



# EMPLOYEE BENEFITS OVERVIEW 2019

**GASTON COLLEGE**  
**EMPLOYEE BENEFITS OVERVIEW**  
**FOR ALL FULL-TIME POSITIONS**  
Effective January 1, 2019 (Supersedes: 1/1/18)

**A. HEALTH INSURANCE**

**1. Medical Insurance**

**North Carolina State Health Plan**

There are two medical insurance options available through the NC State Health Plan. Both plans are PPOs (Preferred Provider Option) and are administered by Blue Cross Blue Shield of North Carolina. In addition to employee coverage, eligible dependents include a lawful spouse and/or children who are less than age 26. The monthly premium rates are as follows:

Monthly Medical Premiums		
Coverage Type	PPO Traditional 70/30 Plan	PPO Enhanced 80/20 Plan
Employee Only	\$ 85.00	\$ 110.00
Employee + Child(ren)	278.00	365.00
Employee + Spouse	650.00	760.00
Employee + Family	658.00	780.00

Monthly premium discounts are available for both of these plans (up to \$60 per month) if the employee completes the Tobacco-Free Attestation.

**HR InTouch & Benefits Now**

*HR InTouch and Benefits Now* is the online portal for the health benefit plan offered through the North Carolina State Health Plan. After setting up an online account with a User ID and password, employees will be able to make changes to their health benefit plan, their personal data, and access tools and information to help them better understand their benefits. **Note:** *Changes to the Benefits Now website are not final until approved by the Plan Administrator.*

## CVS Caremark

CVS Caremark is the pharmacy benefit manager for the NC State Health Plan. When visiting a participating pharmacy, employees should present their State Health Plan ID card to the pharmacist.

The following services are provided by CVS Caremark for employees enrolled in the NC Health Plan:

- Pharmacy Lookup Tool to locate a participating pharmacy
- Online Drug Lookup Tool to compare costs of various drugs
- Prescription Mail Service
- Access to Customer Care 24 hours per day 7 days a week

Prescription benefits cover prescription drugs, injectable medications, insulin and diabetic test supplies. The employee will only be required to pay the appropriate copay as follows:

Prescription Drug Benefits		
Type	PPO Traditional 70/30 Plan	PPO Enhanced 80/20 Plan
Tier 1 (Generic Drugs)	\$5 copay per 30-day supply	\$16 copay per 30-day supply
Tier 2 (Preferred Brand & High-Cost Generic)	\$30 copay per 30-day supply	\$47 copay per 30-day supply
Tier 3 (Non-Preferred Brand)	Deductible/ Coinsurance	\$74 copay per 30-day supply
Tier 4 (Low-Cost Generic Specialty)	\$100 copay per 30-day supply	10% coinsurance up to \$100 per 30-day supply
Tier 5 (Preferred Specialty)	\$250 copay per 30-day supply	25% coinsurance up to \$103 per 30-day supply
Tier 6 (Non-Preferred Specialty)	Deductible/ Coinsurance	25% up to \$133 per 30-day supply
Preferred Diabetic Testing Supplies	\$5 copay per 30-day supply	\$10 copay per 30-day supply

*\*Non-Preferred diabetic drug testing supplies are paid as Tier 3.*

## 2. Dental Insurance

### MetLife

There is one option for dental insurance coverage provided by MetLife. In addition to employee coverage, eligible dependents include a lawful spouse and/or children who are less than age 26. Employees are responsible for 100% of the monthly premium costs for the dental plan. The monthly premium rates are as follows:

Monthly Dental Premiums	
Option	Premium
Employee Only	\$ 44.83
Employee + Spouse	85.82
Employee + Child(ren)	96.15
Employee + Family	137.14

### Highlights of the dental plan include:

- 100% of diagnostic and preventive services, including two dental examinations per year.
- 80% of basic dental services and 50% of major dental services.
- A \$50 annual deductible applies to basic and major dental services.
- The maximum benefit is \$1,000 per patient per year.
- 50% for orthodontic services for dependent children.
- Maximum orthodontic benefit for each person, while insured, is \$1,000.

