

**GASTON COLLEGE BENEFITS OVERVIEW**  
**FULL-TIME, BENEFITS-ELIGIBLE POSITIONS**  
**FOR ALL FULL-TIME POSITIONS**  
**Effective January 1, 2026 (Supersedes: 1/1/2025)**

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, employees will be notified.

**BENEFIT ELIGIBILITY**

- Employees who work 30 or more hours per week are eligible and are classified as Full-Time Regular or Full-Time Temporary.
- For benefit plans, eligible dependents include:
  - o Your legal spouse;
  - o A natural, legally adopted or foster child of the subscriber and/or spouse up to the end of the month of their 26th birthday. Dependent child includes a child for whom the subscriber is a court appointed guardian, and a stepchild of the subscriber who is married to the stepchild’s natural parent.
- Dependent child coverage may be extended beyond the 26th birthday if two statutory criteria are met:
  - o First, the dependent is physically or mentally incapacitated to the extent that they are incapable of earning a living.
  - o Second, either (i) such handicap developed or began to develop before the dependent’s 19th birthday, or (ii) the handicap developed or began to develop before the dependent’s 26th birthday if the dependent was covered by the State Health Plan.

Employees may be asked to provide proof of their dependents’ eligibility in order for their dependents’ enrollment to be approved. If proof is not received by the deadline provided, the dependent(s) will not have coverage for the remainder of the calendar year and the employee may not have another opportunity to enroll the dependent(s) until the next open enrollment period.

**ENROLLING IN BENEFITS WHEN FIRST ELIGIBLE**

**Enroll using NeoGov Onboard**

Employees will receive an email from donotreply@neogov.com to the email address that was supplied during the application process. The title in the email subject line will be “**Activate Your NEOGOV User Account.**” To get started, open the email and follow the instructions on how to activate the employee’s NeoGov account and create a password to access the system. Once the username and password are set, use the following link: <https://login.neogov.com> to login to NeoGov Onboard.

Once logged in, employees will be able to view the information portals and complete the items listed in their checklist. Checklists will be assigned based on position and will make it easier to stay organized with due dates, past due assignment indicators, and a progress bar.

**Enrollment deadline:** 30 days from the full-time hire date.

**Coverage effective date:**

- The first day of the month following the date of employment if hired between the 1st and 15th of the month, or
- The first day of the second month if hired between the 16th and the last day of the month

## MAKING CHANGES TO BENEFITS

When an employee enrolls in benefits, the coverage they elect will be in effect through the end of the calendar year. In general, an employee can add, terminate or make changes to the following benefits only during Open Enrollment.

- Medical
- Dental
- Vision
- Health Care and Dependent Care Flexible Spending Plans

Employees can change these elections during the year only if they:

- Lose other coverage due to a qualifying life event, or
- Gain a new dependent due to a qualifying life event and enroll your new dependent in coverage.

**To add, terminate or change this coverage during the year, an employee must submit Proof of Qualifying Event within 30 days of the date of the qualifying life event for their coverage to become effective.**

Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Death of a spouse or child
- A change in a spouse or child's eligibility for insurance coverage

## A. HEALTH INSURANCE

### 1. Medical Insurance

#### North Carolina State Health Plan

The State Health Plan offers two Preferred Provider Organization (PPO) plans administered through Aetna, which is the third-party administrator for the North Carolina State Health Plan. Aetna processes medical claims and manages the provider network.

PLUS PPO Plan	STANDARD PPO Plan
<ul style="list-style-type: none"> <li>• The Plus PPO Plan is a PPO plan where employees pay 20% coinsurance for eligible in-network services after the annual deductible is met. For some services such as office visits, urgent care, or emergency room visits, employees will also pay a copay.</li> <li>• The Plus PPO Plan has a combined medical and pharmacy out-of-pocket maximum, which totals \$5,000 (in-network/subscriber-only coverage). Once employees pay the annual out-of-pocket maximum, the plan benefit will pay 100% of covered in-network expenses for the remainder of the benefit year.</li> <li>• Preventive services performed by an in-network provider are covered at 100%. These services include annual physicals and/or preventive screenings, such as a colonoscopy. NO COPAY is required for these services.</li> </ul>	<ul style="list-style-type: none"> <li>• The Standard PPO Plan is a PPO plan where employees pay 30% coinsurance for eligible in-network services after the annual deductible is met. For some services such as office visits, urgent care, or emergency room visits, employees will also pay a copay.</li> <li>• The Standard PPO Plan has a combined medical and pharmacy out-of-pocket maximum, which totals \$6,500 (in-network/subscriber-only coverage). Once employees pay the annual out-of-pocket maximum, the plan benefit will pay 100% of covered in-network expenses for the remainder of the benefit year.</li> <li>• Preventive services performed by an in-network provider are covered at 100%. These services include annual physicals and/or preventive screenings, such as a colonoscopy. NO COPAY is required for these services.</li> </ul>

