

# 2023 Monthly Contributions for the UNC System Benefits Program

## State Health Plan

Plan	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
Base PPO Plan (70/30)	\$25.00	\$218.00	\$590.00	\$598.00
Enhanced PPO Plan (80/20)	\$50.00	\$305.00	\$700.00	\$720.00

The above monthly premiums reflect the wellness premium credit. The premium increases by \$60 if you do not complete the wellness credit.

## NCFlex Benefits Plans

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>Dental (MetLife Dental)</b>				
High Option	\$51.78	\$103.84	\$112.00	\$183.36
Classic Option	\$35.90	\$72.00	\$78.00	\$123.00
Low Option	\$23.14	\$46.64	\$50.08	\$79.84
<b>Vision (EyeMed Vision Care)</b>				
Core Wellness Plan	\$0	N/A	N/A	N/A
Basic Plan (Exams and Materials)	\$4.50	N/A	N/A	\$11.66
Enhanced Plan (Enhanced Exams and Materials)	\$8.00	N/A	N/A	\$20.52

Cancer and Specified Disease Insurance (Allstate Benefits)		
Plan	Employee Only	Employee + Family
Low Option	\$6.06	\$10.02
High Option	\$14.42	\$23.90
Premium Option	\$19.26	\$31.84

Accident Plan (Voya)				
Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Low Option	\$6.94	\$11.50	\$13.64	\$18.20
High Option	\$15.98	\$28.46	\$31.26	\$43.72

Critical Illness Insurance (Voya)			
Age	Benefit Amount*		
	\$15,000 Employee/Spouse	\$25,000 Employee/Spouse	\$40,000 Employee/Spouse
<25	\$0.90	\$1.50	\$2.40
25-29	\$1.20	\$2.00	\$3.20
30-34	\$2.10	\$3.50	\$5.60
35-39	\$2.70	\$4.50	\$7.20
40-44	\$4.20	\$7.00	\$11.20
45-49	\$7.80	\$13.00	\$20.80
50-54	\$10.80	\$18.00	\$28.80
55-59	\$15.90	\$26.50	\$42.40
60-64	\$29.70	\$49.50	\$79.20
65-69	\$42.00	\$70.00	\$112.00
70+	\$49.80	\$83.00	\$132.80

If you choose coverage for yourself, you may also elect coverage for your dependent child(ren) up to age 26 at no cost.

\* The costs are per covered person (employee/spouse) for the benefit amount you elect.

## Supplemental Retirement Plans

Plan	Contribution Limit	Catch-Up Contributions*
UNC System 403(b)**	\$22,500	\$7,500
UNC System 457(b)	\$22,500	\$7,500
State 401(k)**	\$22,500	\$7,500
NC Deferred Comp	\$22,500	\$7,500

\* Catch-up contributions are available to participants who are age 50 by the end of the plan year.

\*\* If you contribute to both the 403(b) and State 401(k), then your combined contributions to both Plans count toward the regular and catch-up contribution maximums.

## Income Protection Plans

### UNC VOLUNTARY LIFE INSURANCE PLAN (SECURIAN)

You can elect the following options:

1. Employee Only\*: Lesser of one to 10 times your salary or \$1,500,000
2. Spouse\*: \$10,000, up to plan maximum, in \$25,000 increments
3. Child(ren)\*: \$10,000

The following chart outlines the cost of coverage per \$1,000 increments based on age.

Your Age	Monthly Rates/\$1,000 Coverage	
	Employee	Spouse/Domestic Partner
<25	\$0.040	\$0.023
25-29	\$0.044	\$0.027
30-34	\$0.049	\$0.032
35-39	\$0.055	\$0.038
40-44	\$0.063	\$0.046
45-49	\$0.087	\$0.070
50-54	\$0.135	\$0.118
55-59	\$0.221	\$0.204
60-64	\$0.351	\$0.334
65-69	\$0.633	\$0.616
70-74	\$1.001	\$0.984
75-79	\$1.253	\$1.236
80+	\$1.830	\$1.813

\* You must be enrolled in employee coverage if you wish to cover spouse/child(ren). Spousal coverage cannot exceed 100% of employee's elected amount.

Dependent Child(ren) — Monthly Rate (one premium covers all eligible children)	
\$10,000 of coverage	\$0.50

### UNC VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (SECURIAN)

The amount of insurance you purchase is called the principal sum. Your cost is based on the principal sum chosen, as follows:

Principal Sum	Employee Only	Employee + Family
\$50,000	\$0.85	\$1.25
\$100,000	\$1.70	\$2.50
\$150,000	\$2.55	\$3.75
\$200,000	\$3.40	\$5.00
\$250,000	\$4.25	\$6.25
\$300,000	\$5.10	\$7.50
\$350,000	\$5.95	\$8.75
\$400,000	\$6.80	\$10.00
\$450,000	\$7.65	\$11.25
\$500,000	\$8.50	\$12.50

## Mandatory Retirement Plan Contribution Rates

### TEACHERS' AND STATE EMPLOYEES' RETIREMENT SYSTEM (TSERS)

Employer Contribution (consists of the following):	
Pension Accumulation Fund*	17.38%
Death Benefit Trust Fund	0.13%
Retiree Health Plan Reserves	6.89%
Disability Income Plan	0.10%
<b>Total Employer Contribution Rate</b>	<b>24.50%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

\* Includes 0.01% Qualified Excess Benefit Arrangement (QEBA)

### TSERS — LAW ENFORCEMENT OFFICERS

Employer Contribution (consists of the following):	
Pension Accumulation Fund*	17.38%
Death Benefit Trust Fund	0.13%
Retiree Health Plan Reserves	6.89%
Disability Income Plan	0.10%
State 401(k) Plan	5.00%
<b>Total Employer Contribution Rate</b>	<b>29.50%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

\* Includes 0.01% Qualified Excess Benefit Arrangement (QEBA)

### UNC OPTIONAL RETIREMENT PROGRAM (ORP)

Employer Contribution (consists of the following):	
ORP Contribution Rate	6.84%
Retiree Health Plan Reserves	6.89%
Disability Income Plan	0.10%
<b>Total Employer Contribution Rate</b>	<b>13.83%</b>
<b>Employee Contribution</b>	<b>6.00%</b>

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