Hi and welcome to the University of North Carolina System!

From Western Carolina University and University of North Carolina at Asheville in the west to East Carolina University and Elizabeth City State University in the east to the 13 institutions in between – we’re glad you’re here.

Like the beautiful North Carolina Mountains-to-Sea Trail, there's a lot of ground to cover. In this video, we'll get our journey started by introducing you to your benefit offerings, highlighting basic information you should know like who's eligible and how to enroll.

Let's start with an at-a-glance look at your benefit offerings. As you can see, we've grouped offerings into five main categories:

• Retirement Programs
• State Health Plan
• Income Protection Benefits
• NC Flex Benefits, and
• Work/Life Programs

To help guide you through your benefits journey, we've created separate video modules for each of these benefit categories, which map out the benefits available to you.

Just as you'd likely make a list of what to bring if you were trekking along the 1,150 miles of the Mountains-to-Sea Trail, you probably want a list of what you need to do to make the most of your benefits.

Reviewing the benefit video modules I just mentioned is a great place to start. Think of these videos as a benefits GPS that will help you avoid getting lost.

Next up, be sure to keep in mind that there may be specific policies, programs or benefits offered by each university in addition to the ones described in these videos. Review all orientation materials and institution-based HR and benefits websites that we're provided to you upon hire.

Then you should complete any tax forms and your direct deposit form and enroll in the benefits you want.

Keep in mind that online enrollment for benefits must be made within 30 calendar days of your hire date.

We'll walk through how to enroll in a minute but first let’s see who's eligible for this adventure.

Permanent employees who work 30 or more hours per week are benefit eligible.

In addition, permanent part-time employees who work 20 to 29 hours per week are eligible for many benefit programs, but usually without employer contributions.
What about your family? You need to make sure they are covered on this excursion, too.

Your spouse is eligible for all benefit plans where dependent coverage is offered. Some plans allow domestic partner coverage as well. In addition, any children, up to age 26 are eligible for benefit plans where dependent coverage is offered. This includes any children for whom you, as the employee, have legal guardianship, including stepchildren.

Additionally, children over the age of 26 who are physically or mentally disabled, to the extent that they are incapable of earning a living, are also eligible for benefits.

So, how do you enroll?

As a University employee, there are two enrollment platforms you will use to enroll. The enrollment platform you use will depend on which benefit you are enrolling in.

• You will use UNCP (Empyrean) to enroll in:
  - Mandatory Retirement
  - UNC Voluntary Life Insurance
  - UNC Voluntary Accidental Death & Dismemberment (AD&D)
  - UNC Supplemental Disability
  - Dental
  - Vision
  - Flexible Spending Accounts
  - Cancer and Specified Disease
  - Critical Illness
  - Accident and
  - TRICARE Supplement coverage

• You will use eBenefits (BenefitFocus) to enroll in Health through the State Health Plan. In addition, you will go here to answer your tobacco attestation if you elect to enroll for health coverage under the State Health Plan for 2024 and want to receive the wellness premium credit. See Module 3: State Health Plan Benefits for details about the credit.

All institutions have single sign-on for both online enrollment platforms.

• Visit Benefits Enrollment Central for a link to the enrollment platforms (there will be a link at the end of this video).
• Once you select the appropriate platform for your institution, login by entering your institution login credentials.
• Follow all prompts to complete your enrollments in the individual platforms.
• After you have made your benefits enrollment choices, make sure you scroll down and click "Submit My Elections" on UNCP (Empyrean) or "Save Changes" on eBenefits (BenefitFocus). Don’t forget to print a copy of your Confirmation Statement before logging out. Don’t overlook this critical step!
To enroll in one of the supplemental retirement plans, you will need to complete a form or agreement as shown here.

Visit Benefits Enrollment Central for links to learn more and enroll in the supplemental retirement plans. As mentioned previously, there will be a link to Benefits Enrollment Central at the end of this video. Please check with your institution’s Benefits Office if you are thinking of enrolling in one of these plans.

When will my coverage become effective?

Review this chart to see when you’re covered.

You can make changes to your benefits during enrollment or if you experience a qualifying life event such as:

- Marriage;
- Divorce;
- Birth or adoption of a child;
- Death of a spouse or dependent; or
- Gain or lose access to other coverage.

Changes are made using the same process as when you enrolled - either online or through paper election forms.

Don’t let time pass you by! You typically have 30 days from the day you experience the qualified life event in order to change your benefits. If you miss the deadline, you will have to wait until the next enrollment period.

Please note if you are enrolling a dependent in health coverage, dependent verification documentation is required for all dependents, including your spouse. You are able to upload these documents in eBenefits (Benefitfocus), the State Health Plan’s enrollment system.

