

WELCOME PIRATES!!!

NEW EMPLOYEE BENEFITS ORIENTATION

SHRA EMPLOYEES

(Subject to the State Human Resources Act)

CSS EMPLOYEES

(Clinical Support Services)

DMSS EMPLOYEES

(Dental Medicine Support Services)

EHRA NON-FACULTY EMPLOYEES

(Exempt from the Human Resources Act)



Disclaimer: Information in this presentation is a summary overview and could change at any time. To view more information please visit the ECU Benefits website.

Last revised –
October 2024

HUMAN RESOURCES (HR) is now DEPARTMENT OF PEOPLE OPERATIONS, SUCCESS, AND OPPORTUNITY (POSO)

THE BENEFITS DEPARTMENT

The Benefits Department provides guidance (and helps implement) to employees and management on a wide range of programs, plans-insurance benefits, enrollment, separation, retirement, leave policies and procedures.

The Benefits Department administers all state and local benefits offered through agencies such as the NC Retirement System, NC State Health Plan, UNC System Office, and the Office of State Human Resources.

The Benefits Department also ensures that each new employee joining the ECU team has been provided clear information about the benefits available to them.

Frequently asked questions for other departments:

Paycheck questions (direct deposit and tax questions) – please contact Financial Services-Payroll Department at 252-737-1133

Tuition waiver questions – please contact Financial Services-Cashier's Office at 252-737-1133 and/or the Tuition Waiver Department at tuitionwaivers@ecu.edu

BENEFITS DEPARTMENT

Located at 210 East 1st Street, Building 127 / across from Town Commons

252-328-9887 – Phone 252-328-9917 – Fax

<http://www.ecu.edu/cs-admin/HumanResources/Benefits.cfm> – Website

Benefits Director

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252-328-9825

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252-328-9887

brannp18@ecu.edu

Leave Administration

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TRINA BAKER

CORINNE HOGAN

PRIOR NC STATE/LOCAL GOVERNMENT SERVICE VERIFICATION FORM

PRIOR NORTH CAROLINA STATE/LOCAL GOVERNMENT SERVICE VERIFICATION FORM

PLEASE INDICATE PERMANENT PRIOR STATE/LOCAL GOVERNMENT SERVICE ONLY

Employee Name: _____ Banner ID: _____

NOTE: If you do not have permanent prior state or local government service, please list "none" on the first agency line listed.

Agency #1: _____ Address: _____ Job Title: _____	Start Date: _____ End Date: _____ <input type="checkbox"/> Full-time <input type="checkbox"/> Part-Time _____ (hrs per week)
Agency #2: _____ Address: _____ Job Title: _____	Start Date: _____ End Date: _____ <input type="checkbox"/> Full-time <input type="checkbox"/> Part-Time _____ (hrs per week)
Agency #3: _____ Address: _____ Job Title: _____	Start Date: _____ End Date: _____ <input type="checkbox"/> Full-time <input type="checkbox"/> Part-Time _____ (hrs per week)
1) Have you participated in the Teachers' and State Employees' Retirement System (TSERS) or the Optional Retirement Plan (ORP) while employed by the State of North Carolina? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, which retirement system did you participate in? <input type="checkbox"/> TSERS <input type="checkbox"/> ORP <input type="checkbox"/> Unsure*	
2) Have you contributed to any Supplemental Retirement Plans during the current calendar year. Please circle 401k 403b 457b Amounts for each: \$ _____	
3) Have you contributed to a FSA (Health Care Flexible Spending) or DDCCFA (Day Care Flexible Spending) during the current calendar year? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount: _____	
I hereby certify the above listed prior permanent employment with the state of North Carolina is accurate to the best of my knowledge.	
Signature: _____ Date: _____	

HUMAN RESOURCES USE ONLY			
Hire Date: _____	Total # Months: _____	ASD: _____	CSL: _____
Vacation: _____	Bonus: _____	Sick: _____	Other: _____

All new hires must complete this form (whether you have prior state/ local government service or not).

If no prior state/local government service, write "NONE" beside Agency #1.

If you have any prior state/local government service, complete the information for that employer.

Only permanent prior North Carolina state/local government service is eligible. If unsure, write it on the form.

**SEND COMPLETED FORM TO
PAM BRANN BY EMAIL OR FAX**

CERTIFYING EMPLOYEE STATUS UNDER RETIREMENT REEMPLOYMENT LAWS

All new hires must complete this form
(whether you are a retiree or not).


Section A – Enter your information

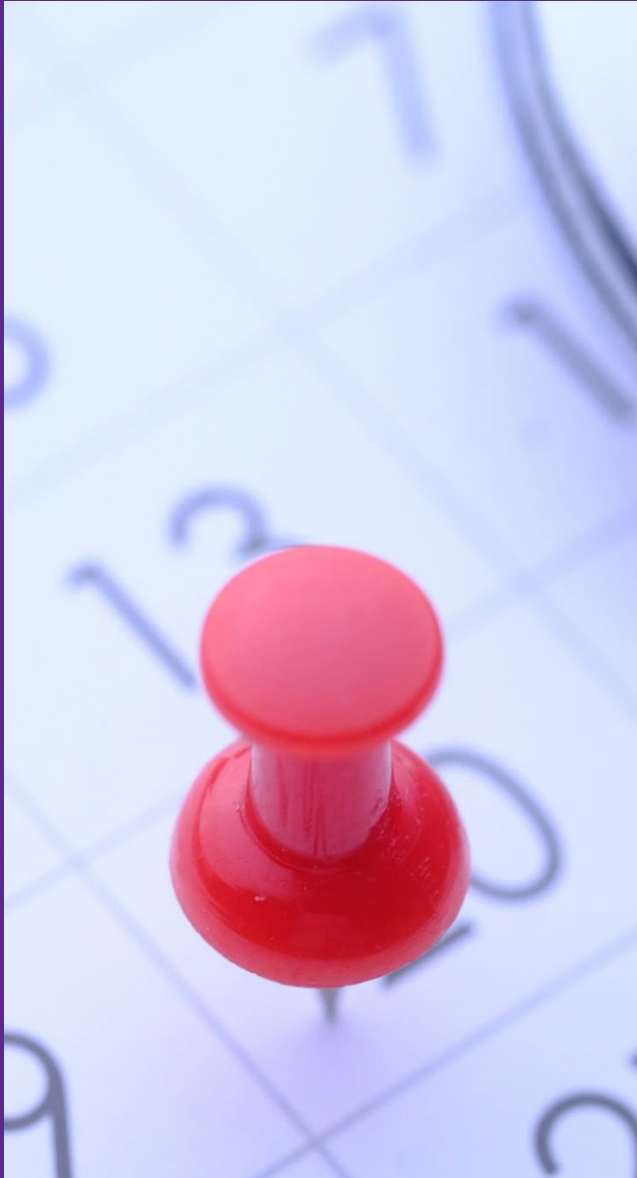
Section C –

- Check the “YES” box and select the correct retirement plan if you have been receiving a monthly retirement benefit from any of the agencies listed.
- Check the “NO” box if you have not been receiving a monthly retirement benefit from the NC Retirement Systems.

Section D – Sign and date the form

**SEND COMPLETED FORM TO PAM
BRANN BY EMAIL OR FAX**

North Carolina Total Retirement Plans		Certifying Employee Status Under Retirement Reemployment Laws	
			
Please print or type in black ink.			
Section A. Tell us about yourself.			
FIRST NAME	MI	LAST NAME	SUFFIX
MAILING ADDRESS			SSN (last 4 digits)
CITY			MEMBER ID (if known)
STATE		ZIP CODE	DATE OF BIRTH
POSITION TITLE			TELEPHONE NUMBER
Section B. Please understand that retirees are subject to earnings restrictions.			
Retirees may be subject to earnings restrictions upon returning to work. State return-to-work laws require suspension of retirement benefits when earnings from applicable employers exceed the allowable limit. Before returning to work, be sure that you understand the return-to-work laws that apply to the System from which you retired. For example, new retirees in the Teachers' and State Employees' Retirement System (TSERS) may not work with a TSERS employer, or make arrangements for future work, until the first six months of retirement have passed. A summary of return-to-work laws for the Local Government Employees' Retirement System and the Teachers' and State Employees' Retirement System is located in Guides B, C, and D.			
Section C. Please tell us if you are receiving a monthly benefit from any of the systems below.			
<input type="checkbox"/> YES, I am currently receiving a monthly benefit from the following: (check all that apply)			
<input type="checkbox"/> Teachers' and State Employees' Retirement System (TSERS)			
<input type="checkbox"/> Local Governmental Employees' Retirement System (LGRS)			
<input type="checkbox"/> Consolidated Judicial Retirement System (CJRS)			
<input type="checkbox"/> Legislative Retirement System (LRS)			
<input type="checkbox"/> Disability Income Plan of North Carolina (DIPNC)			
<input type="checkbox"/> NO, I am not currently receiving a monthly benefit from any of the above listed systems.			
Section D. Please sign below.			
I certify that I have read the Guides and the information I provided in Sections A and C is correct to the best of my knowledge. I understand that if my employment subsequently creates an overpayment of benefits from the Retirement Systems Division, I am fully responsible for the repayment of the said overpayment.			
Member's Signature		Date	
Section E. Please submit this form to your employer.			
Please do not send this form to the Retirement Systems Division (RSD). Your employer should retain this form.			
Thank you.			
N.C. Department of State Treasurer, Retirement Systems Division 3200 Atlantic Avenue, Raleigh, North Carolina 27604 (919) 807-3050 in the Raleigh area or (877) 627-3287 toll free www.nc Retirement.com			



Who should
receive your
completed new
hire forms?



