North Carolina Department of **PUBLIC INSTRUCTION**

Welcome to DPI! New Employee and Human Resources Presentation



North Carolina Department of **PUBLIC INSTRUCTION**

Let's Talk About...

EASTERN NORTH CAROLINA

- State Health Plan
 - eBenefits
- NC Flex Benefits
- Agency Specific Benefits
 - EAP
 - Retirement
- 401K/457 Supplemental Retirement
- Disability Benefits (Short Term & Long Term)
 - Leave Benefits
 - Total State Service/ Creditable Service
 - Longevity
 - HR/Payroll System Overview
 - LMS/NCVIP





Who is eligible?

Permanent employees working a <u>minimum of 30 hours per</u> week (includes probationary and time-limited)

- Must enroll within 30 days of hire
- Failure to enroll within the 30-day window will result in the employee being ineligible for benefits until Open Enrollment <u>Enrollment Instructions for New Employees</u>

Family dependents:

Legal Spouse
 Child up to age 26
 (biological, legally adopted, foster, step, court ordered)
 Child aged 26 or older
 (if physically or mentally disabled as approved by the SHP via the SHP
 'Coverage Request for a Mentally or Physically Incapacitated Child
 Form', and incapable of earning a living, and the disability began before 26th birthday while covered by the Plan)

Acceptable Documentation for Qualifying Life Events

•<u>All</u> dependents must be verified via uploaded documents in eBenefits within 30 days of the QLE (Qualifying Life Event)

Qualifying life events include, but are not limited to:

Marriage • Divorce or legal separation • Birth or adoption (or placement of adoption) of a child •
 Death of a covered dependent • Change in your spouse's employment, impacting his/her benefits eligibility • Your dependent turns age 26



A Division of the North Carolina State Treasurer Dale R. Folwell, CPA

80/20 Plan or 70/30 Plan

Employee-only coverage cost with tobacco attestation

(\$60 credit*):

><u>\$25</u> on the 70/30 Plan

\$50 on the 80/20 Plan *Tobacco-free, or -agree to visit a CVS MinuteClinic, or your PCP, for at least one tobacco cessation counseling session, for newhires/Annual Enrollment

	Enhanced PPC) Plan (80/20)	Base PPO P	lan (70/30)
Monthly Premium Rates January 1, 2024 – December 31, 2024	TOBACCO ATTESTATION COMPLETE?*		TOBACCO ATTESTATION COMPLETE?*	
	YES	NO	YES	NO
ACTIVE SUBSCRIBERS				
Subscriber	\$50.00	\$110.00	\$25.00	\$85.00
Subscriber + Child(ren) [No Title]	\$305.00	\$365.00	\$218.00	\$278.00
Subscriber + Spouse	\$700.00	\$760.00	\$590.00	\$650.00
Subscriber + Family	\$720.00	\$780.00	\$598.00	\$658.00

Effective Date:

-First day of the month following the date of hire OR first day of the second month of hire -Eligible dependents must enroll with the same effective date & plan as the employee

Coverage for you or your dependents ends the last day of the month in which an ineligibility event occurs. Some examples of ineligibility events are divorce, entering active military service, and termination of employment.

NCFLEX

Offers the Following Plans:

STATE INSURANCE PLANS

NCFlex Benefits and Other Details	Features
Health Care Flexible Spending Account (HCFSA)	 Employees must enroll each year to contribute. The annual contribution limit is \$2,650 per federal regulation. Roll over feature – up to \$500 of unused funds roll into the next plan year; minimum of \$25 balance.
Dependent Day Care Flexible Spending Account (DDCFSA)	Employees must enroll each year to participate.
NCFlex Convenience Card	The card can be used for both the Health Care FSA and the Dependent Day Care FSA.
Accident Plan	 Pays a benefit directly to an employee for specific injuries and events resulting from a covered accident. Helps offset out-of-pocket medical expenses. Family coverage available.
Cancer and Specified Disease	 Options include Low, High, or Premium. No EOI (Evidence of Insurability) is required to enroll. (EOI is required if there is a lapse in coverage.)
Critical Illness	Options include \$15,000 or \$25,000 in coverage.No EOI is required to enroll.
Dental	Options include High Option PPO and Low Option PPO.
Vision	 Options include a Core, Basic, and Enhanced Plan. The Core Plan is free for employees; the Basic and Enhanced Plans offer family coverage.
Group Term Life	 For newly eligible employees, EOI is not required to enroll for amounts up to \$200,000. Spouse and child coverage available.
Core Accidental Death & Dismemberment (AD&D)	If elected, coverage is provided to the employee at no cost.
Voluntary Accidental Death & Dismemberment (AD&D)	 Pays benefits if an employee (or his/her covered dependents) suffer a loss (death or dismemberment) as a result of a covered accident. Worldwide Emergency Travel Assistance Services are provided along with this coverage.
TRICARE Supplement Plan	 To enroll, an employee must be a retired uniform service member and have TRICARE Select, Prime, or TRS benefits.