Now that we’ve covered basic benefits information, let’s journey through all your benefit options starting with retirement.

Navigating retirement options can make you feel lost in the woods, but the UNC System works with you so you won’t feel left out in the dark. The UNC System offers a choice between two mandatory retirement programs, as well as several voluntary supplemental retirement plans.
Your participation in a retirement program is mandatory. You may choose between:

- The UNC Optional Retirement Program, a defined contribution plan, or
- The North Carolina Teachers' and State Employees' Retirement System, a defined benefit plan.

It’s important to understand both options because once you choose your plan, it cannot be changed; it is irrevocable. Please notify the benefits office before making your retirement election if you transfer from another state agency or university, or if you have ever previously been employed by the State and/or the UNC System because this may impact your eligibility for those plans.

You must make your election within 30 days of your date of hire. Be sure to follow the instructions you are provided and enroll on a timely basis. If you delay any of your benefit elections, you may incur “retroactive” deductions to cover the cost of your elected benefit coverages.

And while we'll discuss both retirement plans, they are complex. So, we recommend that you get more information by using the resources mentioned in this video. It would also be wise to consult with a financial or tax advisor before selecting either plan.

The UNC Optional Retirement Program, or the ORP, is a defined contribution plan where you control your investments. You must contribute 6 percent of your pay on a pre-tax basis. The UNC System contributes 6.84%. Where this plan differs is you determine how your money is invested and the amount you receive is based on investment performance.

With this plan, your investment provider is TIAA.

The North Carolina Teachers' and State Employees' Retirement System, or TSERS, is a defined benefit plan in which the state controls the investments in this plan. Like the other retirement plan, you must contribute 6 percent of your pay on a pre-tax basis, and the UNC System also contributes to the plan on your behalf.

The benefit you receive is based on a formula which includes your age, final compensation and service.

Note: You will automatically be defaulted into TSERS if you do not select your mandatory retirement plan (ORP or TSERS) within 30 days of your hire date. Once enrolled, look for information from TSERS on how to designate your beneficiaries. It’s important to make selecting a beneficiary a priority. Contributions will be deducted retroactive to your hire date.
Slide 17  And finally, the UNC System provides you with supplemental retirement plans to complement the mandatory options. These plans allow you to put money away on a pre- and post-tax basis for your retirement in addition to the 6 percent that you contribute to the ORP or TSERS.

These plans also provide you with the flexibility to change the amount you contribute or stop participation at anytime. The supplemental retirement plans include:
• The UNC System 403(b) plan and the UNC System 457(b) Plan, both administered through TIAA and sponsored by the UNC System; and
• A 401(k) plan and a 457 Plan both administered through Empower and sponsored by the State of North Carolina.

You may elect to participate in the supplemental retirement plans at the same time; however, the IRS limits the amount you can contribute.

Slide 18  Need more information on retirement? We have plenty of resources to guide you in the right direction and you can find them all on Benefits Enrollment Central. We’ll provide a link to Benefits Enrollment Central at the end of this video but let’s take a look at the resources first.

Slide 19  As you can see here, there are three retirement plan guides. The first helps you navigate your mandatory retirement plan decision, the second focuses on the supplemental retirement plans and the third provides information on investing in the retirement programs.

Slide 20  If you want more help, you can watch a brief video about your retirement options.

Slide 21  In addition to the resources already mentioned, you can take advantage of a Retirement Plan Transfer Guide, Retirement plan comparison calculator and the PIER, a quarterly retirement newsletter.

Slide 22  More retirement plan resources are available through TIAA, the UNC System’s investment provider. For more than 100 years, TIAA has specialized in securing retirements for millions of nonprofit employees, just like you. They can assist you in determining which mandatory and supplemental retirement plans best meet your retirement goals.
• Visit www.TIAA.org/schedulenow or call 800-732-8353 to talk to a TIAA financial consultant.
• You can also use the UNC Plan Compare Calculator at www.TIAA.org/uncplancompare to see how each plan might work for you.
• And, be sure to watch the WHY TIAA video on Benefits Enrollment Central to learn more about TIAA and their history of helping people navigate the path to a stable financial future.
And, keep in mind that all UNC System retirement program participants can take advantage of resources offered by CAPTRUST, the UNC System’s investment advisor.

CAPTRUST provides access to Retirement Counselors, webinars, education tools and resources and more – for both ORP and TSERS participants.

CAPTRUST can help you:
• Choose between enrolling in ORP or TSERS
• Select the retirement plan fund options best suited for you, and
• Plan for retirement.