Pam Brann

252-328-9887

brannp18@ecu.edu

252-328-9917 – fax



Let's talk
the good
stuff...

- **VACATION**
- **SICK**
- **PERSONAL
OBSERVANCE
LEAVE**
- **HOLIDAYS**

LEAVE ACCRUALS (if eligible)

For more information – <https://humanresources.ecu.edu/benefits/leave/>

Leave accrual balances can be viewed in Kronos

VACATION – hours earned vary (depending on years of service) and if you are in an active pay status for at least ½ of the working days within the month.

Vacation leave may be used to cover absences for vacation, personal obligations, adverse weather conditions, and in lieu of sick leave, illness of self or immediate family member. At the end of the calendar year accrued vacation hours in excess of 240 hours are converted to sick leave.

YEARS OF SERVICE	MONTHLY VACATION HOURS EARNED
Less than 5 years	9 hours 20 minutes
5 but less than 10	11 hours 20 minutes
10 but less than 15	13 hours 20 minutes
15 but less than 20	15 hours 20 minutes
20 years or more	17 hours 20 minutes

SICK – hours earned at 8 hours/month (regardless of years of service) and if you are in an active pay status for at least ½ of the working days within the month.

Sick leave may be used for illness or injury, medical appointments, to care for immediate family member, or death of an immediate family member as defined in ECU policy. Accrued sick hours are unlimited and can serve as early retirement credit with the Teachers' and State Employees' Retirement System (TSERS) (20 days of sick leave = one month of TSERS service credit).

VACATION/SICK FOR EHRA NON-FACULTY – hours earned vary. Refer to contract or the person who offered you the position. You can also view the accrual rates at <https://humanresources.ecu.edu/benefits/leave/>.

PERSONAL OBSERVANCE LEAVE – provides up to 8 hours of paid leave to eligible employees for a day of personal observance to utilize on a day of significance, including days of cultural, religious, or personal observation.

HOLIDAYS OBSERVED

For more information – <https://humanresources.ecu.edu/benefits/leave/holidays/>

ECU announces the holiday schedule annually on the ECU Benefits Department website.

There are up to 12 paid holidays per year. Please refer to the ECU Holidays website for additional information on pay.

CSS and DMSS employees will follow the ECU Physicians Clinic holiday schedule.

2024		
Holiday/Closing	Dates Observed	Dates Observed for ECU Physicians (the academic practice of ECU Health)
New Years Day Observance	Monday, January 1, 2024	Monday, January 1, 2024
Martin Luther King Jr. Day	Monday, January 15, 2024	Monday, January 15, 2024
State Holiday	Friday, March 29, 2024	Friday, March 29, 2024
Memorial Day	Monday, May 27, 2024	Monday, May 27, 2024
Independence Day	Thursday, July 4, 2024	Thursday, July 4, 2024
Labor Day	Monday, September 2, 2024	Monday, September 2, 2024
Veterans Day	N/A	Monday, November 11, 2024 ³
Thanksgiving Day	Thursday, November 28, 2024	Thursday, November 28, 2024
Day after Thanksgiving	Friday, November 29, 2024	Friday, November 29, 2024
Winter Break	Monday, December 23, 2024 ⁴	Monday, December 23, 2024
Winter Break	Tuesday, December 24, 2024	Tuesday, December 24, 2024
Winter Break	Wednesday, December 25, 2024	Wednesday, December 25, 2024
Winter Break	Thursday, December 26, 2024	Thursday, December 26, 2024 ³
Winter Break	Friday, December 27, 2024 ²	Friday, December 27, 2024
Winter Break	Saturday, December 28, 2024 ⁴	Saturday, December 28, 2024 ⁴
Winter Break	Sunday, December 29, 2024 ⁴	Sunday, December 29, 2024 ⁴
Winter Break	Monday, December 30, 2024 ¹	Monday, December 30, 2024
Winter Break	Tuesday, December 31, 2024 ¹	Tuesday, December 31, 2024
New Years Day	(Wednesday, January 1, 2025)	(Wednesday, January 1, 2025)
<i>* The University will be closed December 23, 2024 through January 1, 2025 and will reopen January 2, 2025.</i>		
University Holiday		
ECU Winter Break - Employees use accrued leave ¹		
Weekend		
Operations Open - Regular Pay Provided. No additional compensation for working these days.		

¹ University on Winter Break - employees must first use any available compensatory time. If none, they can choose the option of using vacation/annual leave, bonus leave, special bonus leave, special annual leave bonus, or sick leave with department preapproval (e.g., scheduled medical leave/appointments). Unpaid time should only be used if none of the previous options are available. Option must be selected by December 2, 2024.

² University Veterans Day Observance.

³ Flexible Holiday for ECU Physicians Clinics (ECU Health). Must be used within six months of accrual.

[Click here for the CSS Policy regarding the flexible holiday.](#)

⁴ Employees who normally work weekends should use vacation/annual leave based on their work schedule and in consultation with their supervisors.

NOTES:

* Some employees must work on holidays/closings to meet operational needs. Refer to appropriate university compensation policy during holidays/closings for additional information.

* Employees may request religious accommodations in accordance with the Notice of Non-Discrimination and Affirmative Action Policy. Such leave must be charged to vacation/annual leave, bonus leave, compensatory time, or unpaid leave.

* Eligible employees receive up to 8 hours of fully paid Personal Observance Leave to utilize on a day of significance including days of cultural, religious, or personal observation.

<https://humanresources.ecu.edu/benefits/leave/personal-observance/>

TYPES OF LEAVE (if eligible)

For more information – <https://humanresources.ecu.edu/benefits/leave/>

CONTACT THE LEAVE ADMINISTRATION TEAM

Email – Leave@ecu.edu

- **VOLUNTARY SHARED LEAVE (VSL)**
- **FAMILY AND MEDICAL LEAVE ACT (FMLA)**
- **PAID PARENTAL LEAVE (PPL)**
- **FAMILY ILLNESS LEAVE (FIL)**
- **MILITARY LEAVE (ML)**
- **DISABILITY –
SHORT-TERM (STD)
EXTENDED SHORT-TERM (ESTD)
LONG-TERM (LTD)**

CONTACT YOUR SUPERVISOR

- **COMMUNITY SERVICE LEAVE (CSL)**
- **CIVIL LEAVE**
- **EDUCATIONAL LEAVE**
- **LEAVE WITHOUT PAY (LWOP)**



TYPES OF LEAVE (cont'd)

Contact the Leave Administration Team at Leave@ecu.edu

VSL – Allows eligible employees to apply for leave donations from other State employees due to serious illness of self or immediate family member. New hires are eligible.

FMLA – Allows eligible employees to take up to 12 weeks per 12 months of **unpaid** leave for serious illness of self or immediate family member, or birth/placement of a child. To be paid, you must use your accrued leave. Job protected leave.

PPL – Allows eligible employees to take **paid** leave for birth/placement of a child. Birthing parent is eligible for up to 8 weeks of paid leave following birth. Non-birthing parent is eligible for up to 4 weeks of paid leave following birth/placement of a child or within the first 12 months of birth/placement of a child. PPL must run concurrently with FMLA if employee is eligible for FMLA.

Part-time employees may take a prorated amount of **paid** leave corresponding to the percentage of hours they normally are scheduled to work.

FIL – Allows eligible employees to take up to 52 weeks of **unpaid** leave during a 5-year period to care for the employee's child, parent, or spouse where that child, parent, or spouse has a serious health condition. FIL does not run concurrently with FMLA and eligibility for FIL begins after FMLA leave has been exhausted. To be paid, you must use your accrued leave. Job protected leave.

ML – Allows eligible employees to take leave for certain periods of service in the uniformed services. Leave may be **paid or unpaid** depending on the reason for the military activity (active or inactive leave).

STD/ESTD/LTD (available under either of the mandatory retirement plans) – Allows eligible employees who become continuously unable to perform the duties of his/her usual occupation due to a mental or physical incapacity while actively employed to continue to receive a percentage of their pay.

ELIGIBILITY REQUIREMENTS FOR LEAVES

(must provide forms and documentation to the Leave Administration Team at Leave@ecu.edu **and** must be approved to use leave)

- **Voluntary Shared Leave (VSL)**
- **Family and Medical Leave Act (FMLA)**
- **Paid Parental Leave (PPL)**
- **Family Illness Leave (FIL)**
- **Military Leave (ML)**
- **Disability plans through mandatory retirement plans:**
 - **Short-term disability (STD)**
 - **Extended short-term disability (ESTD)**
 - **Long-term disability (LTD)**

VSL – Employee must be eligible to accrue leave, must be away from work for 20 or more days, and must exhaust all accrued leave before they can apply for VSL. New hires are eligible.