Same eligibility requirements as the SHP. However, dependents do not have to be enrolled in SHP to have Flex Supplemental Coverage.

The combined Disability Program from NCFlex offers		
Short Term Disability (STD)	Long Term Disability (LTD)	
Covers first 60 days of disability	Begins on Day 61 of disability	

Please Refer to your Enrollment guide in your **New Employee** Orientation Packet for more **Details on All** Plans!

Flexible Spending Accounts

Health Care FSA

- Set aside from \$120 to \$3,050 pretax
- Use for certain unreimbursed health, dental, and vision expenses
- NC Flex Convenience Card (Mastercard) to pay with the above medical expenses
- Full Annual Election is available to use on January 1 each year
- Expenses can be for you, your spouse, or dependent children
- Can carry over to next calendar year up to \$570

Dependent Day Care FSA

- Set aside up to \$5,000 per household per plan year
- Both employee & spouse must work to participate
- Use funds for childcare or adult day care



Accident Plan

Accident Monthly Costs:

(LOW OPTION) Employee Only \$6.94 Employee and Spouse \$11.50 Employee and Child(ren) \$13.64 Employee and Family \$18.20

(HIGH OPTION) Employee Only \$15.98 Employee and Spouse \$28.46 Employee and Child(ren) \$31.26 Employee and Family \$43.72

Benefits are paid directly to member. □ Sport rider – additional payout – up to \$1,000 Pays benefits for specific injuries and events resulting from a covered accident, such as: Accident care (doctors, clinics, etc) **Common injuries Fractures** Dislocations **Emergency Room visits Ground Ambulance** Wellness Benefit for both Low & High Plans (\$50 with a covered screening)



Cancer & Specified Disease

Pays cash benefits for cancer & 29 other specified diseases
 Helps with costs associated with treatment, hospitalization, surgery, radiation, chemo, and more

 Pays an annual wellness benefit

Coverage Level	Low	High	Premium
3	Option	Option	Option
Employee Only	\$6.06	\$14.42	\$19.26
Employee and	\$10.02	\$23.90	\$31.84
Family			



Critical Illness

- Pays a benefit in the event of critical illnesses such as heart attack, stroke, cancer, major organ transplant, and more
 Lump sum benefit of up to \$15,000, \$25,000, or \$40,000 per diagnosis
 - Monthly premium rates are based on employee's age
 Children up to age 26 are covered at no cost

Wellness Benefit (\$50 with a covered screening)



Dental Insurance

Coverage Level	High Option	Classic Option	Low Option
Employee Only	\$55.40	\$35.90	\$24.18
Employee and Spouse	\$111.12	\$72.00	\$48.74
Employee and Child(ren)	\$119.84	\$78.00	\$52.34
Employee and Family	\$196.20	\$123.00	\$83.44

✓ (3) Plans offered through Met Life
 ✓ You choose dentist – in-network or out-of-network
 ✓ Keep in mind you will save money with innetwork!
 ✓ Major services such as crowns, dentures, and bridges are covered under the Classic & High Option
 Orthodontic services for dependent children up to age 19



Vision Insurance

Plan	Employee Only	Employee & Family
Core Wellness Plan	No cost	N/A
Basic Plan	\$4.50	\$11.66
Enhanced Plan	\$8.00	\$20.52

Benefit	Core	Basic	Enhanced
Eye exam (once per year)	\$20 copay	\$20 copay	\$20 copay
Contact lenses	Discount on conventional lenses	\$120 allowance (once every 12 months)	\$175 allowance (once every 12 months)
Frames	35% off retail	\$125 allowance (once every 24 months)	\$200 allowance (once every 12 months)
Single Vision standard lens	You pay \$50	\$0 copay	\$0 copay
Standard progressive lens	You pay \$135	\$50 copay	\$50 copay
Premium progressive lens	20% off retail	\$70-\$95 copay	\$70-\$95 copay
Hearing Health Care from Amplifon Hearing Network	Discounted set pricing on hearing aids and free batteries	Discounted set pricing on hearing aids and free batteries	Discounted set pricing on hearing aids and free batteries
LASIK or PRK from US laser network	15% off the retail price, or 5% off the promotional price, whichever you prefer	15% off the retail price, or 5% off the promotional price, whichever you prefer	15% off the retail price, or 5% off the promotional price, whichever you prefer



