



Benefits Summary for Full-Time Regular Employees

January 1, 2016 through December 31, 2016

North Carolina State Health Plan

Participation in Wellness Activities

Wellness Activity	All Three Activities Completed	Two Activities Completed			One Activity Completed			No Activity Completed
Smoking Attestation	X	X	X		X			
PCP Selection	X	X		X		X		
Health Assessment Completion	X		X	X			X	

Enhanced 80/20								
Employee Only	\$14.20	\$39.20	\$39.20	\$54.20	\$64.20	\$79.20	\$79.20	\$104.20
Employee Only Plus Children	\$294.72	\$319.72	\$319.72	\$334.72	\$344.72	\$359.72	\$359.72	\$384.72
Employee Plus Spouse	\$660.52	\$685.52	\$685.52	\$700.52	\$710.52	\$725.52	\$725.52	\$750.52
Employee Plus Family	\$699.42	\$724.42	\$724.42	\$739.42	\$749.42	\$764.42	\$764.42	\$789.42
Consumer Directed Health Care Plan								
Employee Only	\$00.00	\$20.00	\$20.00	\$40.00	\$40.00	\$60.00	\$60.00	\$80.00
Employee Only Plus Children	\$189.82	\$209.82	\$209.82	\$229.82	\$229.82	\$249.82	\$249.82	\$269.82
Employee Plus Spouse	\$489.14	\$509.14	\$509.14	\$529.14	\$529.14	\$549.14	\$549.14	\$569.14
Employee Plus Family	\$520.96	\$540.96	\$540.96	\$560.96	\$560.96	\$580.96	\$580.96	\$600.96

Traditional 70/30 Plan	Employee Only	Employee Only Plus Children	Employee Plus Spouse	Employee Plus Family
	\$0.00	\$210.92	\$543.46	\$578.86

Frequently Asked Questions about the State Health Plan Options

	Enhanced 80/20	Consumer Directed health plan with HDP and HRA	Traditional 70/30 Plan
Do I pay a premium for my coverage?	Yes, but it can be reduced by completing wellness activities (<i>see chart above</i>)	Yes, but it can be reduced or eliminated by completing wellness activities (<i>see chart above</i>)	No
How much is my annual deductible if I use in-network providers?	\$ 700.00 Individual \$2,100.00 Family	\$1,500.00 Individual \$4,500.00 Family	\$ 1,054.00 Individual \$3,162.00 Family
Do I get a Health Reimbursement Account when I enroll?	No	Yes. \$600 Employee /Employee +one \$1,200/ Employee + two \$1,800	No
If I stay in-network, how much do I pay after I meet the deductible?	20% of the allowed amount	15% of the allowed amount	30% of the allowed amount
How much do I pay for Affordable Care Act preventative care services if I stay in-network?	\$0 (as long as medical management requirements are met)	\$0 (as long as medical management requirements are met)	\$39.00 for a primary doctor; \$92.00 for a specialist
Do I pay copay for any services?	Yes, for in-network office visits and most prescription drugs	No	Yes, for in-network office visits and most prescription drugs
Can I earn wellness incentives?	Yes, your copays are <i>reduced</i> if you use your PCP and Blue options Designated providers	Yes, your HRA balance is <i>increased</i> if you use your PCP and Blue Options designated providers	No
Am I required to choose a Primary Care Provider (PCP)?	No, but your monthly premium is reduced by \$15 a month if you choose one for each enrolled family member	No, but your monthly premium is reduced \$10 a month if you choose one for each enrolled family member	No