FMLA – Full-time or part-time (half-time or more) permanent, probationary, or time-limited with 12 months cumulative service with State government, including temporary service, has been in pay status at least 1,040 hours during the previous 12-months, or temporary, intermittent, and must be away from work for 3 or more days.

Part-time (less than half-time) with 12 months cumulative service and has been in pay status at least 1,250 hours during the previous 12 months.

PPL – Full-time or part-time permanent, probationary, or time-limited position, continuously employed (without a break in service) by a qualifying employer for the immediate 12 preceding months and the employee has been in pay status for at least 1,040 hours in the previous 12-month period. Must be an SHRA/CSS/DMSS/EPS Non-Faculty employee.

Temporary and EPS Faculty employees are not eligible.

FIL – Full-time or part-time (half-time or more) permanent, probationary, or time-limited appointment 12 months of total service with the State and has been in pay status at least 1,040 hours during the previous 12 months.

Temporary and part-time employees (less than half-time) are not eligible.

ML – Full-time or part-time (half-time or more) permanent, time-limited, probationary, or trainee employees.

Part-time employees (less than half-time) are eligible and if approved the leave will be prorated. Temporary employees are not eligible for military leave benefits; however, they are covered under the “Reinstatement” policies as described in the [Military Leave Policy](#).

STD/ESTD/LTD – The Disability Income Plan of North Carolina (DIPNC) is a benefit provided at no cost to eligible employees who participate in the Teachers’ and State Employees’ Retirement System (TSERS) or the Optional Retirement Program (ORP). After 1 year of service an employee is eligible to apply for STD (and ESTD) benefits after 60 day waiting period (if approved will receive 50% of current income, max monthly pay of \$3,000, for up to 365 days of STD and 365 days of ESTD). After 5 years of service (additional requirements may apply) an employee is eligible to apply for LTD benefits (if approved will receive 65% of current income, max monthly pay of \$3,900, for as long as disabled typically).

TYPES OF LEAVE (cont'd)

Contact Your Supervisor

CSL – 24 hours per year (prorated depending on employee's employment status, start date, and if transfer hours from another State Agency) granted to eligible employees for: parents for child involvement in the schools, any employee for volunteer activity in the schools or in a Community Service Organization, any employee for tutoring and mentoring in the schools, or any employee for volunteering in a State of North Carolina Public University, Community College System or State agency provided that the service is outside of the employee's normal scope of duties and responsibilities and that the employee is not receiving any form of compensation for the services rendered.

Literary Program – An employee may choose to change options from regular Community Service Leave to the special provisions for volunteering for the literary program or tutoring/mentoring or vice versa, during the calendar year, the maximum hours that may be granted is the maximum allowed under the new option chosen minus the number of hours already used.

This leave is **paid** if you are approved to use it.

Civil Leave – Leave **with pay** when serving on a jury or when subpoenaed as a witness in a court of law.

Educational Leave – Leave **with pay** or leave **without pay*** for certain types of educational courses.

LWOP* – May be granted leave **without pay*** for illness, educational purposes, vacation, or for any other reasons deemed justified by the department head.

***IF YOU ARE APPROVED FOR LEAVE WITHOUT PAY, PLEASE CONTACT THE LEAVE ADMINISTRATION TEAM TO CONTINUE PAYING FOR YOUR INSURANCE BENEFITS. IF YOU DO NOT PAY FOR YOUR INSURANCE BENEFITS THEY COULD BE TERMINATED.**

ADVERSE WEATHER

For more information – <https://humanresources.ecu.edu/benefits/leave/adverse-weather/>

Register to receive alerts – <https://alertinfo.ecu.edu/adverse-weather-emergency-event-policy/>

During times of adverse weather, the Chancellor will determine to what extent we will reduce/suspend operations or if we will be closed.

Condition 1 (Reduced Operations)

The University remains open, but certain non-mandatory operations may be reduced due to more limited staffing.

Mandatory employees must report to or remain at work.

All other employees should make a good faith effort to remain at work or report to work taking reasonable precautions and judgments for personal safety. The employee has the option to report late, leave early, or not work at all; however, the employee is responsible for informing their supervisor.

Pay and time reporting, arrange for alternative work location with approval, employee may use leave time or may be able to make-up time within 90 days discuss with supervisor.

Condition 2 (Suspended Operations)

The University remains open on a very limited basis but has formally suspended all but mandatory operations due to minimal staffing levels.

Mandatory employees must report to or remain at work.

All other employees must not report to work or must leave the workplace when this status takes effect.

Pay and time reporting, arrange for alternative work location with approval, employee may use leave time or may be able to make-up time within 90 days discuss with supervisor.

Condition 3 (Closure of the University)

Due to significant and sustained emergency conditions, University facilities are closed.

Mandatory employees must remain at or report to work, as directed by their manager and/or supervisor.

All other employees, including those who are otherwise designated as mandatory but not needed for the particular event, are not permitted to report to or remain at work.

Employees shall not be required to use leave or make-up any work time missed.

MANDATORY RETIREMENT PLANS

Teachers' and State Employees' Retirement
System (TSERS)

Optional Retirement Program (ORP)

Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only. They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS. If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

IRREVOCABLE DECISION!

You cannot make a change to your mandatory retirement plan election once you've saved your election in Empyrean.

Even if it is within 30 days of your start date.

MANDATORY RETIREMENT PLANS (if eligible)

For more information – <https://humanresources.ecu.edu/benefits/retirement/>

Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only.

They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS.

If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

Who's eligible?

Permanent, probationary, and time-limited employees regularly scheduled to work 30 hours or more per week

TSERS = Teachers' and State Employees' Retirement System

or

ORP = Optional Retirement Program

Contribution amount?

6% of your salary will go into the retirement plan of your choice, if you are an eligible employee

MUST ENROLL WITHIN 30 DAYS OF YOUR START DATE

31st day = enrollment will default to TSERS (if eligible)

When will my deduction start?

Deduction will start on first paycheck, "Undecided Employee Contribution"

IMPORTANT DECISION!

Be sure to do your homework before making your choice.

IRREVOCABLE DECISION!

You cannot make a change to your mandatory retirement plan election once you've saved your election in Empyrean. Even if it is within 30 days of your start date.

TSERS vs ORP

Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only.

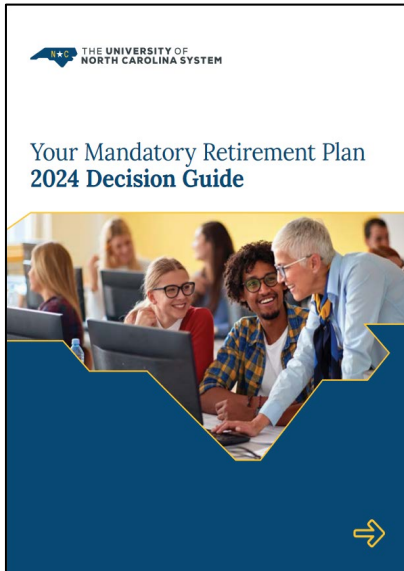
They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS. If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

The North Carolina Retirement System – Teachers' and State Employees' Retirement System (TSERS) is a defined benefit plan (contributions are invested in stocks and bonds by the Department of State Treasurer).

- To apply for retirement, you must be a vested member (contributed for at least 5 years) **and** meet age and/or years of service requirements
- Monthly retirement benefit amount is based on average final compensation calculation (done by the retirement system)
- May use unused sick leave as retirement service credit towards years of service (20 days = 1 month). This may help you retire early.

UNC System – Optional Retirement Program (ORP) is a contribution base plan (contributions are invested in stocks and bonds by vendor/employee).

- To apply for retirement, you must be a vested member (contributed for at least 5 years). No age or years of service requirements. Tax penalties if money is distributed before age 59 ½. (Note: you are 100% vested in your contributions immediately however you are not 100% vested in the ECU contributions until you have contributed for at least 5 years)
- Monthly retirement benefit amount depends upon the value of the benefit you have accumulated when you begin receiving retirement checks. This includes the contributions made by the employee and ECU.
- Cannot use unused sick leave as retirement service credit



The [Mandatory Retirement Plan Decision Guide](#) has a comparison of the two plans on pages 7 – 8.

NEED HELP DECIDING ON A RETIREMENT PLAN?

CAPTRUST CAN HELP

All ECU employees are eligible to receive **free** consulting advice from an Independent Advisor through an organization called CAPTRUST.

CAPTRUST is not affiliated with any of the approved retirement carriers, so your specific criteria will be their #1 objective when discussing the available options with you.

This resource can be beneficial for:

- ✓ Information to help with enrollment decision between TSERS and ORP
- ✓ Detailed information and specific personal advice about the ORP and defined contribution plans investment options
- ✓ Set appointment for on-site confidential session regarding enrollment decision
- ✓ Answer day-to-day questions

If you would like to take advantage of this **free** service, contact CAPTRUST
800-967-9948

<https://www.captrustatwork.com/scheduler>

Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only.

They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS.

If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

TSERS

For more information – www.myncretirement.com

Register to use the ORBIT website to view your TSERS account at <https://orbit.myncretirement.com/>

Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only.

They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS.