The monthly premium rates are as follows:

Coverage Type	Plus PPO Plan				Standard PPO Plan			
	\$50,000 + Under	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + Over	\$50,000 + Under	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + Over
Employee Only	\$66	\$94	\$122	\$160	\$35	\$50	\$65	\$80
Employee + Child(ren)	\$276	\$304	\$332	\$370	\$185	\$200	\$215	\$230
Employee + Spouse	\$746	\$774	\$802	\$840	\$575	\$590	\$605	\$620
Employee + Family	\$746	\$774	\$802	\$840	\$575	\$590	\$605	\$620

## eBenefits

eBenefits is the online portal for the medical plans 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 and access their benefit information through the Aetna Member Portal, where they can find their Explanation of Benefits and order new ID cards. **Note:** Changes made to an employee's coverage through eBenefits are not final until approved by the Plan Administrator.

## CVS Caremark

CVS Caremark is the State Health Plan's pharmacy benefit manager. When visiting a participating pharmacy, employees should present their State Health Plan ID card to the pharmacist. CVS Caremark offers a broad pharmacy network for members to choose from.

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 Cost Lookup Tool to compare costs of various drugs
- Prescription Mail Service
- Access to Customer Care 24 hours per day 7 days a week

The State Health Plan utilizes a custom, closed formulary (drug list). The formulary indicates which drugs are excluded from the formulary and not covered by the Plan. All other drugs that are on the formulary are grouped into tiers. Your medication's tier determines your portion of the drug cost.

## Pharmacy Copays

Prescription Type	Plus PPO Plan	Standard PPO Plan
Rx Tier 1	\$15 copay per 30-day supply	\$25 copay per 30-day supply
Rx Tier 2	\$55 copay per 30-day supply	\$75 copay per 30-day supply
Rx Tier 3	Deductible/Coinsurance	Deductible/Coinsurance
Rx Tier 4	\$100 copay per 30-day supply	\$200 copay per 30-day supply
Rx Tier 5	\$500 copay per 30-day supply	\$600 copay per 30-day supply
Rx Tier 6	Deductible/Coinsurance	Deductible/Coinsurance
Preferred Blood Glucose Meters (BGM) and Supplies*	\$5 copay per 30-day supply	\$10 copay per 30-day supply*
Preferred and Non-Preferred Insulin	\$0 copay per 30-day supply	\$0 copay per 30-day supply
Preventive Medications	\$0 (covered by the Plan at 100%)	\$0 (covered by the Plan at 100%)

\*This does not include Continuous Glucose Monitoring Systems or associated supplies. These are considered a Tier 2 member copay.

## 2. Dental Insurance

### Unum

Unum provides dental insurance benefits for eligible employees, which is designed to provide an affordable dental care program. The benefits include a wide range of covered services - both in-network and out-of-network.

Employees are responsible for 100% of the monthly premium costs for the dental plan. The monthly premium rates are as follows:

Option	Premium
Employee Only	\$50.84
Employee + Spouse	\$97.32
Employee + Child(ren)	\$109.40
Employee + Family	\$155.52

### Summary of Dental Benefits

- The maximum benefit is \$1,500 per patient per year.
- 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.
- 50% of orthodontic services for dependent children to age 19 only.
- Maximum orthodontic benefit for each person, while insured, is \$1,000.

### Carryover Benefits

Members who take care of their teeth, but use only part of their annual maximum benefit during a benefit period are rewarded with extra benefits in future years. Carryover benefits will be accrued and stored in the insured's carryover account to be used in the next benefit year.

### Waiting Period

There is no waiting period for the following services:

- Class A - Preventive Services
- Class B - Basic Services
- Class C - Major Services
- Class D - Orthodontics

## 3. Vision Insurance

### Unum

Unum provides vision insurance benefits, which includes eye examinations, prescription eyewear, and contact lenses. These services also include a broad-based provider network consisting of ophthalmologist, optometrists, and opticians including independent, national and regional retail providers.

Employees are responsible for 100% of the monthly premium costs for the vision plan. The monthly premium rates are as follows:

Coverage Type	Premium
Employee Only	\$6.49
Employee + One Dependent	\$12.59
Employee + Family	\$18.50

The vision plan copays and service frequency for coverage are as follows:

Service	Copayment
Exam	\$10.00
Materials	\$10.00

Service	Frequency
Comprehensive Exam	12 Months
Lenses	12 Months
Frames	24 Months
Contact Lenses	12 Months

*(Based on date of service)*

### Summary of Vision Benefits

- The maximum benefit allowance for frames is \$150 per member every 24 months.
- The maximum benefit allowance for elective contact lenses in lieu of eyeglass lenses is \$150 per member every 12 months.
- Coverage for covered services and materials subject to benefit frequencies and copays.
- If cost of covered services or materials is greater than the plan's benefits, the member is responsible for the difference.
- Choose any provider from EyeMed's Insight Network.
- Laser Vision Correction discounts available with participating providers.
- Hearing Savings Plan included at no additional cost.