DENTAL INSURANCE

Provider	Web Site	Eligibility Date	Calendar Year Maximum Benefit	Deductible per Calendar Year	Orthodontics Lifetime Maximum Benefit
Interactive Medical System	myhealthplanonline.com	First day of the month following date of eligible FT employment	\$1,000 per person	\$50 Individual \$150 Family	\$1,750 per child to age 20
Dental Expense Category		Dental Benefit			
Type I Expenses					
Oral Evaluation Cleanings X-rays Fluoride treatments (to age 20) Space maintainers (to age 20)					
Type II Expenses					
Oral Evaluation – Problem Focuses Simple extractions Fillings Periodontal Maintenance Endodontics Periodontics (surgical & non-surgical) Oral surgery					
		80% after deductible		Coverage Type	Monthly Premium
				Employee only	\$1.94
				Employee + Spouse	\$40.14
				Employee + Child(ren)	\$46.12
				Employee + Family	\$97.33
Type III Expenses					
Fixed Bridges Partial or Full Dentures Crowns Crown Build-ups					

VISION INSURANCE

Member Benefits Include:

- * **Vision Exam** - Comprehensive eye exam from our network of optometrists & ophthalmologists at independent and retail locations.
- * **Frames** - Any frame up to the retail allowance and if the frame exceeds plan limits, one simply pays the difference less a 20% discount.
- * **Lenses** - Plastic single vision, flat top bifocal, and flat top trifocal lenses are covered in full. Lens upgrades are available at deep discounts.
- * **Elective Contact Lenses** - In lieu of spectacles, benefits may be used for the fitting, follow-up and/or purchase of contact lenses.
- * **LASIK Surgery \$300 & 15% off LASIK procedures at LasikPlus Centers – <http://www.opticarelasik.com/> or 866-921-2044.**
- * **1st Pair Discounts** are 20% off usual & customary hardware fees over and above plan allowance on first pair of eyeglasses and contacts.
- * **2nd Pair Discounts** are 30% off frames & lenses, 25% off sunglasses & 20% off contact lenses for additional pairs of eyeglasses and **contacts**.

Most providers do not allow insurance to be combined with discounts, specials, or other insurance plans.

Tier	Monthly Rate
Employee Only	\$8.62
Employee +Spouse	\$14.80
Employee + Child(ren)	\$15.03
Employee + Family	\$25.64

Asheville-Buncombe Technical Community College OptiCare Vision Plan		
Plan Frequencies	Exam every 12 months Lenses every 12 months Frames every 12 months Contacts every 12 months	
Copay: Exam \$10.00 / Hardware \$10.00		
	Network Doctor after copay	Non Network
Eye Exam	Paid in Full	Up to \$38.50
<u>Lenses (per pair)</u>		
Single	Paid in full	\$37.50
Bifocal	Paid in full	\$55.00
Trifocal	Paid in full	\$90.00
Lenticular	Paid in full	\$90.00
Frame - Retail Value	\$125.00	\$87.50
Contact Lenses (in lieu of glasses)	\$125.00	\$87.50
Standard Contact Lens Fitting**	Paid in Full	\$26.60
Medically Necessary Contacts (in lieu of glasses)	Paid in full	\$210.00
LASIK	15% off at LasikPlus	No benefit

Accidental Death & Dismemberment (AD&D) Insurance and Term Life Insurance

Supplemental AD&D Insurance

Supplemental AD&D insurance is available for employee purchase at group rates. AD&D insurance is available to purchase for eligible spouses and children (up to age 19, or to age 26 if they are a full-time student). **Please note – in order to purchase supplemental AD&D insurance for your spouse and/or your child, you (the employee) must purchase supplemental AD&D insurance coverage for yourself.**

Employee	Spouse	Child
<ul style="list-style-type: none"> Up to 5 times salary in increments of \$1,000 (<i>not to exceed \$500,000</i>) 	<ul style="list-style-type: none"> Up to 100% of employee amount in increments of \$1,000 (<i>not to exceed \$500,000</i>) Benefits will be paid to the employee. 	<ul style="list-style-type: none"> Up to 100% of employee coverage amount in increments of \$10,000 (<i>not to exceed \$10,000</i>) <i>The maximum death benefit for a child between the ages of live birth and 6 months is \$1,000.</i> Benefits will be paid to the employee.

