and receiving shared leave.

Short-term Disability Benefits

Employee must have at least one year of contributing membership service in the State Retirement System to be eligible for this benefit. Benefit payments begin on the 61st day of disability and may continue for a period of 365 calendar days. Monthly benefit is equal to 50% of your monthly salary at the time of disability.

Long-term Disability Benefits

Employee must have at least five years of contributing membership service in the State Retirement System to be eligible for this benefit. Long term disability benefits are payable after the conclusion of the short-term disability period. Monthly benefit is approximately equal to 65% of your monthly salary at the time of disability.

***Dental Coverage** **Reliance Standard** <http://www.rsli.com/>

Employee monthly premiums:

Employee Only:	\$ 37.64
Employee/Child(ren)	\$ 85.36
Employee/Spouse	\$ 72.00
Family	\$119.72

Type I (A) Preventive dental services paid at: 100%

Type I (B) Basic dental services paid at: 80%

Type II Major dental services paid at: 50%

Type I (B) & Type II services Calendar deductible = \$25, Calendar maximum = \$1,500

Orthodontia services paid at: 50%

Orthodontia: Lifetime Max \$1,000

***Vision Coverage** **OptiCare** www.myvisionplan.com

Vision insurance is available to employees when first eligible and during the annual enrollment only. We have a hardware only option and a hardware and exam option to choose between.

Employee monthly premiums are:

	<u>Hardware/Exam</u>	<u>Hardware only</u>
Employee Only:	\$ 10.46	6.39
Employee + 1:	\$ 15.16	9.26
Family:	\$ 27.19	16.61

This coverage utilizes a network of doctors. Please check the website for a listing.

Long-Term Care Benefits **Prudential** https://gltc.prudential.com/gltc/main/Login_showLogin

Long-term care is the personal care you may need on an ongoing basis in the case of a disabling or chronic medical condition. Services are aimed at helping people with the essential activities of daily living due to accident, chronic illness, or just due to the frailty of old age. You can choose different Daily Benefit amounts, Benefit Periods, Elimination Periods, and policy riders.

Employees who enroll when first eligible will only have the "short form underwriting" to complete. Employees who enroll at any other time will be required to complete full medical underwriting.

See the plan documents for complete information and coverage.

If interested in enrolling in the LTC plan, please call 1-800-284-9648 for the enrollment packet.

UNUM Group Term Life Insurance

Employees who sign up when they are first eligible can receive up to \$50,000 worth of coverage without medical underwriting. If you decline coverage when first eligible or you choose a coverage amount over \$50,000 then you will be subject to medical underwriting.

Employees can cover themselves, spouse, and/or child(ren). Rates are based on age and the amount of coverage. See the summary plan description for rate chart and additional information.

***Colonial Life and Accident - Supplemental Coverages** <http://www.coloniallife.com/>

Employees can enroll in these plans when first eligible or during the annual enrollment.

Accident & Sickness Disability Income Benefit (Colonial)

Designed for College employees. Pays in addition to sick pay and other disability coverage. Monthly Premium for Employee only coverage is \$34 per month.

Accident Plan

Twenty-four hour coverage designed to help with out of pocket expenses like deductibles and co-pays. Will pay in addition to any other coverage to include school accidents for children and work related injuries for spouses. Monthly premium:

Employee or Spouse:	\$18.00
Employee/Child(ren)	\$30.00
Family	\$36.00

Cancer Response Insurance

Provides direct payments to you in addition to the State Health Plan. Plan includes \$100.00 per year for wellness check-up. Monthly premium:

Employee only:	\$32.50
Employee/Child(ren)	\$37.50
Family	\$55.00

Intensive Care Protection Insurance

Provides payment of \$750 per day for 31 days. Coverage begins first day for accident, 2nd day for illness. Plan includes \$150.00 per day for sub-acute care after initial ICU confinement. Monthly premium (premium is post-tax):

Employee only:	\$ 7.50
Employee/Child(ren)	\$10.50
Family	\$14.75

***Medical & Dependent Care Reimbursement** <http://www.flex125.com/>

Ameriflex administers these plans. The reimbursement plans allow employees to set aside pre-tax money to cover medical and/or dependent care expenses that they will incur throughout the plan year. Employees can enroll in this plan when first eligible or during annual enrollment.