## 4. Flexible Spending Accounts

### Ameriflex

Ameriflex is the administrator for the Flexible Benefit Plan. Employees participating in this plan will pay a monthly administrative fee of \$4.75, which is deducted from their paycheck each pay period.

There are two optional Flexible Spending Accounts (FSAs) – a Health Care FSA and a Dependent Care FSA. If an employee participates in one of the FSA plans, a pre-taxed contribution will be deducted from their monthly paycheck and credited to their FSA reimbursement account.

Employees can either submit a receipt and a claim form for reimbursement, or can use a debit card that has been made available to them with the amount they selected for the current plan year.

***Important! Flexible Spending Accounts require an election every year!***

### Health Care Flexible Spending Account (FSA)

The 2026 maximum contribution for the Health Care FSA is \$3,400. If a balance remains in the account at the end of the calendar/plan year, a maximum of \$680.00 will be transferred to the next plan year.

Employees can participate in the Health Care FSA if they have health expenses for themselves, their legal spouse and/or dependent child(ren) 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**

The Health Care FSA can be used to pay for eligible medical, dental, and vision care expenses that are not covered by health insurance plans. These expenses must be incurred within the plan year (or within the grace period, if applicable) and may include, but are not limited to:

- Expenses for medical plan copays
- Deductibles
- Prescription drug copays and charges
- Chiropractic care
- Physician office visits
- Vision, dental, and orthodontia care

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

The 2026 maximum contribution for the Dependent Care FSA is \$7,500. Eligible claims incurred during the plan year and submitted within the appropriate timeframe may be reimbursed up to the amount available in the account at the time of reimbursement.

To be eligible for the Dependent Care FSA, the employee and legal spouse, if married, must be employed or a full-time student. Dependents must be under age 13 or physically and/or mentally incapable of caring for themselves.

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

Certain dependent care costs may be reimbursed by participating in the Dependent Care FSA. Qualified expenses may include:

- Fees for adult and child care centers
- Preschool
- Before/after school care

## **5. Employee Assistance Program (EAP) and Work-Life Services**

### **MYgroup - McLaughlin Young Group**

As an independent employee assistance program (EAP) partner, MYgroup provides a voluntary work-based program that offers free and confidential assessments, short-term counseling, referrals, and follow-up services to employees and family members who have personal and/or work-related problems. Areas of focus are mental and emotional well-being, as well as work-related performance and organizational challenges.

### **Employee Assistance Program**

When employees and family members call the EAP, they are offered face-to-face, telephonic, or virtual counseling sessions in which a thorough assessment can be conducted by a licensed, experienced clinician in their area. EAP provides short-term, solution-focused therapy along with Work-Life resources.

Examples of reasons to contact the EAP may include:

- Marital difficulties
- Parenting
- Stress
- Depression
- Work-related concerns
- Alcohol and drug use/abuse
- Grief and loss
- Preventative

The EAP services include a total of six (6) sessions per incident to benefits-eligible employees and their family members at no cost to the employee.

## Work-Life Services

In addition to the traditional EAP Services, MYgroup also provides Work-Life Services. Work-Life Services are either web-based, telephonic, or face-to-face resources to help you balance your work and your life.

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 Services include: Legal, Financial, Personal Growth, Career Development, Parenting, Family, Relationships, Health Tools, and Living Healthy. The Work-Life Services also includes a Savings Center, Relocation Center, Learning Center and Legal Center.

## B. GROUP, OPTIONAL, SUPPLEMENTAL, AND PET INSURANCE PLANS

### 1. Group Term and Optional Life Insurance

#### Colonial Life & Accident Insurance Company

Gaston College will provide \$10,000 basic life insurance coverage at no cost to the employee.

Group Basic Life Insurance	
\$ 10,000	Paid by Gaston College

Colonial Life also provides an option for employees to buy valuable Group Term Life and Accidental Death & Dismemberment (AD&D) insurance coverage for themselves, their spouses, and/or dependent children at affordable group rates. This Plan is portable if an employee terminates employment.

Employees are responsible for 100% of the monthly premium costs for the optional life insurance coverage. Premiums are based on the employee's age in 5-year age brackets (under 25, 25-29, 30-34, 35-39, etc.) and future costs will increase on the first of the year after the employee has entered a new age bracket.

Coverage is available as follows:

- Employee - \$1,000 increments from a minimum of \$10,000 up to the lesser of 5x their base annual salary or \$500,000.
- Spouse - \$1,000 increments from a minimum of \$5,000 to a maximum of \$100% of the employee amount.
- Dependent Children - \$1,000 increments up to a maximum of \$10,000. The maximum benefit payable to children less than 6 months of age is \$1,000, regardless of the benefit amount purchased. One rate covers all children in the same family.