Supplemental AD&D Insurance Rates		
	AD&D Cost Per:	Monthly Rate
Employee	\$1,000	\$.032
Spouse	\$1,000	\$.034
Child	\$10,000	\$.0360

Group Life Insurance

Basic group term life insurance in the amount of **two-times annual wages** is provided at **no cost** to all full-time employees through Unum Life Insurance Co. www.unum.com.

Supplemental Term Life insurance coverage options:

Supplemental term life insurance is available to purchase for eligible spouses and children (up to age 19, or to age 26 if they are a full-time student).

Employee	Spouse	Child
<ul style="list-style-type: none"> Up to 5 times salary in increments of \$1,000 (<i>not to exceed \$500,000</i>) 	<ul style="list-style-type: none"> Up to 100% of employee amount in increments of \$1,000 (<i>not to exceed \$500,000</i>) Benefits will be paid to the employee. 	<ul style="list-style-type: none"> Up to 100% of employee coverage amount in increments of \$10,000 (<i>not to exceed \$10,000</i>) <i>The maximum death benefit for a child between the ages of live birth and 6 months is \$1,000.</i> Benefits will be paid to the employee.

Supplemental Term Life Insurance Rates			
Age Band	Employee rate per \$1,000	Spouse rate per \$1,000	Child rate per \$10,000
-24	0.0518	0.0518	\$2.00
25-29	0.0595	0.0595	
30-34	0.0735	0.0735	
35-39	0.0850	0.0850	
40-44	0.1330	0.1330	
45-49	0.2100	0.2100	
50-54	0.3300	0.3300	
55-59	0.5796	0.5796	
60-64	0.9044	0.9044	
65-69	1.5700	1.5700	
70-74	2.8010	2.8010	
75+	5.4890	5.4890	
<p>NOTE: The premium paid for child coverage in supplemental term life insurance is based on the cost of coverage for one child, regardless of how many children you have.</p>			

COLONIAL LIFE INSURANCE

The College partners with Colonial Life insurance who offers voluntary supplemental insurance benefits such as; cancer insurance, accident insurance, disability insurance, and vision insurance.

AMERIFLEX SECTION 125 PLAN (optional)

- Medical Reimbursement Plan
- Dependent Care Reimbursement Plan
- Premiums may be pre-taxed through payroll deduction.

PROFESSIONAL LIABILITY INSURANCE

Coverage of \$1,000,000 is provided to all faculty, staff, Board members and volunteers for wrongful acts and defense of any civil suit alleging a wrongful act. This insurance does not provide coverage for criminal acts. Insurance coverage is subject to all the terms and conditions contained in the insurance policy.

STATUTORY BENEFITS

WORKERS' COMPENSATION

All employees are covered by the NC Workers' Compensation Act as defined by N.C. Gen. Stat. §§ 97-2(1), 97-2(3), 97-93.

SOCIAL SECURITY/MEDICARE

Employees are required to pay the established percentage of earnings for social security/Medicare. The College pays the established employer percentage.

UNEMPLOYMENT COMPENSATION INSURANCE

The College participates in the Unemployment Compensation Insurance Programs through the State of North Carolina. Benefits are based on earnings prior to unemployment and the reason for leaving the College.

LEAVE PLANS – Policy 507

Aggregate Service

New employees may transfer verified vacation and/or sick leave from other agencies under NC TSERS.

Vacation Leave

Years of Aggregate North Carolina State Service	Days Granted Annually	Hours per Contract Month
Less than 5	14	9.33
5 but less than 10	17	11.33
10 but less than 15	20	13.33
15 but less than 20	23	15.33
20 or more	26	17.33

Sick Leave

Full-time employees earn accrue leave at a rate of one day per contract month. Sick leave is cumulative indefinitely and may be credited toward retirement service.

Civil Leave

Full-time employees are entitled to leave with pay to serve on a jury or if summoned to serve as a witness for the court. Employees are entitled to receive compensation from the court for such duty.