If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

If you choose the TSERS as your mandatory retirement plan:

- Enroll in the Empyrean benefits system
- You can complete Form 2C to name a beneficiary(ies) for the death benefit and the return of contributions benefit
 - Your signature must be notarized
 - Original form must be mailed to the address located at the top of the form

North Carolina
Total Retirement Plans

Form 2C
Designating Beneficiary(ies)

Department of State Treasurer, Retirement Systems Division
3200 Atlantic Avenue • Raleigh, NC 27604 • web: www.myncretirement.com
phone: 877-NC-SECURE (877-627-3287) • fax: 919-855-5800

Complete all sections of this form and read the attached Outlines. After completing and signing this form before a notary public, send it to the address above. This form is not valid until it has been properly completed, notarized, and received by our office prior to your death. Forms submitted with erasures, white-outs, or white-outs in Sections C through F will not be accepted.

Section A. Tell us about yourself. ☐ Check if there are any changes to your contact information.

First Name M.I. Last Name SSN (Last 4 digits)
Mailing Address Member ID
City State Zip Code Telephone Date of Birth

Section B. Please tell us your retirement system and employer.

☐ Teachers' and State Employees' Retirement System (TSERS) ☐ Consolidated Judicial Retirement System (CJRS) Current Employer
☐ Local Governmental Employees' Retirement System (LGERS) ☐ Legislative Retirement System (LRS)

Section C. Select your beneficiary(ies). See Guides for assistance.

1 First Name M.I. Last Name Date of Birth Select a Beneficiary (Select one or both)
Address City State Zip ☐ Death Benefit
Relationship Social Security Number ☐ Return of Contributions
Select a Beneficiary Type (Select one)
☐ Principal
☐ Contingent

2 First Name M.I. Last Name Date of Birth Select a Beneficiary (Select one or both)
Address City State Zip ☐ Death Benefit
Relationship Social Security Number ☐ Return of Contributions
Select a Beneficiary Type (Select one)
☐ Principal
☐ Contingent

3 First Name M.I. Last Name Date of Birth Select a Beneficiary (Select one or both)
Address City State Zip ☐ Death Benefit
Relationship Social Security Number ☐ Return of Contributions
Select a Beneficiary Type (Select one)
☐ Principal
☐ Contingent

☐ If you are designating more beneficiaries, check the box at left and complete Page 2.

Section D. Certify your selections.

I hereby authorize the Board of Trustees to make payment(s) to the beneficiary(ies) I have designated on this form. I acknowledge that the payments shall be a complete discharge of any claim and shall constitute a release of the Retirement System from any further obligation on my account. I understand that by completing and signing this form I acknowledge having read the attached Outlines. I reserve the right to change the beneficiary(ies) designated on this form in accordance with the information provided. In addition, I understand that the Retirement System will not accept this form with any erasures, white-outs, or white-outs in Sections C through F. I certify by my signature that I have completed this form in its entirety.

Signature _____ Date _____

Section E. Have this form notarized. Improperly notarized forms will not be accepted.

State of _____ County of _____ My Commission Expires _____

I, _____ a notary public for said State and County, do hereby
certify that _____ personally appeared before me
this date and acknowledge the due execution of this form.
Witness my hand and official seal this the _____ day of _____, 20____

Signature of Notary _____

REV 20171208
Form 2C
Page 1 of 2

TSERS – FORM 2C

ACTIVE EMPLOYEE DEATH BENEFITS

RETURN OF CONTRIBUTIONS

After your death, your beneficiary will receive a return of your contributions plus interest at 4% compounded annually on your prior year ending balance, through your date of death. This is a lump-sum payment. If you meet certain eligibility requirements, a monthly Survivor's Alternate Benefit may be paid to your beneficiary instead of a return of contributions if you have only one eligible beneficiary living at the time of your death.

SURVIVOR'S ALTERNATE BENEFIT (If you do not meet one of these two conditions, your beneficiary(ies) will be able to receive only a return of your contributions.)

Provided you have not retired, the monthly Survivor's Alternate Benefit may be payable if you have only one eligible beneficiary for the return of your contributions living at the time of your death and you die while in active service or within 180 days of your last day of service after meeting one of the following conditions:

- You complete 20 years of creditable service (not including credit for unused sick leave) regardless of age.
- You reach age 60 with five years of creditable service.

The Survivor's Alternate Benefit does not apply if you have two or more eligible principal beneficiaries for the return of contributions living at the time of your death, if your estate or living trust is your eligible beneficiary at the time of your death, or if you have retired. This lifetime monthly benefit payable to your beneficiary equals the amount you would have been entitled to receive under Option 2 had you survived and retired on the first of the month following your death.

LUMP-SUM DEATH BENEFIT FOR ACTIVE EMPLOYEES

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

The death benefit is in addition to any other benefits to which your beneficiary(ies) may be entitled. For this death benefit, you may name the same or a different beneficiary(ies) than the one(s) you named to receive the return of contributions.

If you are a state or local law enforcement officer killed in the line of duty, your beneficiary also may be entitled to a \$100,000 line-of-duty death benefit. This lump sum benefit is administered jointly by the North Carolina Industrial Commission and the Department of State Treasurer.

ORP

For more information—<https://myapps.northcarolina.edu/hr/benefitsleave/retirement/>

Register to use TIAA website to view your ORP account at
<https://myapps.northcarolina.edu/hr/download/139/orp-carriers-websites/3028/tiaa.pages>

Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only.

They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS.

If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

If you choose the ORP as your mandatory retirement plan:

- Enroll in the Empyrean benefits system
- Create online account with TIAA (website above)
- Our TIAA representative
Donna King
704-988-1302
donna.king@tiaa.org
- To schedule a meeting online, www.tiaa.org/schedulenow-unc
- TIAA – 800-732-8353

This is a portable plan and can be transferred out of the State of North Carolina if you leave ECU.

HOW DO I ENROLL IN THE MANDATORY RETIREMENT PLAN?

- Enroll online in the Empyrean benefits system
 - You will be asked some questions and the system will show you which mandatory retirement plan you are eligible to enroll in*
 - Select either the TSERS or the ORP (if you have a choice between the 2 mandatory retirement plans*)
 - ☐ If you choose the TSERS, you can complete Form 2C and send it to the North Carolina Retirement System however you do not have to complete this form. If you do not complete Form 2C be sure to enter your beneficiaries in ORBIT when you are added to the retirement system (this could take a few months).
 - If you are only eligible for the ORP you will not have the option to enroll in the TSERS.

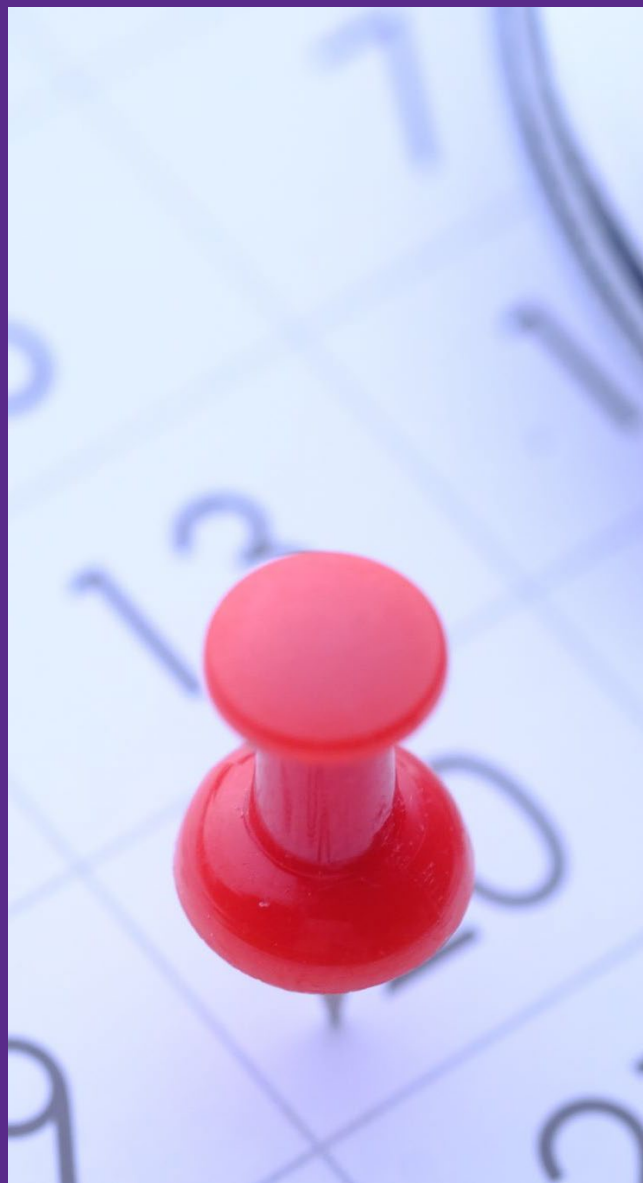
***Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only.**

They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS.