Maximum amount that an employee can contribute annually:

Health Care:	\$2,500
Dependent Care:	\$5,000 (regardless of number of dependents)
	\$2,500 (for married individuals filing separately)

There is a 90-day grace period after the plan year to submit claims for incurred expenses. Any funds set aside in either of the accounts that are not used during the plan year will be forfeited by the employee and reverted to the plan.

Employees participating in the plan will also be assessed a \$4.50 monthly Administrative fee. The plan also offers the convenience of a debit card for you to pay your qualified medical expenses with.

Longevity

Full-time and part-time permanent employees with ten years of aggregate total qualifying service will receive a longevity payment on their yearly anniversary date. Any work considered temporary (i.e. semester by semester contract) does not apply towards longevity.

Rate of Pay	
<u>Years of Aggregate State Service</u>	<u>Longevity Rate</u>
10 through 14	1.50
15 through 19	2.25
20 through 24	3.25
25 or more	4.50

Sick Leave

Full-time permanent employees earn 8 hours per month. A part-time permanent employee who is employed on a half time or more basis shall earn sick leave on a pro rata basis.

Annual Leave

Full-time employees, except curriculum faculty, shall earn annual leave at the following rates per month (part-time positions earn leave on a pro-rata basis):

<u>Service</u>	<u>Hours/Month</u>	<u>Hours/Year</u>
Less than 2 years	7 Hrs & 50 Mins	94
2 through 4 years	9 Hrs & 10 Mins	110
5 through 9 years	11 Hrs & 10 Mins	134
10 through 14 years	13 Hrs & 10 Mins	158
15 through 19 years	15 Hrs & 10 Mins	182
20 years or more	17 Hrs & 10 Mins	206

Full-time Curriculum faculty will earn personal days. These days are non-cumulative and non-transferable. Personal leave shall be computed at the following rates:

<u>Years of Aggregate Service</u>	<u>Days Earned Each Year</u>
Less than 5 years	4 days + 1 day Summer Session
5 to 9 years	5 days + 1 day Summer Session
10 years or more	6 days + 1 day Summer Session

Part-time permanent Curriculum faculty will earn personal days on a pro-rata basis.

Holidays

The legal holidays that are observed at Richmond Community College are: New Year's Day, Martin Luther King JR's Birthday, Easter Break (Friday & Monday), Memorial Day, Independence Day, Labor Day, Thanksgiving day and the following Friday, and Christmas Week.

401(k) Prudential Retirement Systems www.nc401k.prudential.com

A 401(k) plan, administered by Prudential, is set up as a supplemental retirement plan. Funds are invested on a pre-tax basis. A variety of funds are available to invest in, ranging from lower risk bonds to higher risk stocks. The plan also provides for a new post-tax Roth option.

The maximum that can be contributed to the plan is currently \$15,000 (or if over age 50, you can elect up to \$20,000 through the catch up provisions).

Free Tuition

Each full-time permanent employee is granted one tuition-free curriculum class per semester at any community college in the system.

Employee Assistance Program McLaughlin Young Employee Services

Each permanent employee is eligible for services through the EAP. The EAP can help with personal and job-related problems and short-term counseling. Their toll-free number is 800-633-3353. The website is www.myemployeeservices.com. User ID is: rcc Password: guest.

* Indicates Section 125 pre-tax plans.

This document is a summary only. Refer to the original plan documents for complete plan information. Original plan documents are the legal documents and supersede all other verbal and/or written information. The information contained in this document may change at any time. The original plan documents will be updated for changes and distributed as needed, this document will not be updated.