### Waiting Period

If the employee enrolls within 30 days of hire date, there is no waiting period for Preventive and Basic dental services; however, a 12-month waiting period still applies for Major and Orthodontic Services. If the employee enrolls after 30 days from hire date, there is no waiting period for Preventive services; a 6-month waiting period for Basic (Restorative) services; a 12-month waiting period for Basic (Non-Restorative) services; and a 24-month waiting period for Major and Orthodontic services.

### 3. Vision Insurance

#### Superior Vision Services

There is one option for vision insurance coverage provided by Superior Vision Services. In addition to employee coverage, eligible dependents include a lawful spouse and/or children who are less than age 26. Employees are responsible for 100% of the monthly premium costs for the vision plan. The monthly premium rates are as follows:

Monthly Vision Premiums	
Coverage Type	Premium
Employee Only	\$10.71
Employee + One Dependent	20.79
Employee + Family	30.54

#### Coverage

In-network copayments are paid directly to the vision provider. The employee is required to pay the full cost for non-network services and will be reimbursed the copay upon application. Copayments for materials apply to eyeglass lenses and/or frames, not contact lenses. The Vision Plan coverage and frequency for coverage are as follows:

Vision Coverage	
Service	Copayment
Exam	\$ 10.00
Materials	15.00
Plan Frequency	
Service	Frequency
Comprehensive Exam	12 Months
Lenses	12 Months
Frames	24 Months
Contact Lenses	12 Months

### 4. Flexible Spending Plans

#### Flex-Pro - Key Benefit Administrators

If employees participate in a flexible spending plan, they will elect to have a pre-tax specified amount deducted from their paycheck each pay period. This amount is set aside in a reimbursement account and subtracted from their gross earnings before any taxes are taken.

Employees can either submit a receipt and a claim form for reimbursement, or they can use a debit card that has been made available to them with the amount they selected for the current year. An administrative fee in the amount of \$4.75 is deducted monthly.

### **Health Care Flexible Spending Account (FSA)**

The annual maximum Health Care FSA is \$2,700 per calendar year.

Employees can participate in the Health Care Flexible Spending Account if they have health expenses for themselves, their lawful spouse and/or dependent children even if they are not enrolled in the medical, dental, or vision plan with the College or are enrolled somewhere else.

### **Highlights of the Health Care Flexible Spending Account include:**

- Use to cover certain health care costs not paid by insurance, e.g., medical, dental, vision and hearing expenses
- Expenses must be incurred within the plan year
- May include, but not limited to:
  - o Expenses for medical plan copayments
  - o Deductibles
  - o Prescription drug copayments and charges
  - o Chiropractic care
  - o Physician office visits
  - o Vision, dental, and orthodontia care

### **Dependent Care Flexible Spending Account (FSA)**

The annual maximum Dependent Day Care FSA is \$5,000 per calendar year.

### **Highlights of the Dependent Care Flexible Spending Account include:**

- Use to cover certain dependent care costs while the employee (and their lawful spouse) are working or attending school on a full-time basis
- Qualified expenses may include:
  - o Fees for adult and child care centers
  - o Preschool
  - o Before/after school care

## 5. Employee Assistance Program (EAP)

### McLaughlin Young Group

McLaughlin Young Group provides short-term counseling for employees, dependents, and household members to manage those challenges in life that might adversely impact things such as work performance, health, and well-being. Examples of these challenges include: marital difficulties, family problems, stress, depression, alcohol and drug use/abuse. The EAP services include a total of eight sessions per incident to all benefits-eligible employees and their family members at no cost to the employee.

### Work-Life Program

In addition to the traditional EAP Services, McLaughlin Young Group also provides Work-Life Services. These services provide employees online access to resources needed to deal with personal issues that may influence individual effectiveness and productivity. Some of the categories under the Work-Life Program include: Legal, Financial, Personal Growth, Career Development, Parenting, Family, Relationships, Health Tools, and Living Healthy. The Work-Life Program also includes a Savings Center, Relocation Center, Learning Center, Legal Center, and Care-Space Center for employees caring for loved ones.