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 during the 30-day new hire period immediately following employment without having to complete a health questionnaire.

Employees will be required to designate a primary beneficiary if they are electing optional life insurance coverage. Employees should be sure to review their designation if they have a life event (for example, marriage, divorce or birth of a child).

### 2. Supplemental Insurance Plans

#### Colonial Life & Accident Insurance Company

Colonial Life provides critical support to employees when the unexpected happens – whether it's an accident, illness or injury. These benefits are paid directly to the employee and are in addition to any other coverage an employee may have with other insurance companies. Benefits can be used for things other insurance may not cover, such as lost wages, out-of-pocket expenses and household bills.

Employees are responsible for 100% of the monthly premium costs for the supplemental insurance Plans. All Supplemental Insurance Plans, except for the Life Insurance, may be pre-taxed, which saves employees approximately 30%. Also, if an employee resigns or retires from the College, these plans are portable and may be transferred to an individual plan at the same premium rate.

Employees and their dependents are eligible to participate in any of the supplemental insurance plans listed below.

### **Dental Insurance Supplemental Plan**

The Dental Insurance Supplement Plan covers a wide range of treatments, from routine cleanings to root canals, and pays a fixed benefit amount for any covered dental procedure, making it a great fit for individual and families. This benefit pays in addition to the group Dental plan. Benefits are paid directly to the employee to offset out of pocket dental expenses.

### **Educator Income Protection Insurance (Short-Term Disability)**

The Educator Income Protection Insurance Plan 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.

The Educator Income Protection Insurance Plan pays in addition to sick pay and other disability coverage. This Plan includes supplemental accident coverage, a daily hospital benefit, and a monthly disability amount between \$1,000 and \$3,000.

### **Accident Insurance**

The Accident Insurance Plan provides 24-hour coverage designed to help with out-of-pocket medical expenses such as deductibles and copays. This Plan includes coverage for initial care, common accidental injuries, transportation and lodging, accident hospital care, and follow-up care.

The Accident Insurance Plan pays in addition to any other coverage. This Plan includes work-related injuries for employees and spouses, school accidents for children, and a \$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 Plan 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.

The Hospital Confinement Indemnity Insurance Plan provides a \$1,000 payment for hospital admission, \$500/\$1,000 for outpatient surgery, and benefits for emergency room visits, ambulance service, doctor's visits, and x-rays. This Plan is designed to assist with deductibles and copays associated with the North Carolina State Health Plan medical insurance, and includes a \$100 Annual Wellness Benefit.

### **Cancer Insurance**

The Cancer Insurance Plan provides benefits for cancer-related care, which includes wellness screenings, bone marrow donation, diagnosis of skin cancer, hospitalization, outpatient treatment, transportation, surgical procedures, and extended care.

The Cancer Insurance Plan provides direct payments to the employee, which is in addition to the North Carolina State Health Plan medical insurance. This Plan also includes a \$100 Annual Wellness Benefit and \$5,000 upon diagnosis.

### **Critical Illness Insurance**

The Critical Illness Insurance Plan 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 diagnosis of a specified covered critical illness, which can often be expensive and lengthy. This Plan also includes a \$50 Annual Wellness Benefit.

This Plan covers the following Specified Critical Illnesses:

- Major Organ Failure
- Permanent Paralysis due to a Covered Accident
- Coma
- Heart Attack
- Stroke

- Blindness
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Graft Surgery
- Occupational Infectious HIV/Hepatitis B, C or D.

### **Life Insurance**

The Supplemental Life Insurance Plan provides the option of term life plans or universal life plans. Quotes are available for employees and dependents.

## **3. Supplemental Pet Insurance Plan**

Nationwide pet insurance helps employees cover veterinary expenses so they can provide their pets with the best care possible-without worrying about the cost. Nationwide offers health coverage for pets with My Pet Protection Choice through two ready-made plans, plus the ability to customize a coverage plan for individual pets and their specific care needs.

My Pet Protection Choice Accident & Illness is a plan that offers an annual benefit of \$5,000 for accident coverage such as broken bones, animal attack, hit by car, poisoning and heatstroke; illness coverage such as ear infections, diabetes, vomiting, allergies and cancer; as well as hereditary & congenital coverage such as hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more.

My Pet Protection Choice Accident, Illness and Wellness offers the same protection as the Accident & Illness plan, but includes wellness coverage. With this plan, there is a \$450 annual maximum and it covers vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more.

Both plans are guaranteed issuance, have a \$250 annual deductible for the Accident & Illness coverage, and include an 80% reimbursement level.

Employees are responsible for 100% of the monthly premium costs for the pet insurance plan. Also, if an employee resigns or retires from the College, these plans are portable and may be transferred to an individual plan at the same premium rate for the remainder of the policy term.