To schedule an appointment with CAPTRUST, visit www.captrustadvice.com and click Get Personalized Advice Here or Schedule an Appointment. You can also call the CAPTRUST Advice Desk at 800-967-9948.

Just as you would plan for your future, it’s important to plan for today. And, taking care of your health is of utmost importance.

State Health Plan Benefits help protect you on your journey. These benefits include medical and prescription drug coverage, as well as health and wellness resources.

The State Health Plan of North Carolina offers two health plans administered by Blue Cross and Blue Shield of North Carolina so you can select which option works best for your situation.

The plans are:
• The Base PPO Plan and
• The Enhanced PPO Plan.

There is no pre-existing condition exclusion for coverage.

Let’s review the features of each plan. We’ll start with the Base PPO Plan. Under this plan, you typically pay a higher copay, coinsurance and deductibles as compared to the Enhanced PPO Plan.

Under both plans, in-network ACA preventive services are covered at 100% and in-network office visit copays are reduced if you visit the PCP listed on your ID card. You also will pay less for in-network office visits if you see the Clear Pricing Project (CPP) provider listed on your ID card. ACA preventive medications are also covered at no cost.

The plans share some common features, such as you can use any medical provider you choose, but also have their own unique features.

When you use an in-network provider, your costs will be lower.

If you choose to use an out-of-network provider or facility, your deductibles, coinsurance and copays may be higher.
Both medical plans contain prescription drug coverage.

Let’s take a look at how prescription drug coverage works. Under both plans, coverage is based on a multi-tier plan. Drugs are placed in tiers based on whether a drug is a generic, preferred or non-preferred brand drug or a specialty drug.

The amount you pay as either a copay or coinsurance depends on the tier.

ACA preventive medications are covered at 100% under the Enhanced PPO and Base PPO Plans.

In addition, preferred and non-preferred brand insulin are offered at a $0 dollar copay per 30-day supply.

To assist you in this journey, we’ll provide you with a variety of resources to ensure that you get the best value from your benefits programs.

You can find a number of resources on Benefits Enrollment Central, including an enrollment guide, and the videos and tools shown here. We'll link to Benefits Enrollment Central at the end of this video.

The State Health Plan also offers tools and resources to help you live a healthier life. Some of the offerings include:
- The Member Focus newsletter;
- The Diabetes Resource Center; and
- The Behavioral Health Resource Center

So you have the right tools, but wouldn’t it help if you could also save some money for your trip? Sure it would!

By completing the tobacco attestation, you can earn a wellness premium credit that will reduce your monthly premium. (The wellness premium credit only applies to the employee-only premium.)

This chart shows how the credit is applied under both plan options.

And, you can also save money when you visit your PCP, a provider within your PCP’s practice or a CPP provider. The chart here shows the copay you will pay based on which in-network provider you choose and which plan you are enrolled in. You'll save the most by using a CPP provider.

Let’s move on to income protection programs.

When life gets stormy, it’s important for you to have shelter and a plan so you’re protected.

To safeguard you and your family from life’s storms, we have a couple of options that offer protection. These UNC programs are designed to provide you and/or your family with financial protection in the event of your death, disability, or long-term illness. And, some are offered at no cost to you!
Slide 39  First up is the UNC Voluntary Life Insurance Plan, which pays a benefit to your beneficiary or beneficiaries in the event of your death. You pay the full cost of coverage on an after-tax basis. In addition to coverage for yourself, you can elect coverage for your spouse and/or children. This slide shows the coverage amounts available. The guarantee issue amount shown here is the amount of coverage you can purchase when you are initially eligible for coverage without providing Evidence of Insurability, commonly referred to as EOI. After your initial enrollment deadline passes, you can only increase your coverage during annual enrollment (up to the amounts shown here) or if you experience a qualifying life event.

**Note:** If you elect coverage for your spouse, the spousal coverage amount must be equal to or less than the coverage amount for yourself.

A Voluntary Retiree Life Policy is also available for $25,000 worth of coverage without EOI. Other coverage options are available but you will need to provide EOI.

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Slide 40  The UNC Voluntary Life Insurance Plan is provided through Securian and includes an employee only AD&D coverage equivalent to the enrolled life insurance coverage, as well as a number of helpful services including – will preparation services, estate resolution, beneficiary support services, funeral assistance and discounts, probate service, transition solutions, digital record storage, and travel assistance.

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Slide 41  Core Accidental Death and Dismemberment, or AD&D, and Voluntary AD&D Insurance are provided through Securian.

All benefits eligible employees will be automatically enrolled in a $10,000 Core AD&D benefit at no cost to the employee.

The UNC System pays the full cost of this coverage.