Group Term Life Insurance

Term Life – no cash value
 Employee & Spouse: You may purchase \$20,000 to \$500,000
 Child(ren): You may purchase up to \$10,000

- Evidence of Insurability (EOI)
- New employees may elect the following amounts with no EOI required:
 - \$20,000 up to \$200,000 on yourself
 - \$20,000 up to \$50,000 on your spouse
- Both employee and spouse coverage premiums are based on the employee's age



Accidental Death & Dismemberment (AD&D)

Core Benefit

Pays a benefit if you suffer a loss or certain disabling injuries as a result of a covered accident.

Principal Sum	Cost for Employees
\$10,000	\$0.00

Worldwide travel assistance is provided in the event of illness Link below to brochure:

Assistance Brochure

Voluntary Benefit

Pays a benefit if you suffer a loss or certain disabling injuries as a result of a covered accident.

P	Principle Sum	Employee Only	Employee & Family			
	\$50,000	\$0.90	\$1.30			
	\$100,000	\$1.80	\$2.60			
	\$150,000	\$2.70	\$3.90			
	\$200,000	\$3.60	\$5.20			
	\$250,000	\$4.50	\$6.50			
	\$300,000	\$5.40	\$7.80			
	\$350,000	\$6.30	\$9.10			
	\$400,000	\$7.20	\$10.40			
	\$450,000	\$8.10	\$11.70			
	\$500,000	\$9.00	\$13.00			

Disability Insurance

(Combined plan for Short- and Long-Term Disability) Short-Term Disability covers the first 60 days of disability Long-Term Disability begins on day 61 of disability

These plans provide income replacement if you become unable to work due to a medical disability.
•STD benefits begin after a 14 calendar days waiting period (following your disability date) and go until day 60. The plan pays 66% of earnings and up to a maximum of \$750 per week.

LTD benefits begin to pay after you have been continuously disabled for 60 days.
Your monthly benefit will be reduced by deductible income, such as Social Security or workers' compensation benefits.

• The plan will replace 66 2/3% of your eligible earnings, up to a maximum benefit of \$12,500 per month. If offsets apply, there is still a minimum payout per month of \$100 or 10% of the LTD benefit.



NC Flex Benefit Resources

Benefit Plan	Vendor	Phone	Website
All NCFlex Benefits	NCFlex		ncflex.org; ncflex@nc.gov
Flexible Spending Accounts (Health Care and Dependent Care)	P&A Group	1-866-916-3475	ncflex.padmin.com
Accident	Voya Financial	1-877-464-5111	Email: ncflex@lifehelp.com
Cancer and Specified Disease	Allstate Benefits	1-866-232-1517	allstatebenefits.com/mybenefits
Critical Illness	Voya Financial	1-877-464-5111	Email: ncflex@lifehelp.com
Dental	MetLife	1-855-676-9441	metlife.com/mybenefits (Company name: NCFlex)
Vision	EyeMed Vision Care	1-866-248-1939	eyemedvisioncare.com/NCFlex
Group Term Life	Voya Financial	1-877-464-5111	Email: ncflex@lifehelp.com
Voluntary Accidental Death & Dismemberment (AD&D)	Voya Financial	1-877-464-5111	Email: ncflex@lifehelp.com
Disability	Standard Insurance Company (The Standard)	833-878-8858	Email: ncflex@standard.com
TRICARE Supplement	Selman & Company	1-800-638-2610, Option 1	www.selmantricareresource.com/nc
Benefits Enrollment Platform	Benefitfocus	1-855-859-0966	www.ncflex.org and click "Enroll Now"
COBRA for Dental and Vision	Benefitfocus COBRA Administration/ iTedium	1-877-679-6272	https://cobraquard.net

Other State Employee Benefits Colonial Life.