## **C. RETIREMENT PLANS**

### **1. North Carolina Total Retirement Plans**

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

The Teachers' and State Employees' Retirement System (TSERS) is a state-sponsored pension plan administered by the North Carolina Total Retirement Plans within the Department of State Treasurer (DST).

All full-time, benefits-eligible employees are automatically covered under the TSERS on their hire date.

Employees currently contribute 6% of their compensation to the state retirement fund, which is automatically deducted from their monthly paycheck. Compensation includes all eligible salaries and wages, as defined by state statutes, paid to employees from public funds, and/or earned at covered jobs while working for the state. The state contribution rate is currently 24.67% of all members' salaries, which pays for the benefits of its members. The state contribution rate may change annually.

#### **Vesting**

Employees become vested in TSERS once they have completed a minimum of five (5) years of creditable service. This means that an employee is eligible to apply for lifetime monthly retirement benefits based on the retirement formula in effect at the time of their retirement and the age and service requirements, provided the employee does not withdraw or transfer their contributions.

Employees may also be eligible for retiree health coverage if they were hired as a full-time, benefits-eligible employee before January 1, 2021.

### **Service Retirement (Unreduced) Benefits are available:**

- Age 65 with 5 years of creditable service
- Age 60 with 25 years of creditable service
- Any age with 30 years of creditable service

### **Early Retirement (Reduced) Benefits are available:**

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

### **Vested Deferred Benefit**

If an employee leaves TSERS for any reason other than retirement or death, they can either receive a refund of their contributions, plus interest, or leave their contributions in TSERS and keep all the creditable service they have earned to that date. An employee may be entitled to receive a deferred benefit at a later date once they meet eligibility requirements after they have completed five years of creditable service, provided they do not withdraw their contributions. The benefit is calculated using the formula in effect on an employee's retirement date and is based on their average final compensation.

### **Refund of Contributions**

If an employee leaves TSERS before they have five years of creditable service, the only payment they can receive is a refund of their contributions and interest. State law prohibits the Retirement System from making a refund earlier than 60 days after an employee leaves employment with an employer that participates in TSERS.

However, if an employee leaves TSERS employment and they do not take a refund, they will retain their benefits and rights should they return to TSERS service at a later time. Set by state law, the interest credited on their contributions and paid with a refund is 4 percent compounded annually on their prior-year ending balance.

*Note: Employees who withdraw their retirement contributions will forfeit their retirement service credit and rights to all benefits associated with the service for that time period, including medical coverage through the State Health Plan, if applicable.*

### **Active Employee Death Benefits**

Although TSERS' primary purpose is to provide retirement income, they recognize that some employees will not live to enjoy their retirement benefits. For that reason, TSERS protects the employee's beneficiary should they die before retiring with the death benefits described below.

### **Return of Contributions**

After an employee's death, their beneficiary will receive a return of their contributions plus interest at four percent compounded annually on their prior year ending balance, through their date of death. This is a lump-sum payment.

Note: If an employee meets certain eligibility requirements, a monthly Survivor's Alternate Benefit may be paid to the beneficiary instead of a return of contributions if the employee has only one eligible beneficiary living at the time of death.

### **Lump-Sum Death Benefit for Active Employees**

If an employee dies while still in active service after one year as a contributing member, their beneficiary will receive a lump-sum payment equal to their highest salary for 12-consecutive months during the 24 months before they die. The lump-sum payment will be at least \$25,000 but no more than \$50,000 and is also paid if the employee dies within 180 days of their last day of service provided they have not withdrawn their contributions.

### **Disability Income Plan of North Carolina (DIPNC)**

The Disability Income Plan of North Carolina (DIPNC) provides monthly replacement income to an employee in the form of short-term, extended short-term and long-term disability benefits if they become disabled while they are an employee under the Teachers' and State Employees' Retirement System (TSERS) and meet certain eligibility requirements.

## **Short-Term Disability Benefits**

Short-term disability benefits are payable after the conclusion of the 60-day waiting period, and therefore generally begin on the 61st day of disability. Short-term disability benefits are paid for up to 365 calendar days, provided you meet all of the following requirements:

- You must apply within 365 days following the first day of the 60-day waiting period.
- You have at least one year of TSERS membership service earned within the 36 calendar months immediately preceding your disability.
- You are determined to be mentally or physically disabled for the further performance of your usual occupation.
- Your disability was incurred at the time of active employment.
- Your disability has been continuous.

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

Short-term disability benefits may be extended for a maximum of 365 days beyond the short-term period in cases where the Retirement Systems' Medical Board finds that the disability is ongoing but is likely to end during the extended period.

The same eligibility requirements, benefit calculations, offsets and earnings restrictions that apply to short-term disability benefits also apply to extended short-term disability benefits.