Funeral Leave

Full-time employees are entitled to three days of leave with pay for a death in the immediate family. Additional days must be charged to vacation leave, compensatory time (if applicable) or taken without pay.

Compensatory Leave

Non-exempt employees will receive compensatory leave in lieu of overtime pay for all hours actually worked over 40 in a work week. Compensatory leave will be earned at the rate of one and one-half hours for every hour worked over 40 in a work week.

Maternity Leave

Maternity leave is available for employees who are not yet eligible for Family Medical Leave. Maternity leave cannot exceed three calendar months starting on the first day of absence. The employee must return to work on or before expiration of the three calendar months period allowed. Reinstatement to the same position or one of like seniority, status, and pay must be made upon the employee's return to work.

Family and Medical Leave

Pursuant to the Family and Medical Leave Act of 1993 (FMLA), and as amended by the National Defense Authorization Act of 2008, Pub. L.110-181, and the Department of Labor's regulations, any eligible employee may be granted up to a total of 12 weeks of unpaid, job-protected family and medical leave.

Military Leave

Military leave shall be granted to employees of the State for periods of service in the uniformed services in accordance with G.S. 127A-116 and the Uniformed Services Employment and Reemployment Act of 1994. Military leave shall also be given for state military duty to members of the State Defense Militia as outlined in Rule .0820 of this Section and the Civil Air Patrol as outlined in Rule .0806 of this Section.

Parental Leave

The College will grant four hours of leave per calendar year to any employee who is a parent, guardian or person standing in loco parentis of a school-aged child so that the employee may attend or otherwise be involved at that child's school.

Community Service Leave

Per fiscal year, full-time regular, full-time other regular, and full-time limited employees may use up to 8 hours of leave to serve a Community Service Organization. The leave can be used in half-day or whole day increments. Unused time will be forfeited at the end of the fiscal year.

Voluntary Shared Leave

In cases of a prolonged absence due to a serious medical condition, an employee may apply for or be nominated to become a recipient of leave transferred from the vacation and/or sick leave accounts of other College employees. For purposes of this policy, “serious medical condition” is defined under the Family and Medical Leave section of the Sick and Disability Leave Policy and “prolonged medical condition” means a serious medical condition that is likely to require an employee to be absent from duty for at least 20 consecutive workdays.

Employees may also share leave voluntarily with an immediate family member who is an employee of another community college, public school, or State agency. For the purposes of this policy, the term “immediate family member” means a spouse, parent, child, brother, sister, grandparent, or grandchild. The term includes the step, half, and in-law relationships.

Holidays

Full-time employees are eligible for a total of 15 holidays:

Holiday	Number of Days
New Year’s Day	1
Martin Luther King Jr.’s birthday	1
Spring Holiday	1
Memorial Day	1
Independence Day	1
Labor Day	1
Thanksgiving	2
Winter Break	7-10 (Varies annually)

RETIREMENT PROGRAMS

Teachers and State Employees Retirement System

Required for employees who regularly work at least 30 hours per week. Retirement benefits are provided through the North Carolina Teachers' and State Employees' Retirement System. All employees who work at least 30 hours per week for at least nine months of the year are **required** to participate.

- Tax deferred employee contribution rate is 6.0%.
- Employer contribution rate for the **2015-2016** fiscal year is **15.32%**.
- Vesting (the right to a monthly income benefit) occurs after 5 years of creditable state service (TSERS).
- Membership may be transferred between North Carolina state institutions, agencies, or departments.
- Other benefits of the North Carolina Teachers' and State Employees' Retirement Plan include:
 - Disability Income Plan (short-term disability)
 - All members of "TSERS" are covered under the Disability Income Plan following one year of membership service.
 - A 60-day waiting period is required.
 - Short-term disability benefit is 50 percent of 1/12th of your annual salary up to a maximum of \$3,000 per month and pays for a maximum of 365 days.
 - Disability Retirement (long-term disability)
 - Employees are eligible after 5 years creditable service if an employee becomes totally and permanently disabled, as approved by the Medical Review Board.
 - During the first 36 months of disability, the plan benefit is 65 percent of 1/12th of your annual salary up to \$3,900 per month.
 - Death Benefit
 - After one year of membership service, if an employee dies before age 70 while still in active service.
 - The death benefit is equal to the highest 12 months salary in the previous 24 months with a minimum of \$25,000 and a maximum of \$50,000