Agent - Connie Curtis Phone 252-230-7794
 Contact vendor directly to enroll
 Benefits offered:

 Accident Insurance
 Cancer Insurance
 Critical Illness Insurance
 Disability Insurance
 Hospital Confinement Indemnity Insurance
 Term Life Insurance
 Universal Life Insurance
 Whole Life Insurance

CFNC.org North Carolina's National College Savings Program Your NC 529 Plan



Death Benefit through the NC Retirement System

 Employees with at least one year of retirement contributing members service are eligible for the Death Benefit
 Designated Beneficiary(ies) will receive a lump sum payment equal to Employee salary of no less than \$25,000.00 but no higher than \$50,000.00



Employee Assistance Program (EAP)

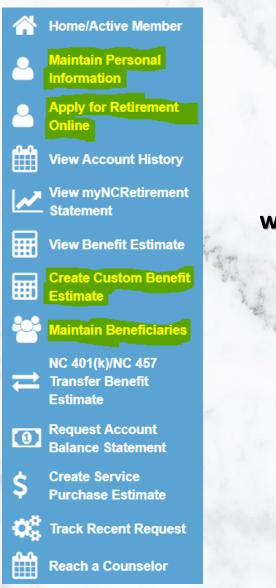
Free, confidential (except for harm to self or others; abuse/neglect of child or elderly), 24-hour, 7 days a week counseling and resource program that addresses personal and work-related concerns, such as:

- Marital difficulties
- Family problems
- Parenting stress
- Balancing work and family
 - Relationship issues
 - Work-related concerns
 - Depression
- Alcohol and drug use/abuse
 - Grief and loss
 - Elder care
 - Healthy living
 - Crisis events

888-298-3907



NORTH CAROLINA Office of State Human Resources



ORB T

NC Department of State Treasurer (DST) created **ORBIT** to provide members and employers convenient access to retirement account information

Active employees can generally register for an account two weeks after their 1st paycheck to access the following services:

- Designate beneficiaries (Death Benefit, Return of Contributions)
 - Retire online
 - View contribution history
 - View retirement service credits
 - View retirement estimates
 - Maintain personal information
 - View myNCRetirement Annual Benefits Statements



Retirement Benefits

Participation is mandatory for all permanent full-time and permanent part-time (30+ hours per week employees.)

Employees contribute 6% of their salary/ compensation toward Retirement each pay period, compensation includes Iongevity, overtime, and teacher supplement. Receive retirement service credits (membership service) for any month that the 6% is deducted from pay.

Vesting in TSERS occurs after completing a minimum of <u>5 years of membership service</u> (when 6% is deducted from pay), which means employees are eligible to apply for a lifetime monthly retirement benefit when the requirements below are met.

(if retirement contributions/interest are not withdrawn.)

Retire with an unreduced retirement

benefit:

- Reaching age 65 with at least five years of membership service
- Reaching age 60 with 25 or more years of creditable service
- Completing 30 years of creditable service, regardless of age

Retire with a reduced benefit:

- Reaching age 60 with at least five years of membership service
- Reaching age 50 with at least 20 years of creditable service

401K/457 Supplemental Retirement Benefits

<u>401k</u>:

Pre-tax contributions and/or Roth after-tax contributions. Withdrawals before reaching age 59½ may be subject to a *10% federal tax penalty. Withdrawals after reaching age 59½

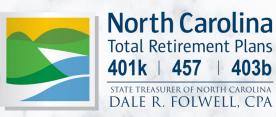
allowed without penalty.

*This penalty can be avoided if the member: 1) separates in the calendar year turning 55 or later, 2) elects to receive substantially equal payments based upon life expectancy, or 3) Is disabled or deceased

<u>457</u>:

Pre-tax contributions and/or Roth after-tax contributions. Funds may be withdrawn, without penalty and regardless of age, upon retirement or separation. Withdrawals while employed not allowed until age 70½.

Upon Retirement, employees have the option to transfer <u>all or a portion</u> of their NC pre-tax 401(k) and/or 457 funds into TSERS to receive a separate monthly lifetime benefit, also known as creating an annuity, this transfer is irreversible.



Disability Income Plan of North Carolina

Through the Retirement System

Disability Income Plan Handbook

 Must be employed for 12 months for eligibility
 (Teachers and State Employees Retirement System)
 NCDIP offers Short Term, Extended Short Term, Long Term and Disability Retirement

Short Term Disability benefits are paid up to 365 calendar days.

➢ Benefits are payable after the conclusion of a 60-day waiting period.