## **Long-Term Disability Benefits**

Long-term disability benefits are payable after the conclusion of the short-term disability period or after salary continuation payments cease, whichever is later. Long-term benefits may be payable for as long as you are permanently disabled, provided you meet all of the following requirements:

- You have at least five years of TSERS membership service earned within the 96 calendar months immediately before the end of the short-term disability period, or the completion of salary continuation payments, whichever is later.
- You apply to receive long-term benefits within 180 days after the conclusion of the short-term disability period, after salary continuation payments cease, or after monthly payments for Workers' Compensation cease (excluding monthly pay for permanent partial benefits), whichever is later.
- You are certified by the Retirement Systems' Medical Board to be mentally or physically disabled for the further performance of your usual occupation.
- Your disability has been continuous, is likely permanent, and was incurred at the time of active employment.
- You terminate employment as a permanent full-time teacher or state employee.
- You do not meet the eligibility requirements to receive an unreduced TSERS service retirement benefit.

## **2. North Carolina Supplemental Retirement Plans**

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

The NC 401(k) Plan is a retirement savings plan administered by the North Carolina Department of State Treasurer, and available exclusively to North Carolina public employees who are actively contributing to one of the NC Retirement Systems. North Carolina state and local government employers offer this Plan to help employees reach their retirement savings goals.

The 2026 annual contribution limit for the NC 401(k) plan is \$24,500 or \$32,500 if age is 50 or older.

Contributions to the NC 401(k) plan can be made as Pre-Tax and/or Roth After-Tax and made by payroll deduction.

The NC 401(k) plan offers a great deal of flexibility on how employees receive their benefits from the plan once they retire. Employees should be sure to contact their tax advisor before taking any withdrawals from their account.

### **Withdrawals & Rollovers While Employed for Pre-Tax Contributions**

- Available upon reaching age 59½
- Allowed upon transfer to the NC Retirement System to purchase service credit, if eligible for purchase

### **Withdrawals & Rollovers While Employed for Roth After-Tax Contributions**

- Available upon reaching age 59½
- Available upon reaching age 59½ and to receive favorable tax treatment, the first contribution must be at least five years old

### **Options Upon Termination or Retirement for Pre-Tax Contributions**

- Leave funds in the plan, subject to federal rules on required minimum distributions
- Begin making withdrawals (lump sum, partial payments or systematic payout options)
- Roll all or a portion to an annuity
- Roll all or a portion of the balance to another qualified retirement plan or IRA
- At or after retirement, members may transfer all or a portion of Pre-Tax account balance to NCTSERS or NC LGERS, where it can be paid as a monthly benefit for your lifetime and/or the lifetime of your designated survivor

### **Options Upon Termination or Retirement for Roth After-Tax Contributions**

- Leave funds in the plan, subject to federal rules on required minimum distributions
- Begin making withdrawals (lump sum, partial payments or systematic payout options)
- Roll all or a portion of the balance to another Roth 401(k), Roth 457, Roth 403(b) or Roth IRA

### **NC 457 Plan**

The NC 457 Plan is a deferred compensation plan administered by the North Carolina Department of State Treasurer, and available exclusively to those North Carolina public employees whose employers offer the Plan. This includes full-time, part-time and temporary employees.

The 2026 annual contribution limit for the NC 457 Plan is \$24,500 or \$32,500 if age is 50 or older.

Contributions to the NC 457 Plan can be made as Pre-Tax and/or Roth After-Tax and made by payroll deduction.

The NC 457 Plan offers a great deal of flexibility on how employees receive their benefits from the plan once they retire. Unlike other defined contribution plans, withdrawals prior to age 59½ will not be subject to the additional 10% tax penalty. Employees should be sure to contact their tax advisor before taking any withdrawals from their account.

### **Withdrawals & Rollovers While Employed for Pre-Tax Contributions**

- Available upon reaching age 70½
- Upon transfer to the NC Retirement System to purchase service credit, if eligible for purchase
- Allowed if the account balance is less than \$5,000 and no contributions have been made for a period of two years

### **Withdrawals & Rollovers While Employed for Roth After-Tax Contributions**

- Available upon reaching age 70½, and to receive favorable tax treatment, the first contribution must be at least five years old
- Allowed if the account balance is less than \$5,000 and no contributions have been made for a period of two years

### **Options Upon Termination or Retirement for Pre-Tax Contributions**

- Leave funds in the plan(s), subject to federal rules on required minimum distributions
- Begin making withdrawals (lump sum, partial payments or systematic payout options)
- Annuitize all or a portion
- Roll all or a portion of the balance to another qualified retirement plan or IRA
- At or after retirement, members may transfer all or a portion of Pre-Tax account balance to NC TSERS or NC LGERS, where it can be paid as a monthly benefit for their lifetime and/or the lifetime of their designated survivor

### Options Upon Termination or Retirement for Roth After-Tax Contributions

- Leave funds in the plan, subject to federal rules on required minimum distributions
- Begin making withdrawals (lump sum, partial payments or systematic payout options)
- Roll all or a portion of the balance to another Roth 401(k), Roth 403(b), Roth IRA or Roth 457

### 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
- CoreBridge Financial (formerly Valic)

## D. LEAVE PLANS

### 1. Staff Annual Leave (Vacation)

Staff employees are eligible to earn Vacation/Annual Leave provided they work or receive paid leave for at least one-half of the regularly scheduled work time for that month.