Voluntary Retirement Options

Tax Sheltered Savings Plans – 401(k), 403(b), 457, and Individual Retirement Accounts

Full-time limited employees may participate in the College's supplemental retirement programs, including 401(k), 403(b), 457, and Individual Retirement Accounts. A-B Tech does not offer a match for these programs.

OTHER BENEFITS

Tuition Reimbursement Plan

In support of educational and professional development, the Board of Trustees of Asheville-Buncombe Technical Community College will determine annually whether funds will be made available for Tuition Reimbursement at A-B Tech or another public, regionally accredited institution for full time regular employees, who have successfully completed the introductory period and/or their eligible immediate family members who take A-B Tech courses.

Twice each year, if funds are available, an e-mail announcement will be sent in advance of the upcoming term to let employees know that Approval for Tuition Reimbursement Requests can be submitted. This benefit is available in the order that eligible requests are received after the announced date, and until allocated funds are depleted.

Employee Assistance Program

The College has pre-paid the cost of five diagnostic referral and counseling sessions for employees and/or their immediate family members with the Employee Assistance Network. More information is available at <http://www.eannc.com>

Employee Emergency Program at Eblen Charities

When an emergency occurs, it can cause a tremendous financial burden for an employee. With this in mind, A-B Tech has partnered with Eblen Charities to create an Employee Emergency Program (EEP).

- The A-B Tech Employee Emergency Program at Eblen Charities provides a financial gift to meet approved employee needs, based on the availability of funds in this account.
- Funds are typically awarded in the form of a check that is paid directly to the vendor, not the employee.

EEP Eligibility: All A-B Tech employees who:

- Have worked for the College for at least one year.
- Have a current work assignment.
- Have not reached the maximum benefit amount of \$250 per rolling six month period.

Parking

All employees are provided with parking registration free of charge.

State Employees' Credit Union

Membership in the State Employees' Credit Union is open to all full-time and part-time employees. Services include banking, savings, and loans. More information may be obtained by visiting one of the local offices or at <https://www.ncsecu.org/>

Wellness Program

The Employee Wellness Program is available at no cost to all faculty and staff with the purpose of supporting the mental, emotional, and physical well-being of the College family. Planned events and activities provide sessions on educational topics, physical activities, and the use of College facilities; to include, the gym, weight room, tennis courts, etc.

Annual Flex Benefit

The College offers this benefit to full-time regular employees based on the availability of funding. This benefit is paid as an annual disbursement in an eligible employee's November pay advice.

- Disbursements will be pro-rated based on the eligible employee's schedule, as follows:
 - 12 month schedule: \$300
 - 10 month schedule: \$250
 - 9 month schedule: \$225
- Eligible employees who are new to the College will be paid on a pro-rated basis in the month of November.

- Eligible employees who separate from the College prior to the November payroll, will receive a pro-rated disbursement in their final paycheck.
- Eligible employees must be in pay status (including approved paid leave status) for one-half or more of the workdays during each month in order to receive the full amount.

Longevity Pay – 502.03, 504.01

Regular full-time and regular part-time employees who have completed at least 10 years of total state (North Carolina) service shall receive a lump sum payment annually. Longevity payments are paid at the end of the anniversary month.

Years of Total NC State Service	Longevity Pay Rate
10 but less than 15	1.50%
15 but less than 20	2.25%
20 but less than 25	3.25%
25 or more years	4.50%