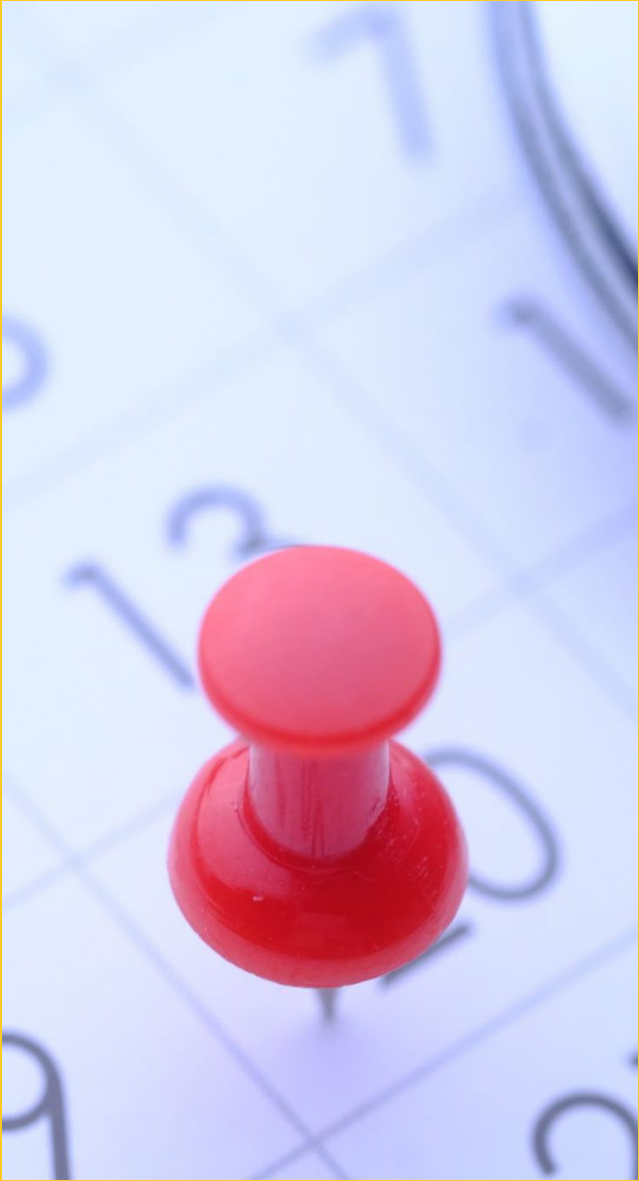
If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

IRREVOCABLE DECISION!

You cannot make a change to your mandatory retirement plan election once you've saved your election in Empyrean. Even if it is within 30 days of your start date.



How many days do
you have to enroll
in a mandatory
retirement plan?

A red pushpin is pinned to a light blue calendar grid. The pushpin is in sharp focus, while the calendar numbers and lines are blurred in the background.

WITHIN 30 DAYS OF YOUR START DATE

31st day enrollment will default to the TSERS (if eligible)

Some employees (depending on which department you work in at ECU) hired on or after January 1, 2024, may be eligible to participate in the Optional Retirement Program (ORP) only.

They may not be eligible to participate in the Teachers' and State Employees' Retirement System (TSERS) unless they are an immediate transfer from a participating employer. If they are an immediate transfer, they may be eligible to choose between the TSERS and the ORP or remain enrolled in the TSERS. If you have any questions, please contact Pam Brann in the ECU Benefits Department at 252-328-9887 or brannp18@ecu.edu.

IRREVOCABLE DECISION!

You cannot make a change to your mandatory retirement plan election once you've saved your election in Empyrean.

Even if it is within 30 days of your start date.

WHO'S ELIGIBLE FOR INSURANCE BENEFITS?

Permanent (non-temporary) full-time employees working 30 hours or more per week are considered to be benefits eligible.

Permanent (non-temporary) part-time employees working 20-29 hours per week are eligible for many benefit programs, typically without employer contributions.

- The cost for medical coverage depends on an employee's regularly scheduled hours worked per week.
- Participation is excluded in the mandatory retirement plans, the State disability plans, the State 401(k) Plan, and the supplemental long-term disability.

MEDICAL INSURANCE

State Health Plan (SHP)

MEDICAL INSURANCE

For more information – www.shpnc.org under “Employee Benefits”

Seriously Mate
This is important



PLANS OFFERED

**Base Plan (70/30) –
Traditional PPO**

**Enhanced Plan (80/20) –
Enhanced PPO**

**MUST ENROLL within 30 days
of your start date
No exceptions!**

Our medical insurance is with the State Health Plan (SHP) and Blue Cross Blue Shield (BCBS) is our third-party administrator and we use BCBS network of doctors

If at any time you move from a temporary appointment to a permanent appointment and you are enrolled in the ACA High Deductible Health Plan (HDHP) please note that if all premiums for the ACA HDHP are not paid in full, enrollment in the 80/20 or 70/30 plans as a new permanent employee will be cancelled and you will not be eligible to elect this coverage until the next Open Enrollment period.

2024 STATE HEALTH PLAN COMPARISON

Active and Non-Medicare Subscribers

PLAN DESIGN FEATURES	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,500 Individual \$4,500 Family	\$3,000 Individual \$9,000 Family
Coinsurance	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible is met	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	\$5,900 Individual \$16,300 Family	\$11,800 Individual \$32,600 Family
Preventive Services	\$0 (covered at 100%)	N/A	\$0 (covered at 100%)	N/A
Office Visits	\$0 for CPP PCP on ID card; \$10 for non-CPP PCP on ID card; \$25 for any other PCP	40% after deductible is met	\$0 for CPP PCP on ID card; \$30 for non-CPP PCP on ID card; \$45 for any other PCP	50% after deductible is met
Specialist Visits	\$40 for CPP Specialist; \$80 for other Specialists	40% after deductible is met	\$47 for CPP Specialist; \$94 for other Specialists	50% after deductible is met
Speech/Occu/Chiro/PT	\$26 for CPP Provider; \$52 for other Providers	40% after deductible is met	\$36 for CPP Provider; \$72 for other Providers	50% after deductible is met
Urgent Care	\$70		\$100	

PCP: Primary Care Provider, CPP: Clear Pricing Project

To find a CPP Provider, visit www.shpnc.org and click Find a Doctor.



PLAN DESIGN FEATURES	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Copoly waived w/admission or observation stay)	\$300 copay, then 20% after deductible is met		\$337 copay, then 30% after deductible is met	
Inpatient Hospital	\$300 copay, then 20% after deductible is met	\$300 copay, then 40% after deductible is met	\$337 copay, then 30% after deductible is met	\$337 copay, then 50% after deductible is met
PHARMACY BENEFITS				
Tier 1	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
Tier 2	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
Tier 3	Deductible/coinsurance		Deductible/coinsurance	
Tier 4	\$100 copay per 30-day supply		\$200 copay per 30-day supply	
Tier 5	\$250 copay per 30-day supply		\$350 copay per 30-day supply	
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. Preferred Continuous Glucose Monitoring Systems and associated supplies are considered a Tier 2 member copay.



Wellness Premium Credit Opportunity



Complete the tobacco attestation survey when enrolling in the medical coverage. If you are not a tobacco user or if you are a tobacco user and you will attend a tobacco cessation counseling session with your doctor or at a CVS Minute Clinic you can save money on your medical coverage.

The tobacco attestation credit will lower the monthly premium of your medical coverage by \$60 per month. This is a savings of \$720/year.

The screenshot shows a web-based form titled "Premium credits" with a sub-section for "Tobacco Attestation (Premium Credit \$60)". The form includes a statement of attestation regarding tobacco use and a list of response options. The "Next" button is highlighted in orange.

State Health Plan
A Division of the Department of State Treasurer

NC FLEX

Premium credits

> Tobacco Attestation (Premium Credit \$60) \$0.00 twice per month

I attest that I am NOT a tobacco user (includes cigarettes, cigars, pipes, chewing tobacco, snuff, vaping or any product containing nicotine). Or if I am a tobacco user, I agree to complete at least one tobacco cessation counseling session [REDACTED]. (Please note: You may lose your \$60 monthly premium credit if you do not visit a Primary Care Provider for a tobacco cessation counseling session as agreed [REDACTED].) As part of this attestation, I understand that making a false statement, representation or attestation could result in my termination from State Health Plan coverage. I also agree to cooperate with the Plan in any efforts to verify my tobacco status.

Select the appropriate response below:

- ☐ I am NOT a tobacco user
- ☐ I AM a tobacco user but agree to participate in a cessation counseling program [REDACTED]
- ☐ I AM a tobacco user

Next Previous Cancel

If you select that you are a tobacco user and you will attend a tobacco cessation counseling session with your doctor or at a CVS Minute Clinic, please be sure to upload your counseling session documentation into the "Document Center" in eBenefits **within 90 days of your start date.**

2024 MEDICAL PLAN PREMIUMS FOR ACTIVE SUBSCRIBERS

80/20 & 70/30 Plan for Active Subscribers

Monthly Premium Rates January 1, 2024 – December 31, 2024	Enhanced PPO Plan (80/20)		Base PPO Plan (70/30)	
	TOBACCO ATTESTATION COMPLETE?*		TOBACCO ATTESTATION COMPLETE?*	
	YES	NO	YES	NO
ACTIVE SUBSCRIBERS				
Subscriber	\$50.00	\$110.00	\$25.00	\$85.00
Subscriber + Child(ren)	\$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

Medical coverage will be effective the 1st of the month following your start date or the 1st of the second month following your start date. You choose the effective date.