- Monthly Short-Term benefit is equal to 50% of 1/12 of your annual base salary with a maximum of \$3,000 per month.
 Health Insurance is not paid unless the employee has 5 years of service.
- After five (5) years of contributory service you are eligible for long-term benefits.
- Benefits are payable after the maximum time for short-term has expired. Benefits are payable at 65% of your gross monthly income with a maximum of \$3,900 monthly and cease when you become eligible for unreduced service retirement benefits.

Leave Benefits

Include but are not limited to:

- Vacation Leave
 - Sick Leave
- Community Service Leave
 - Civil Leave
 - Military Leave
 - Holiday Leave

Personal Observance Leave (8 hours per year)



Years of Total State Service	Hours Granted Each	Hours Granted Each	Days Granted Each
	Month	Year	Year
Less than 5 years	9 hrs. 20 mins.	112	14
5 but less than 10 years	11 hrs. 20 mins	136	17
10 but less than 15 years	13 hrs. 20 mins.	160	20
15 but less than 20 years	15 hrs. 20 mins.	184	23
20 years or more	17 hrs. 20 mins.	208	26

North Carolina Department of **PUBLIC INSTRUCTION**

Table I - Leave Credits

Vacation must be approved in advance The usage of <u>any</u> leave is subject to OPER 4004: LEAVE ON DIRECT STUDENT CONTACT DAYS AND MANDATORY WORKDAYS – applicable only to positions deemed as direct student contact

- Granted to employees who are *in pay status for one-half or more of the regularly scheduled cumulative workdays and holidays in the pay period
- Full-time permanent, probationary, and time-limited employees are granted leave based on length of total State service as shown in Table I
- Part-time employees who work 20 hours or more are granted prorated leave
- Temporary and part-time employees who work less than 20 hours are not eligible to earn leave
- Vacation leave in excess of 240 hours, prorated for part-time employees, on December 31st only is automatically transferred to sick leave
- Special Bonus Leave (granted 2018 and 2019) used during calendar year is deducted from Vac Leave balance over 240 hours before rollover to Sick Leave

OPER 4004: LEAVE ON DIRECT STUDENT CONTACT DAYS AND MANDATORY WORKDAYS

Employees Covered Under this Procedure: Employees who follow the school calendar, and are assigned 50% or more of their work schedule as direct student contact in the positions listed below:

Occupational Therapist Audiologist **Behavioral Programming Technician** School Principal **Community Employment Prog Specialist Professional Nurse** Psychologist (Staff/School) **Educational Developmental Asst Deaf-Blind Intervener Residential Life Director Guidance** Counselor Social Worker Lead Teacher Speech & Lang Pathologist School Librarian **Residential Life Coordinator** Licensed Practical Nurse **Residential Life Trainer Nurse Supervisor** Teacher/Vocational Teacher

Procedure:

Leave off shall not be taken on direct student contact days and mandatory work days except for emergencies not to exceed three (3) student contact and/or mandatory work days per school year; optional professional development not to exceed three (3) student contact and/or mandatory work days per school year; and illnesses, or other reasons approved for the use of sick leave.

Exceptions to all the limits for use of leave on student contact days and/or mandatory work days will be reviewed on a caseby-case basis and requires the approval of the School Director.



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Sick Leave

Sick leave accrues for all employees, at the rate of 8 hours per month
 Sick leave can be credited towards retirement:
 20 days of sick leave = one month of service time
 Sick leave has no monetary value and can not be paid out
 Sick Leave is retained for 5 years upon Separation and reinstated upon a return to State Government within 5 years
 Sick leave is authorized for the care of immediate family members, births, adoptions, deaths, or other medical emergencies

Definition of Immediate Family

Spouse	Parent	Child	Brother/Sister	Grand/Great	Dependents
	(Mother/Father)	(Daughter/Son)			
Husband	Biological	Biological	Biological	Parent	Living in
Wife	Adoptive	Adoptive	Adoptive	Child	the
	Step	Foster	Step	Step	employee's
	Loco Parentis*	Step	Half	In-law	household
	In-law	Legal Ward	In-law		
		Loco Parentis*			
		In-law			



OPI supports and strives for a diverse workforce with an inclusive environment. This additional leave supports the diversity of state employees where there are many different days of cultural or religious significance in our workforce. Some employees may have days of personal significance of their own, outside of any cultural or religious tradition.