## B. GROUP, OPTIONAL, AND SUPPLEMENTAL INSURANCE

### 1. Group and Optional Life Insurance

#### Lincoln National Life Insurance Company

Gaston College will provide \$5,000 basic life insurance coverage at no cost to the employee.

Group Basic Life Insurance	
\$ 5,000	Paid by Gaston College

#### Optional Coverage

New full-time employees may elect up to \$45,000 of optional life insurance coverage during the 30-day period immediately following employment. Employees are responsible for 100% of the monthly premium costs for the optional life insurance coverage.

<b>Optional Life Insurance</b>	
<b>Coverage Amount</b>	<b>Monthly Premiums</b>
45,000	\$ 13.95
40,000	12.40
35,000	10.85
30,000	9.30
25,000	7.75
20,000	6.20
15,000	4.65
10,000	3.10
5,000	1.55

## **2. Optional Life Insurance**

### **MetLife**

MetLife provides eligible employees with additional optional life and Accidental Death & Dismemberment (AD&D) insurance coverage. There is an option to buy valuable life insurance coverage for themselves, their lawful spouse, and dependent children at affordable group rates. Employees are responsible for 100% of the monthly premium costs for the optional life and AD&D insurance coverage.

New full-time employees may elect up to \$150,000 of optional life insurance for themselves, \$30,000 for their spouse, and \$10,000 for their dependent children without a medical assessment during the 30-day period immediately following employment.

The overall maximum benefit amount that an employee can elect is the lesser of 5x their base annual salary for themselves, \$100,000 for their spouse, and \$10,000 for their dependent children.

The plan also features a free will preparation service and is portable if the employee terminates employment.

## **3. Supplemental Insurance Plans**

### **Colonial Life and Accident Insurance Company**

Employees and dependents are eligible to participate in several supplemental insurance plans as listed below. These benefits are paid directly to the employee and are in addition to any other coverage an employee

may have with other insurance companies. Employees are responsible for 100% of the monthly premium costs for the supplemental insurance coverage.

### **Educator Income Protection Insurance**

The Educator Income Protection Insurance is designed to protect the employee's income during accidents and sickness. It provides a lump-sum income, hospital indemnity, dismemberment, and death benefit. This plan covers the employee on or off the job, 24 hours a day and 365 days a year.

### **Accident Insurance**

Through the Accident Insurance plan, employees can elect coverage for their spouse and dependent children. This plan includes coverage for initial care, common accidental injuries, transportation and lodging, accident hospital care, and follow-up care. Plan includes \$50 Annual Wellness Benefit.

### **Hospital Confinement Indemnity Insurance**

The Hospital Confinement Indemnity Insurance plan assists employees with the rising costs associated with a hospital stay or outpatient surgery. This insurance coverage is designed to supplement existing coverage so that the employee is better prepared to pay the medical and non-medical expenses associated with a hospital stay or outpatient surgery. Plan includes \$50 Annual Wellness Benefit.

### **Cancer Insurance**

Cancer Insurance provides benefits for cancer-related care, which include wellness screenings, bone marrow donation, diagnosis of skin cancer, hospitalization, outpatient treatment, transportation, surgical procedures, and extended care. Plan includes \$100 Annual Wellness Benefit.

### **Critical Illness Insurance**

Complements the employee's major medical coverage by providing a lump-sum benefit that can be used to pay the direct or indirect cost related to a covered critical illness, which can often be expensive and lengthy. Plan includes \$50 Annual Wellness Benefit.

## C. RETIREMENT PLANS

### 1. North Carolina State Retirement Plan

#### **Teachers' and State Employees' Retirement System**

All full-time, benefits-eligible employees are covered under the Teachers' and State Employees' Retirement System. The State Retirement System requires that 6% of each employee's salary be deducted for the retirement fund. Additionally, for each full-time regular employee, the State Retirement System contributes 18.86% of their salary to the retirement fund. This amount may change annually.

If enrolled in the State Retirement System, the retirement benefit is vested when an employee has completed five (5) years of creditable service.