Please note, we pay for medical coverage a month in advance. Depending on when your deductions begin, it is likely you will owe a “catch-up” amount. The ECU Benefits Department can spread the “catch-up” amount over up to four pay periods if you have dependents. Please contact Pam Brann if you have any questions or if you would like your “catch-up” amount taken in one-lump sum.

Cost is different if you are a part-time employee who is eligible for benefits. eBenefits will show you the cost.

ACA EXCHANGE NOTICE – HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace (“Marketplace”).

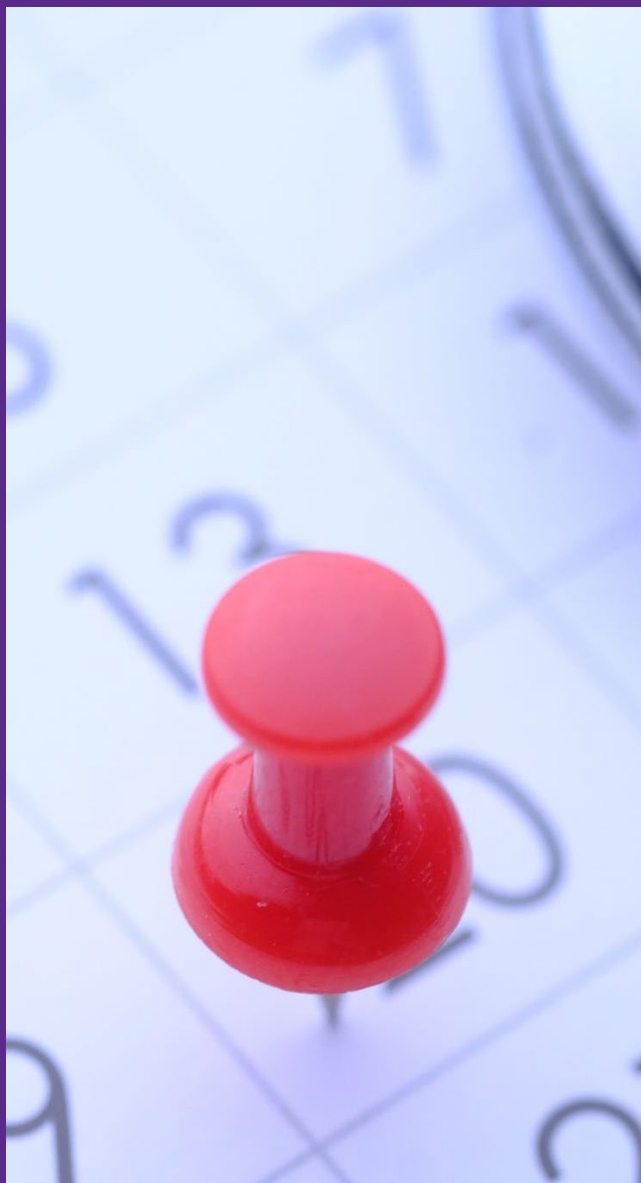
What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options in your geographic area.

For more information view the New Health Insurance Marketplace Coverage Options and Your Health Coverage (ACA Exchange Notice) located in your benefits packet.

If you feel the employee only premium is more than 9.5% of your annual household income (ours is not) or if the coverage does not meet the “minimum value” set by the ACA (ours does), you may be eligible for a tax credit through the Marketplace.

For more information you may visit: <https://www.shpnc.org/employee-benefits/high-deductible-health-plan>.



How many days
do you have to
enroll in medical
coverage?



**WITHIN
30 DAYS
OF YOUR
START DATE**

No Exceptions!

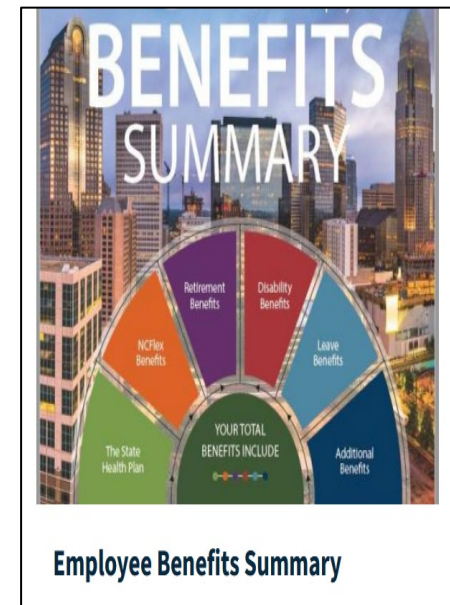
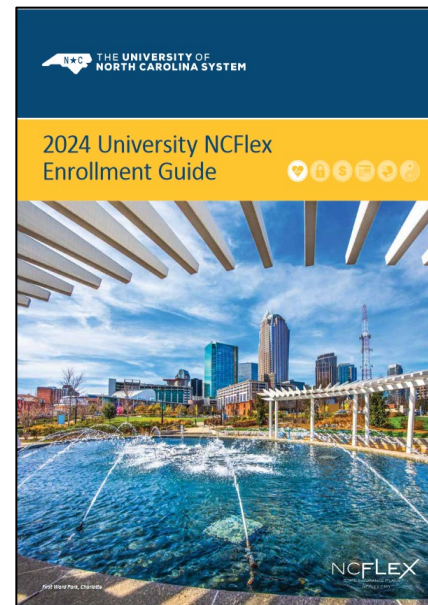
SUPPLEMENTAL BENEFITS

NCFlex
UNC System

SUPPLEMENTAL BENEFITS OFFERED THROUGH NCFLEX

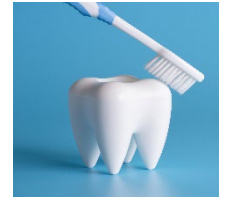
- Dental
- Vision
- Flexible Spending Accounts – health care and dependent day care
- Accident (does not replace medical coverage)
- Critical Illness (does not replace medical coverage)
- Cancer & Other Specified Diseases (does not replace medical coverage)
- TRICARE Supplement

Visit www.ncflex.org scroll to the bottom of the page and choose one of the guides for detailed information and/or short video clips



DENTAL INSURANCE

with MetLife



Dental At-a-Glance

Benefit Category	High Option	Classic Option	Low Option
Annual Deductible (per person/per family)	\$50/\$150	\$25/\$75	\$25/\$75
Annual Maximum (per covered person; does not include orthodontic services under the Classic and High Option plans)	\$5,000	\$1,500	\$1,000
Lifetime Orthodontic Maximum ¹ (per covered person)	\$1,500	\$1,500	N/A
Benefit Category	Plan Pays ³	Plan Pays ³	Plan Pays ³
Diagnostic and Preventive ²			
Oral exams, preventive cleanings, X-rays, fluoride treatments, sealants, and space maintainers	100%	100%	100% after deductible
Basic ²			
Fillings, simple extractions, endodontics, re-cement crowns, inlays and bridges, and repair of removable dentures	80% after deductible	60% after deductible	50% after deductible
Periodontal services, oral surgery, and general anesthesia	50% after deductible		
Major ²			
Includes crowns, dentures, bridges, fixed bridge repairs, denture adjustments/relining, and implants	50% after deductible	50% after deductible	Not Covered
Orthodontics ²			
Orthodontic services for dependent children up to age 19	50%	50%	Not Covered

¹ The lifetime orthodontia maximum includes any orthodontia benefits you may have received from the prior NCFlex plan carrier.

² See the dental plan certificates for plan details and benefit restrictions. Go to ncflex.org and select Dental, then click on "Plan Information, Claim Forms, Certificates and More" to access plan certificates.

³ Benefits are subject to the Maximum Allowable Charge (MAC). The MAC for in-network dental providers is the negotiated in-network fee. Reimbursement for out-of-network services is based on the reasonable and customary (R&C) charge for the area. R&C is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area. You may be responsible for the difference between the R&C charge and what an out-of-network dentist charges.

Monthly Cost for Coverage

Pre-tax deductions

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



For More Information

Go to ncflex.org and select Dental, then click on "Plan Information, Claim Forms, Certificates and more" to access plan certificates.

[NCFlex Enrollment Guide \(Universities\)](#)

pages 6-7



VISION INSURANCE

with EyeMed

Monthly Cost for Coverage

Your monthly vision premium is based on the option you choose and whether you elect to cover yourself only, or yourself and your family. If you wish to only participate in the Core Wellness Exam, you must still enroll.

Pre-tax deductions

Coverage Level	Core Wellness Exam*	Basic	Enhanced
Employee Only	No charge	\$4.50	\$8.00
Employee and Family	N/A	\$11.66	\$20.52

* The core wellness exam is available at no cost, if you enroll, and covers an annual eye exam with a \$20 copay.



For More Information

To contact EyeMed, call **866-248-1939** or visit eyemedvisioncare.com/NCFlex.

[NCFlex Enrollment Guide \(Universities\)](#)

pages 8-9

Vision At-a-Glance

The chart below shows in-network benefits. Using an in-network provider will result in lower costs for you. Remember, you are responsible for paying any charges in excess of your covered benefit. When using a non-network provider, you pay the provider in full and submit an out-of-network claim form (along with a copy of your receipt) to EyeMed. You will be reimbursed up to the amount of your out-of-network allowance.