Vacation/Annual Leave is accrued based on an employee's years of credited service, which includes credited service from another NC State agency, per the following accrual schedule based on a 40-hour workweek:

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

Staff employees regularly scheduled to work less than 40 hours in a workweek, accrue Vacation/Annual Leave on a pro-rated basis based on the number of scheduled hours.

At the end of the calendar year (December 31), any unused Vacation/Annual Leave in excess of 240 hours is converted to Sick Leave.

Upon voluntary or involuntary separation from the College, a person may only receive a maximum payout of 240 hours of unused Vacation/Annual Leave. Part-time regular employees, who are eligible to accrue annual leave, may only receive a pro-rated amount of the 240 hours based on hours worked per week.

### 2. Faculty Breaks

Faculty members are granted time off during Faculty/Student Breaks as scheduled on the College calendar.

### 3. Sick Leave

Paid Sick Leave is to be used for absences from work due to an employee's personal illness, for an employee to care for an immediate family member, or for an employee to extend an approved bereavement leave. Paid Sick Leave also covers absences for medical- and dental-related appointments for an employee or an employee's immediate family member.

Employee in Full-time Regular, Part-Time Regular, and Full-Time Temporary positions accrue one (1) day of paid Sick Leave per month based on their scheduled work hours.

Sick Leave is cumulative and remains in an employee's Sick Leave account for up to five (5) years after separation from the College.

#### **4. Holidays**

The College provides full-time employees who are eligible to earn annual leave a maximum of twelve (12) paid holidays per fiscal year. Part-time employees who are eligible to earn annual leave shall receive pay for paid holidays on a pro-rated basis.

The College shall only pay holiday leave to eligible employees who are in pay status through the day on which the holiday is scheduled, or on a leave of absence without pay, but were in pay status for half or more of the workdays in the month.

Gaston College's Board of Trustees shall determine when holidays are scheduled on the college calendar, and may require employees to take annual leave, special leave granted by the General Assembly, accumulated compensatory leave, or leave without pay during time on days other than holidays when classes are not scheduled to be in session.

#### **5. Child/Student Involvement Leave**

Child/Student Involvement Leave is provided for employees to support educational institutions, foster school and student success, and promote positive student outcomes, regardless of parental status.

Employees in Full-Time Regular and Full-Time Temporary positions are granted eight (8) hours of Child/Student Involvement Leave each calendar year. Employees in Part-Time Regular positions are granted a pro-rated amount of Child/Student Involvement Leave based on their regular work schedule.

New hires are granted a pro-rated amount of Child/Student Involvement Leave for the balance of the calendar year following hire date.

Child/Student Involvement Leave is non-cumulative from one calendar year to the next and is not eligible for payout or transfer upon separation from the College.

#### **6. Faculty Incidental Leave**

Faculty are provided with eighteen (18) hours of paid Faculty Incidental Leave each fiscal year for events or matters that are at no fault of the faculty member, but require relatively immediate attention and cannot be handled during scheduled faculty breaks or outside regular office hours or scheduled class time. The intended purpose of Faculty Incidental Leave is for personal business use and, under no circumstances, should be used for other reasons such as vacation.

Except for true emergency situations, Faculty Incidental Leave requests must be pre-approved by the department chair and/or divisional dean and are subject to the final approval by the Vice President for Academic Affairs.

Faculty Incidental Leave is non-cumulative and is not transferable or eligible to be paid out in the event of separation from the College.

### **E. 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.

Examples of qualified insurance premiums include:

- Teachers' and State Employees' Retirement System
- North Carolina State Health Plan
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts

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

## 2. Tuition Assistance

As part of its mission to promote lifelong learning, it is the policy of Gaston College to provide Tuition Assistance benefits for current employees, eligible retirees, and their immediate family members including spouse, children, and stepchildren.

Current employees may enroll in any curriculum or extension course at Gaston College during a semester, as well as the summer term, provided space is available. Tuition and registration fees are waived for one course only each semester or term, not including self-supporting courses.

Employees must first contact a specialist in the Admissions Office to register for a course. The Business Office will then post a charge to the employee's "student" account. The employee must then submit a purchase order (PO) for the cost of the tuition. The PO should include the employee's department budget number code and object code 539800. The PO amount will then be applied to the charges that are made on the student account.

Retirees with 10 or more years of creditable service may enroll in any curriculum or extension course at Gaston College during a semester, as well as the summer term. Tuition and registration fees are waived for one course only each semester or term, not including self-supporting courses. Retirees who enroll in more than one curriculum course will receive one-half off tuition for that course(s).