#### **An employee may retire with full benefits at:**

- Age 65 with 5 years of creditable service
- Age 60 with 25 years of creditable service
- Any time they complete 30 years of creditable service regardless of age

#### **An employee may retire early with a reduced benefit at:**

- Age 50 with 20 years of creditable service
- Age 60 with 5 years of creditable service

#### **Death Benefit**

After one year of creditable service, a death benefit is provided by the State Retirement System. This benefit is in the amount of one year's salary, with a minimum of \$25,000 and a maximum of \$50,000.

#### **Short-Term Disability Benefits**

Short-Term Disability benefits are available through the State Retirement System after one (1) year of membership service.

#### **Long-Term Disability Benefits**

Long-Term Disability benefits are available through the State Retirement System after five (5) years of membership service.

### 2. North Carolina Supplemental Retirement Plans

#### **NC 401(k) Plan**

The 2018 annual contribution limit for the NC 401(k) plan is \$19,000, or \$25,000 if age is 50 or older. Contributions in the NC 401(k) plan can be pre-tax, Roth, or a combination of both.

### **NC 401 (k) Plan Distribution Options:**

Before retirement, the NC 401(k) plan offers an option to take a loan or hardship withdrawal from an account. Also, pre-tax contributions can be used to purchase allowable service credits with the State Retirement System.

After retirement or when an employee is at least 59 ½ years of age, the distribution options for the 401(k) are as follows:

- Leave funds in the plan, however, must begin taking a portion at age 70 ½
- Take a full or partial withdrawal systematically (monthly, quarterly, semi-annually, or annually)
- Take a full or partial lump-sum withdrawal
- Roll balance to an eligible IRA

### **NC 457 Deferred Compensation Plan**

The 2018 annual contribution limit for the NC 457 plan is \$19,000 or \$25,000 if age is 50 or older. All the contributions in the NC 457 plan are pre-tax.

### **NC 457 Distribution Options:**

Withdrawals from the NC 457 Deferred Compensation Plan account are never subject to a 10% federal income tax penalty.

Before retirement, if the employee reaches age 70 ½, has an unforeseeable emergency, experiences a severance of employment, becomes permanently disabled, or requests an in-service transfer to purchase service credit with the State Retirement System.

After retirement, the distribution options for the NC 457 plan are as follows:

- Leave funds in the plan, however, must begin taking a portion at age 70 ½
- Take a full or partial systematic withdrawal (monthly, quarterly, semi-annually, or annually)
- Roll over balance to an eligible governmental 457(b), 401(k), 403(b), or 401(a), or to an IRA

## **3. Tax-Deferred Annuities**

Payroll deduction of an employee's contributions to a tax-deferred annuity, 403(b), may be arranged by providing signed deduction forms to the Human Resources Office.

**The following annuity plans are currently approved for payroll deduction:**

- ING-Reliastar (Northern Life)
- New York Life & Annuity
- VALIC

**D. ADDITIONAL EMPLOYEE BENEFITS INFORMATION**

**1. Pre-Tax Premiums**

Section 125 of the Internal Revenue Code allows employees to pay qualified insurance premiums by payroll deduction from gross earnings on a pre-tax basis, which reduces taxable income and taxes.

The terms of a Section 125 election can be changed each year during annual enrollment or as a result of a qualifying event such as marriage, divorce, birth of a child, or job change.

**2. Tuition Assistance**

College employees who enroll as students at the College receive free tuition for one course per academic term with the exception of self-supporting courses. Immediate family members of College employees are granted one-half of their curriculum tuition free when they attend the College. For purposes of this policy, immediate family is defined as spouse, children, and stepchildren.

**3. Longevity Pay**

Longevity pay is granted on a rising scale after ten years of eligible service as a full or part-time regular employee and is based on annual salary. Longevity pay is paid in a lump sum in the month of eligibility or in the preceding month if eligibility is after the 15th of the month.

<b>Longevity Pay</b>	
<b>Years of Total State Service</b>	<b>Longevity Pay Rate</b>
10 but less than 15 years	1.50 percent
15 but less than 20 years	2.25 percent
20 but less than 25 years	3.25 percent
25 or more years	4.50 percent

#### **4. Record of Employment**

Persons beginning employment with Gaston College may transfer in accumulated sick leave from other North Carolina state agencies or North Carolina government agencies. Up to 30 days of accumulated vacation leave may be transferred in from other North Carolina state or government agencies.