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

FLEXIBLE SPENDING ACCOUNT (FSA) – HEALTH CARE with P&A Group

Set aside pre-tax dollars to use for eligible health care expenses.

Expenses must be incurred 1/1/24 – 12/31/24

Claims submission until 3/31/25

You can contribute **\$120 – \$3,050** each plan year. Rollover amount from 2024 to 2025 is \$610, with a minimum amount of \$25.

The full amount you elect to contribute to your Health Care Flexible Spending Account (HCFSA) is available in your account on the first day of the plan year or the first day your benefits become effective.

Your contributions will be deducted on a pre-tax basis from your paycheck evenly over the calendar year.

If your spouse is a State of NC employee or an employee of a University of North Carolina System Institution or Affiliate entity, he or she can also contribute **up to \$3,050** each plan year.

You cannot contribute to a HCFSA at the same time your spouse is making or receiving tax-favored Health Savings Account (HSA) contributions, check IRS rules.

Eligible expenses include:

Your or your dependent's (dependent does not have to be covered on your medical plan) out-of-pocket costs for doctor visit copays, prescription drugs, prescription eyeglasses, dental copays and deductibles, braces, contacts, hearing aids, qualifying every day health products, over-the-counter medications, menstrual items, and much more. For more details on qualifying expenses, go to ncflex.org and click on "Flexible Spending Accounts."

Ineligible expenses include:

Medical, dental, and other premiums, vitamins, and supplements (unless prescribed by a doctor), cosmetic procedures including dental procedures to whiten teeth, and weight loss programs, unless prescribed by a doctor to alleviate a diagnosed medical condition or obesity.

FLEXIBLE SPENDING ACCOUNT (FSA) – DEPENDENT DAY CARE with P&A Group

Set aside pre-tax dollars to use for childcare and adult day care expenses

Expenses must be incurred 1/1/24 – 3/15/25

Claims submission until 3/31/25

You can contribute **\$120 – \$5,000** each plan year per family, if both you and your spouse work, your spouse goes to school full-time, or your spouse isn't able to care for himself or herself. No rollover amount from year to year but you have until 3/15/25 to use contributions for eligible expenses.

Unlike the HCFSA, your contributions are added to your account as they are deducted from your paychecks (reported monthly to P&A Group). You can only use the amount that is available in your balance.

Your contributions will be deducted on a pre-tax basis from your paycheck evenly over the calendar year.

Eligible expenses include:

Day care, summer day camp, after-school programs, and preschool expenses for children under age 13 or disabled dependents of any age. Sleep-away or overnight camps and virtual camps are not covered. You may also use this account to pay for adult day care services for a spouse or other dependent who receives more than one-half of his or her support from you (e.g., your disabled elderly parent), who is physically or mentally incapable of caring for himself or herself and has the same principal place of residence as you for more than one-half of the year.

For more information on both FSA

[NCFlex Enrollment Guide \(Universities\)](#)

pages 10-13

ACCIDENT

with Voya

Accident Plan pays you cash benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. You would file the claim with Voya.

Pays in addition to any other insurance you may have.

Benefits included:

Wellness Benefit, Sports Rider, and Voya Travel Assistance – Classic and Enhanced Options

Sickness Hospital Confinement Benefit – Enhanced Option only

Monthly Cost for Coverage

All employees pay the same rate, no matter their age. **Note:** You cannot be covered as an employee and a dependent. Additionally, if you and your spouse are covered as employees under the Plan, only one of you may cover eligible dependent children.

Pre-tax deductions

Coverage Level	Classic Option	Enhanced Option
Employee Only	\$6.94	\$15.98
Employee and Spouse	\$11.50	\$28.46
Employee and Child(ren)	\$13.64	\$31.26
Employee and Family	\$18.20	\$43.72



For More Information

To see a complete list of covered benefits, exclusions and limitations, or to see the certificate of insurance and any riders, go to ncflex.org, select "Accident," then click "Additional Plan Information."

[NCFlex Enrollment Guide \(Universities\)](#)

pages 19-21

CRITICAL ILLNESS with Voya

Critical Illness Insurance pays you cash benefits if you are diagnosed with a covered critical illness. You would file the claim with Voya. You do not have to provide evidence of good health/insurability to enroll in this plan and no pre-existing conditions are excluded. Pays in addition to any other insurance you may have. Pre-tax deduction. Wellness Benefit and Infectious Disease Benefit Rider (for COVID-19 only)

Maximum Benefit Amount: \$15,000, \$25,000, or \$40,000

Pays 100% of benefit in the event of:

- Heart Attack
- Stroke
- Major Organ Transplant
- Bone Marrow Transplant
- Cancer
- Permanent Paralysis
- Coma
- Severe Burns
- Loss of Sight/Speech/Hearing
- Advanced Dementia
- Benign Brain Tumor
- Parkinson's Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Occupational HIV
- Hepatitis B or C
- Type 1 Diabetes
- ALS
- Huntington's Disease
- Coronary Artery Bypass

Pays 10% - 50% of benefit in the event of:

- Carcinoma in Situ: 25%
- Skin Cancer: 10%
- Sudden Cardiac Arrest: 25%
- Pacemaker Placement: 10%
- Infectious Disease: 25%
- Transient Ischemic Attack: 10%
- Systemic Lupus Erythematosus: 50%



For More Information

For a complete list of covered benefits, go to ncflex.org, select "Critical Illness," then click "Plan Information, Claim Forms, Certificates and more."

Monthly Cost for Coverage

The monthly premium is based on the maximum benefit amount you choose (\$15,000, \$25,000, or \$40,000), your age, and whom you cover (yourself only or you plus your spouse). The monthly cost for your spouse is the same as the cost for yourself. For example, if you are age 30 and choose \$15,000 in coverage for yourself and for your spouse, your costs will be \$2.10 for you plus \$2.10 for your spouse, for a total of \$4.20.

Costs for you and/or your spouse are based on your age as of January 1, 2023, and are in five-year age bands. There is no cost for coverage for dependent children under age 26.

Coverage Level	Employee Age	Benefit Amount*		
		\$15,000	\$25,000	\$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
Dependent Child(ren)	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) under age 26			
	Up to age 26	No cost		

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

[NCFlex Enrollment Guide \(Universities\)](#)

pages 16-18

CANCER AND SPECIFIED DISEASE

with Allstate

Cancer and Specified Disease insurance pays you cash benefits for Cancer and 29 other specified diseases to help with the costs associated with treatments and expenses as they happen. Wellness Benefit. This coverage can also help pay for hospitalization, surgery, radiation/chemotherapy, and more. Pays in addition to any other insurance you may have.

Monthly Cost for Coverage

The monthly premium you pay for cancer coverage is based on the plan you choose and whether you cover yourself only or yourself and your family. If you are a new hire or newly eligible for benefits, you do not need to provide Evidence of Insurability (EOI) if you enroll within 30 days of your date of hire.

Pre-tax deductions

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



For More Information

For a complete list of covered benefits, go to ncflex.org, select "Cancer and Specified Disease," then click "Plan Information, Claim Forms, Certificates and more."

[NCFlex Enrollment Guide \(Universities\)](#)

pages 14-15

TRICARE SUPPLEMENT

with Selman and Company

Supplemental medical coverage for retired uniform service members.

To be eligible:

- You must work 20 or more hours per week for the State
- You must be enrolled in one of the TRICARE Plans (TRICARE Select, Prime, or TRICARE Retired Reserve (TRR)) offered by the Military
- You cannot be Medicare eligible (age 65 or over)

For more information

For a full list of who is eligible see the details in the [NCFlex Enrollment Guide \(Universities\)](#) page 23

Monthly Cost

Pre-tax deductions

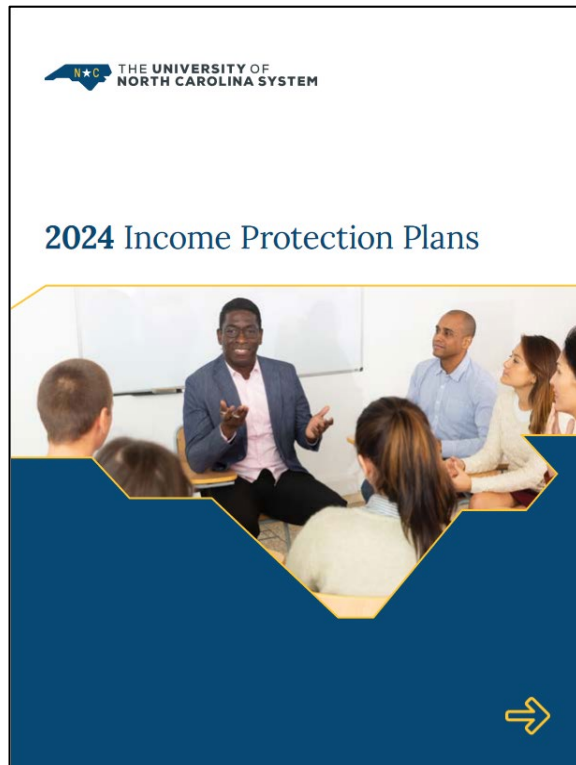
Coverage Tier	Cost
Employee Only	\$60.50
Employee and Child(ren)	\$119.50
Employee and Spouse	\$119.50
Employee and Family	\$160.50

This plan is portable, if you leave ECU, you can take it with you.