Full-time employees receive (8) hours of Personal Observance Leave each calendar year Part-time employees will receive a prorated amount

Beacon time entry: Personal Observance Leave (9571)

Follow the same leave request procedure through your supervisor

Community Service Leave & Civil Leave

Community Service Leave

- The State affords all employees 24 hours per calendar year (pro-rated from the time you're hired)
- This can be used in service of community, non-profit organizations, or PTA events
- If you're involved in a formal tutoring program, you may use up to 36 hours pending supervisory approval
- Manager approval is required

Civil Leave

- As is the case with Community service leave, this does not accrue
- This leave may be used for jury duty or answering a subpoena as a witness
- You are entitled to fees received on jury duty
- This leave is not to be used for voting
- Military Leave up to 120 hrs. per Federal fiscal year for drilling reservists and National Guardians

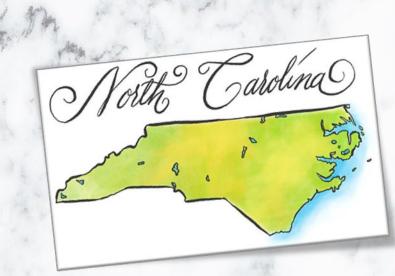
Creditable Service

If you had previous credited state service, and leave to be transferred, the Prior Creditable Service form will need to be completed by your previous employer(s).

Creditable Service

By authority of the State Personnel Act, credit shall be given for full-time and part-time (regularly scheduled for 20 hours or more per week), permanent, probationary, trainee and/or time-limited employment with any state or local agency from one of the following in North Carolina:

- 1. Any state agency
- 2. Public school system of North Carolina
- 3. Community College System
- 4. Administrative Office of the Courts
- 5. Local social services (except Wake County as of 12/6/96)
- 6. Local mental health (except Wake County as of 12/6/96)
- 7. Local public health (except Wake County as of 12/6/96 and Cabarrus County as of 7/1/98)
- 8. County agriculture extension service (Except Wake County as of 12/6/96)
- 9. General Assembly (credit for both permanent and temporary service for General Assembly employees, but no credit for legislative intern program and pages)



Longevity Pay

- Longevity pay is not applicable to licensed educators (115c)
- Longevity pay recognizes long-term service of GS126 employees beginning with 10 years of service as noted in the chart below.

Years of Total State Service	Longevity Pay Rate
10 but less that 15	1.5% of annual salary
15 but less than 20	2.25% of annual salary
20 but less than 25	3.25% of annual salary
25 years or more	4.5% of annual salary

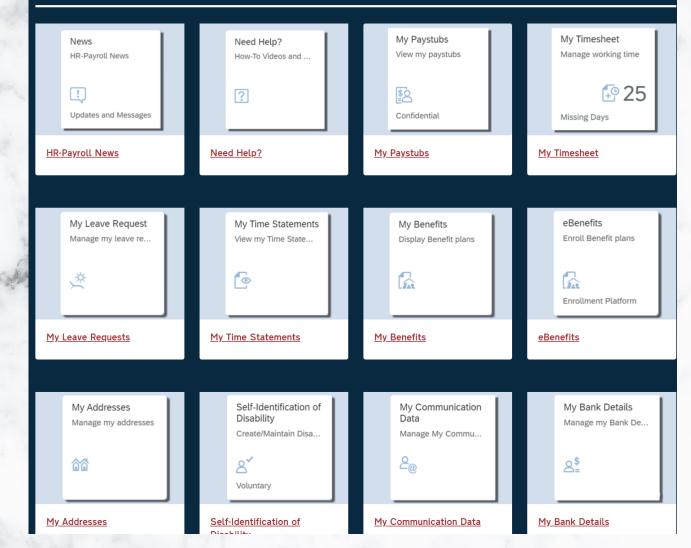
- Service Awards/certificates are given in 5-year increments; this applies to GS 126 SPA personnel.
- Promotional priority is given to current state employees, who are career status, over outside applicants when applying for higher level jobs; they must be equally qualified for the position.
 - Career status is 1 year of continuous state service.



HR/Payroll System Overview

-Time entry is made in the Integrated HR/Payroll System via FIORI -All time should be recorded, reviewed, and released on a weekly basis. -Coordination and communication between employee and management is imperative for leave tracking.

Video Tutorials - Employees



Welcome to FIORI

LMS & NCVIP

The LMS/NCVIP tab contains your transcript and your performance management plan. Employees can access, request, and record training, upload CEU's and certificates, and track performance appraisals and goals.

Welcome NC Learning Center

Useful Links & Information

Welcome to FIORI

State Health Plan New Employee Resources

NC Retirement System

Office of State Human Resources (NC Flex, Personnel Policies, etc.)

ENCSD Intranet





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