#### **5. State Employees' Credit Union**

Employees are eligible to join the Credit Union, which offers all the features of full-service banking as well as direct deposit of payroll checks. Their local offices are located at 7225 Wilkinson Blvd., Belmont, 704.825.1085; 584 Cox Road, Gastonia, 704.867.3852; 2709 Union Road, Gastonia, 704.864.2085; and 110 Sigmon Road, Lincolnton, 704.732.0764.

#### **6. Direct Deposit**

All employees are encouraged to take advantage of Direct Deposit. Forms are available online, or in the Human Resources Office. Options include deposits to checking accounts, savings accounts, or a combination of the two.

#### **7. Parking**

Free parking for employees is provided in specified parking lots; however, employees must display a College parking permit. Identifying signs marked as Faculty/Staff Parking are posted at the entrances to these lots.

## E. LEAVE PLANS

### 1. Staff Vacation

Staff members are granted vacation leave on a rising scale as listed below. Unused days may be carried over to the following year as long as the accumulated total does not exceed 240 hours. Accumulated totals in excess of 240 hours will be rolled over into sick leave at the end of the calendar year.

Staff Vacation Accruals		
Years of Aggregate Service	Hours Per Month	Number of Days per Year
Less than 5 years	9.33	13.995
5 but less than 10 years	11.33	16.995
10 but less than 15 years	13.33	19.995
15 but less than 20 years	15.33	22.995
20 years or more	17.33	25.995

### 2. Faculty Vacation

Faculty members are granted vacation leave as scheduled on the College calendar.

### 3. Holidays

The College observes 12 paid holidays annually as determined by the President and as indicated on the College calendar.

### 4. Sick Leave

Faculty and staff are granted 12 days of sick leave per year. Unused days accumulate indefinitely.

## **F. CONTACT INFORMATION FOR EMPLOYEE BENEFITS**

### **1. State Health Plan**

1.888.234.2416  
www.shpnc.org  
Online Account  
<http://gaston.hrintouch.com>

### **2. Blue Cross Blue Shield of North Carolina**

Benefits and Claims Information  
[www.bcbsnc.com](http://www.bcbsnc.com)

### **3. CVS Caremark**

Prescription Information  
1.888.321.3124  
[www.caremark.com](http://www.caremark.com)

### **4. Dental Insurance**

1.800.275.4638  
[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

### **5. Vision Insurance**

1.800.507.3800  
[www.superiorvision.com/member](http://www.superiorvision.com/member)

### **6. Flexible Spending Plans**

1.800.558.5553  
Fax 1.866.241.1488  
[www.mywealthcareonline.com/flexpro](http://www.mywealthcareonline.com/flexpro)

### **7. North Carolina State Retirement Plan**

1.877.627.3287  
<https://orbit.myncretirement.com>  
Set Up Orbit Account

### **8. Lincoln National Life Insurance Company**

1.800.423.2765  
Fax 1.877.573.6177  
[www.lfg.com](http://www.lfg.com)

## **9. MetLife**

1.800.275.4638

[www.metlife.com](http://www.metlife.com)

Free Will Preparation - Hyatt Legal Plans

1.800.821.6400

## **10. Colonial Supplemental Insurance**

1.800.325.4368

Fax 1.800.880.9325

[www.coloniallife.com](http://www.coloniallife.com)

## **11. North Carolina 401(k) and 457 Plans**

1.866.624.0151

Fax 1.866.439.8602

[www.ncplans.prudential.com](http://www.ncplans.prudential.com)

## **12. McLaughlin Young Group (EAP)**

1.800.633.3353

[www.mygroup.com](http://www.mygroup.com)

***This overview contains a general description of benefits for use as a convenient reference. Details of benefits are contained in official documents including provider information, summary plan descriptions, plan documents, and applicable policies. Should there be any discrepancy between the information in this overview and official documents, the official documents will apply. Benefit plan designs, rates, and provider agreements are subject to change. In the event of any changes, you will be notified.***

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