Immediate family members of current employees and eligible retirees, who enroll in a curriculum or extension course, not including self-supporting courses, will receive one-half off tuition for that course(s).

Eligible retirees, and immediate family members of current employees and eligible retirees, should contact a specialist in the Admissions Office who will guide them through the process of registering and paying for courses covered by the Tuition Assistance policy.

## 3. Longevity Pay

Pursuant to N.C. 23 BCAC 2D .0109, it is the policy of Gaston College to provide longevity pay to recognize long-term service.

An eligible employee who has at least ten (10) years of total State service as a full or part-time regular employee will receive an annual lump sum payment for longevity. Employment for an academic year is equivalent to one (1) full calendar year (credit for a partial year is given on a month-for-month basis). In no event will an employee earn more than one (1) year of total service in a 12-month period.

The lump sum payment is based on a person's total years of State service and a percentage of their annual base salary on the date of eligibility per the following schedule:

<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

Longevity is paid based on an employee's date of eligibility. For an eligibility date that is on or before the 15th day of the month, payment will be made in that month. For an eligibility date after the 15th of the month, payment will be made the following month.

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

Newly hired employees may transfer earned Sick Leave from another state or government agency of North Carolina to Gaston College as long as the Sick Leave was accrued within the five (5) years previous to employment with the College.

In addition, newly hired staff employees may transfer up to 240 hours of earned Vacation/Annual Leave from another State or local government agency of North Carolina to Gaston College.

An employee is responsible for notifying the College of any prior service from a State agency to determine if he or she will qualify for additional longevity pay or vacation accrual based on total applicable service.

#### **5. State Employees' Credit Union (SECU)**

State Employees' Credit Union is a member-owned, not-for-profit cooperative. Employees of Gaston College are eligible to join the credit union, which offers all the features of full-service banking as well as direct deposit of payroll checks.

The local SECU Offices are in the following locations:

- 7225 Wilkinson Blvd., Belmont, NC, 704.825.1085
- 584 Cox Road, Gastonia, NC, 704.867.3852
- 2709 Union Road, Gastonia, NC, 704.864.2085
- 110 Sigmon Road, Lincolnton, NC, 704.732.0764

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

Direct Deposit is available for all employees. Once an employee completes the Direct Deposit Authorization form and the bank account has been verified by the appropriate financial institution, a printed pay advice (i.e., payroll check) will not be issued. Employees not enrolled in direct deposit will receive a printed pay advice (i.e., payroll check) each month.

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

#### **7. Parking**

Free parking for employees is provided in specified parking lots. Identifying signs marked as Faculty/Staff Parking are posted at the entrances to these lots.

Parking permits for eligible persons may be obtained by contacting Campus Police and Security at its main office on the Dallas Campus. Eligible motorists are responsible for obtaining a parking permit and for parking in a legal and appropriate space. A College Photo ID is required in order to obtain a parking permit. At 5:00 p.m., parking restrictions are lifted, so evening instructors will not need a parking permit.

Handicap parking is available for those with disabilities. To park in handicap parking spaces, a person must have and properly display an officially issued handicap license plate or appropriate windshield placard.

## F. CONTACT INFORMATION FOR EMPLOYEE BENEFITS

**1. State Health Plan**

1.855.859.0966  
[www.shpnc.org](http://www.shpnc.org)

Online Benefits Portal  
<https://nc.secure-enroll.com/go/NC-SHP>

**2. Aetna Health Concierge**

1.833.690.1037  
Benefits and Claims Information  
<https://health.aetna.com/>

**3. CVS Caremark**

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

**4. Dental Insurance**

1.888.400.9304  
[www.unumdentalcare.com](http://www.unumdentalcare.com)

**5. Vision Insurance**

1.855.652.8686  
[www.unumvisioncare.com](http://www.unumvisioncare.com)

**6. Flexible Spending Plans**

1.888.868.3539  
<https://participant.myameriflex.com>

**7. North Carolina State Retirement Plan**

1.877.627.3287  
<https://orbit.myncretirement.com>

**8. Colonial Life Group Life and Supplemental Insurance**

1.800.325.4368  
Fax 1.800.880.9325  
[www.coloniallife.com](http://www.coloniallife.com)

**9. North Carolina 401(k) and 457 Plans**

866.627.5267  
Fax 1.866.439.8602  
<https://myncplans.empower-retirement.com/participant/#/login>

**10. McLaughlin Young Group (EAP)**

1.800.633.3353  
[www.mygroup.com](http://www.mygroup.com)

**GASTON COLLEGE HUMAN RESOURCES  
CONTACT INFORMATION**

**Bailey Richardson**

Human Resources Coordinator-Benefits and Employment  
704.923.8476  
richardson.bailey@gaston.edu

**Michele Avendano**

Director, Human Resources  
704.922.2266  
*avendano.michele@gaston.edu*