And, if you choose, you can select even more protection by enrolling in Voluntary AD&D Insurance.

You pay the full cost of this coverage on an after-tax basis.

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Slide 42  Next up are Short-Term and Long-Term Disability Insurance. Disability benefits are available to eligible employees who become continuously unable to perform the duties of their usual occupation due to a mental or physical incapacity while actively employed with the UNC System.

These coverages are provided under the Disability Income Plan of North Carolina. Both plans are provided to eligible employees at no cost.

Short-Term Disability Insurance pays 50% of 1/12 your annual base salary received immediately preceding your disability, up to a maximum of $3,000 per month for up to 365 days after the 60-day waiting period.

Long-Term Disability Insurance pays 65% of 1/12 your annual base salary received immediately preceding your disability, up to a maximum of $3,900 per month for as long as you remain permanently disabled, until you’re eligible for unreduced service retirement.
The UNC System also offers two Supplemental Disability Plans through The Standard for employees enrolled in the ORP and through Lincoln Financial for employees enrolled in TSERS.

These plans can help fill gaps in the state’s disability coverage. Since this is a voluntary benefit, you will pay the full cost of coverage after tax.

There are several resources available for the UNC Income Protection Program, including an information guide, link to vendor sites and calculation tools.

To access these resources, visit Benefits Enrollment Central.

It’s always a great idea to carry a few extras to make your journey a little easier. Let’s explore some extra benefits available to you and your family through the NCFlex program.

The NCFlex program includes:
- Dental;
- Vision;
- Flexible Spending Accounts;
- Cancer Insurance;
- Critical Illness Insurance;
- Accident Insurance Plan; and
- TRICARE Supplement Plan.

These voluntary programs provide a variety of plans to meet the needs of you and your family. You will pay the full cost of coverage through pre-taxed payroll deductions.

Now, let’s learn about these benefit programs.

While on the Mountain to Sea Trail, you’ll pass by three lighthouses, including the nation’s tallest. All NCFlex’s dental plan options can keep the light shining in your smile for a long time.

Dental coverage is provided through MetLife Dental with three plan options.
- The High Option provides the highest level of benefits with the highest premium and the Low Option offers the lowest level of benefits with the lowest premium. The Classic Option falls in between.
- Both the High Option and Classic Option include orthodontia for children under 19.
- The Low Option does not include orthodontia and it does not cover major services such as crowns, dentures or bridges.

Under all plan options:
- You can visit any provider (however you can lower your costs if you visit a network dentist);
- You are responsible for deductibles; and
- You or your dentist may file claims.

In order to navigate your journey on the trail, your vision must be keen.
You have your choice between three vision coverage options, all provided through EyeMed Vision Care.

The three options available to you are the:
- Core Wellness Plan, which is available at no cost for employees only. However, you must enroll for coverage to be effective.
- And, with the other two options — the Basic Plan and the Enhanced Plan — employees pay the full cost for coverage on a pre-tax basis.

Under all options, you can visit any provider. However, you may pay lower expenses when using an in-network EyeMed provider.

Not all of the Mountain to Sea Trail is on land. In fact, it includes three ferry rides! So, grab your lifejacket, you might need it for this trip.

Having a lifejacket while traveling on water is important because it provides you with safety and security. Think of your flexible spending accounts as your lifejacket — providing you with financial security.

NCFlex offers you two different flexible spending account options:
- The Health Care Flexible Spending Account; and
- The Dependent Day Care Flexible Spending Account.

The Health Care Flexible Spending Account coverage is provided through P and A Group. With this coverage, you are able to set aside money through pre-tax contributions to pay for eligible out-of-pocket medical, dental and vision expenses such as copays and coinsurance.

You get to decide the amount you need for financial security by contributing from $120 dollars to $3,050 dollars. What’s more, you get a convenience or debit card when you create your account to use to pay for your eligible expenses.

As a reminder, if you have a family member who has a Health Savings Account, you can’t use your Flexible Spending Account for expenses for that family member. Have your family member talk to their HSA vendor if they have questions about this.
Slide 54  The other flexible spending account that can provide you with financial security is the Dependent Day Care Flexible Spending Account.

Like the Health Care Flexible Spending Account, you also set aside money through pre-tax contributions. With this account, the money is used to pay for eligible child care and adult day care expenses so you and your spouse, if applicable, can work or attend school full-time.

You have the option to contribute from $120 dollars to $5,000 dollars per household per year.

When you enroll, you will receive a convenience or debit card to pay for eligible dependent care expenses, up to the amount available in your account.

If you are also enrolled in the Health Care Flexible Spending Account, you will use the same card to pay for expenses for both spending accounts.

Slide 55  There is one catch when you contribute to either Flexible Spending Account— you must use it, or you lose it.

Under the Health Care Flexible Spending Account, expenses can be incurred between January 1 and December 31, 2024. You may rollover up to $610 of unused funds into 2025. However, any unused funds greater than $610 will be forfeited. You have until March 31, 2025 to submit expenses for reimbursement.

Under the Dependent Day Care Flexible Spending Account, expenses can be incurred between January 1, 2024 and March 15, 2025. You have until March 31, 2025 to submit expenses for reimbursement. You will forfeit any money remaining in your account after the deadline to submit eligible claims which is March 31, 2025.

Slide 56  You’ll probably need to have a first-aid kit handy for any potential bumps and bruises along the trail.

Slide 57  The UNC System provides a variety of plans to aide you on your journey. These include Cancer and Specified Disease Insurance provided through Allstate Benefits and Critical Illness Insurance provided through VOYA.

Cancer and Specified Disease Insurance pays benefits for cancer and 29 other specified disease related expenses and Critical Illness Insurance pays a lump sum benefit in the event you are diagnosed with a covered critical illness.

Slide 58  Have you ever dislocated a joint or gotten a deep cut? How about something more severe, like a concussion or broken bone? The Accident Plan, which is administered by VOYA Financial, helps relieve some of the financial stress that results from an accidental injury.

The Accident Plan pays benefits for specific injuries and events resulting from a covered accident. The benefit amount depends on the type of injury and care received. You have the option to elect coverage to meet the needs of you, your spouse, and/or children. Coverage also includes a sport accident benefit which provides additional benefits if your accident occurs while participating in an organized sporting activity as defined by the plan.
TRICARE is the health benefit program for the military community.

If you currently have TRICARE Standard/Extra, Prime, or TRS benefits offered through the Military Community, you may be eligible for the TRICARE Supplement plan, which pays a benefit for costs not covered by TRICARE.

TRICARE and the TRICARE Supplement Plan work together to maximize your benefits and minimize your out-of-pocket expenses. Features of the TRICARE Supplement Plan include:

- No pre-existing condition limitation
- Flexibility and freedom to choose your own TRICARE authorized civilian providers, and
- No referral or authorization required

Don’t lose your footing! When walking on the trail, you’ll hit some uneven terrain. The UNC System works with you so you can take vacation, sick leave and other leaves whenever you need it on your journey. And we offer a variety of programs focused on balancing the responsibilities of work and personal life so you don’t miss a step.

The types of leave available to employees are: Civil, Community Service, Education, Family and Medical, Family Illness, Faculty Serious, Voluntary Shared, Military, Vacation, Sick, Workers’ Compensation and Paid Parental Leave. Civil leave is generally used for jury duty.

The Family & Medical Leave Act was created to balance the demands of the workplace with the needs of employees and their families. This policy provides a mechanism for employees to access, and the UNC System to administer, the benefits made available by this legislation.

Under this policy, employees may use personal leave, leave without pay, or donated voluntary shared leave (for approved recipients only) for absences from work due to childbirth, adoption or foster care placement, or a serious health condition of an employee or an employee’s spouse, child or parent. An employee’s job and benefits are protected while an employee takes leave under this policy, whether taken as vacation leave, sick leave, voluntary shared leave, leave without pay or any combination.

In addition, employees have access to Family Illness Leave, which provides up to 52 weeks of unpaid leave in a five-year period as well as Voluntary Shared Leave, in which donated vacation, bonus or sick leave from co-workers can be used in a period of a serious health condition.

Paid Parental Leave provides employees with up to eight weeks of paid leave after the birth or adoption of a child — four weeks for recuperation for the birth parent and 4 weeks for bonding for both birth and non-birth parents.

In addition to giving you many leave options, we offer several work/life programs, including:

- Educational Programs
- An Employee Assistance Program
- Flexible Work Arrangements, and
- Rewards & Recognition
The UNC System offers the tuition waiver program allowing eligible employees to have tuition waived for three courses per academic year at any of the 17 constituent institutions of the UNC system. Participation is voluntary, courses are to be taken on the employee’s time, and may be taken for career development or for personal interest.

The educational assistance program is for employees who take classes through any accredited school or program.

The College Foundation of NC allows you to begin saving money for college for you or anyone else you’d like.

For additional information on the educational programs available and the requirements, please refer to the Benefits section of the Human Resources website.

Congratulations! You’ve made it to the end of the trail. Visit your one-stop-shop for benefits information, Benefits Enrollment Central, at the url shown here to decide which benefits are right for you and your family. The site has everything you need, including links to enroll.

We are excited to welcome you to the UNC System family!