SUPPLEMENTAL BENEFITS OFFERED THROUGH UNC SYSTEM

For more information – <https://myapps.northcarolina.edu/hr/benefits-leave/income-protection-benefits/>

Securian Financial Microsite – <https://securian.com/uncs-insurance>



- Group Term Life Insurance
- Accidental Death & Dismemberment (AD&D) – voluntary, core, and matching

GROUP TERM LIFE INSURANCE

with Securian Financial

For more information – <https://myapps.northcarolina.edu/hr/benefits-leave/income-protection-benefits/>

More information in the [Income Protection Plans Guide](#), pages 4-5

Pays a benefit to the beneficiary(ies) should you (or covered family member) die while covered under the policy. Also includes access to legal, financial and grief resources, travel assistance, legacy planning resources, and beneficiary financial coaching.

Coverage options:

- Employee – can elect 1 to 10 times your annual salary.
 - Guaranteed coverage amount is 1 to 3 times your annual salary, not to exceed \$500,000.
 - Evidence of insurability is required if you elect more than 3 times your salary or \$500,000.Maximum coverage amount is \$1,500,000.
- Spouse/domestic partner – can elect either a \$10,000 policy or a policy in increments of \$25,000.
 - Guaranteed coverage amount is one increment or \$50,000, not to exceed \$500,000.
 - Coverage amount may not be more than employee's coverage amount.
- Child(ren) – \$10,000 (only option). Guaranteed issue.

You pay the full cost of the coverage on an after-tax basis. Employee/spouse coverage cost is based on the amount of the policy and the employee's age, even for the spouse's coverage. Child(ren) coverage cost is \$0.50 per month regardless of the child's age and regardless of how many children are covered.

If you enroll, you receive matching accidental death & dismemberment (AD&D) coverage (for employee only) that is equal to the amount of your life insurance policy at no cost to the employee.

If you do not enroll during your new hire period, you can enroll during open enrollment however you will need to complete an Evidence of Insurability form.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) with Securian Financial

For more information – <https://myapps.northcarolina.edu/hr/benefits-leave/income-protection-benefits/>

More information in the [Income Protection Plans Guide](#), pages 6-7

Pays a percentage of the benefit if you (or covered family member) die or suffer a loss or certain disabling injuries as a result of a covered accident (at work or elsewhere) while covered under the policy.

Includes access to travel assistance.

Voluntary AD&D coverage – coverage options:

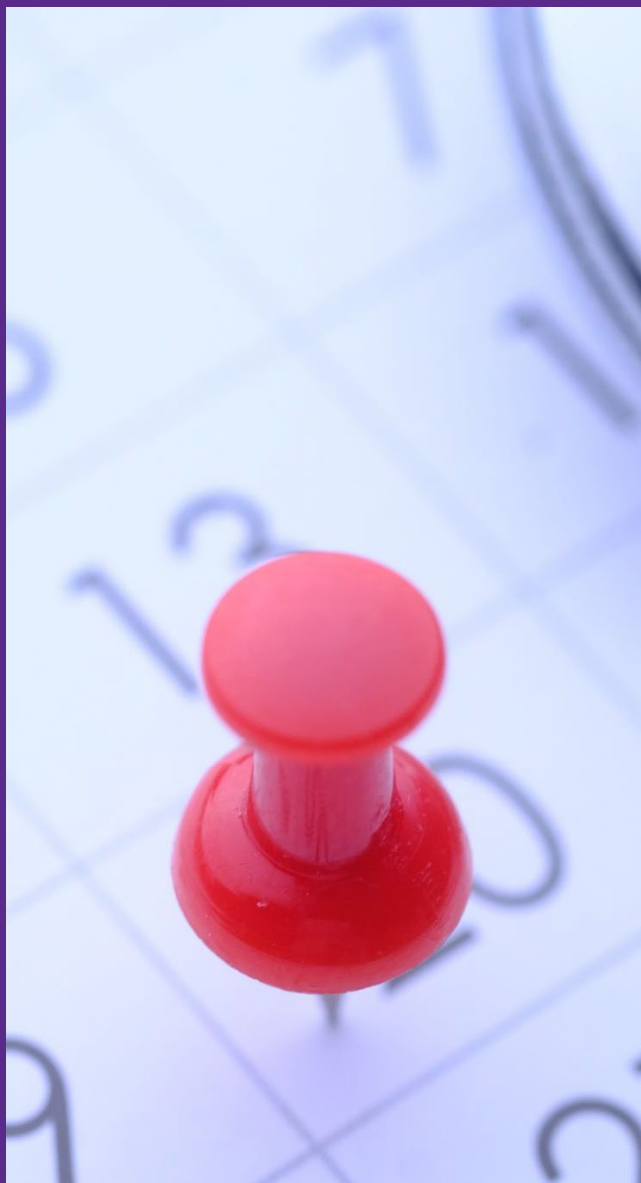
- Employee – increments of \$50,000 up to \$500,000
- Employee + Family (coverage is a percentage of the employee's voluntary AD&D coverage amount):
 - Spouse/domestic partner (with children) – 50%
 - Spouse/domestic partner (no children) – 60%
 - Each child (with spouse/domestic partner) – 10%
 - Each child (no spouse/domestic partner) – 15%

You pay the full cost of voluntary coverage on an after-tax basis. Coverage cost is based on the amount that you elect for yourself and/or your family and who is covered under a policy; employee only coverage is \$0.017 per \$1,000 per month and employee and family coverage is \$0.025 per \$1,000 per month.

Employee coverage amount reduces to 50% on January 1st following your (the employee) 75th birthday which would cause spouse and/or child policy amount to change.

If you do not enroll during your new hire period, you can enroll during open enrollment however you will need to complete an Evidence of Insurability form.

Core AD&D coverage (employee only) – all benefit 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. Amount of coverage is reduced after you reach age 75.



How many days do you have to enroll in supplemental benefits (dental, vision, etc.)?



**WITHIN
30 DAYS OF
YOUR START
DATE**

- **BENEFITS SYSTEMS**
- **ADDING DEPENDENTS**
- **ID CARDS**
- **DEDUCTIONS FOR BENEFITS**
- **IMPORTANT THINGS TO KNOW
WHEN ENROLLING IN BENEFITS**

TWO BENEFIT ENROLLMENT SYSTEMS

Be sure to log into both systems to make your benefit elections. You can access systems 24/7.

<https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>

Empyrean (UNC System)

- UNC life insurance
- UNC Voluntary AD&D
- Cancer
- Critical Illness
- Dental
- Vision
- Accident
- Flexible Spending Accounts
- Tricare Supplement
- Mandatory Retirement*
- Supplemental Long-term Disability

Once you have logged in to the site, you will see a pending event (i.e., open enrollment). Click **Continue** and follow the prompts. After you have made your enrollment choices, and they are displayed for you to review, you **must** scroll down and click **Submit My Elections**. One last pop-up message will appear and you must click **Accept** or your choices will not be recorded. Don't overlook this critical step! Print a copy of your Confirmation Statement before logging out.

Questions? Call the Empyrean University Benefits Service Center at 833-862-1490, Monday-Friday, 9 a.m.-5 p.m.

[Find your institution's Empyrean link.](#)

eBenefits (BenefitFocus)

- Medical

Once you have logged in to the site, select **Get Started** on the home page and follow the prompts. After you have made your enrollment choices, and they are displayed for you to review and print, you **must** scroll down to the bottom and click **Save Changes** or your choices will not be recorded. Don't overlook this critical step! Print a copy of your Confirmation Statement before logging out.

Questions? Call the eligibility and enrollment call center at 855-859-0966, Monday-Friday, 8 a.m.-5 p.m.

[Find your institution's eBenefits link.](#)

*** You cannot make any changes to your mandatory retirement plan election once you've saved your election in Empyrean. Even if it is within 30 days of your start date.**

HOW TO LOGIN AND ENROLL

As a new hire, you have 30 days from your start date to enroll in benefits

You can log into both benefit systems by using the UNC System website:

<https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>

To log into both benefit systems – Username is your ECU email address and Password is your ECU passphrase (the same login information you use for your ECU computer)

eBenefits: <https://www.ebenefitsnow.com/sso/saml/ECU>

For Step-By-Step enrollment instructions in the eBenefits system:

<https://humanresources.ecu.edu/wp-content/pv-uploads/sites/21/2019/10/SSO-Benefits-Job-Aid.pdf>

Any questions, concerns or if you need assistance with enrollment:

Eligibility & Enrollment Customer Service Center at 855-859-0966, Monday-Friday 8am-5pm

ECU Benefits Department at 252-328-9887, Monday-Friday 8am-5pm

Empyrean: <https://compass.empyreanbenefits.com/unc/spssso/company/ecu>

For Step-By-Step enrollment instructions in the Empyrean system:

<https://myapps.northcarolina.edu/hr/download/588/system-group-life-insurance/12282/employee-stepbystep-enrollment-guide-for-compass.pdf>

Any questions, concerns or if you need assistance with enrollment:

Empyrean University Benefits Service Center at 833-862-1490, Monday-Friday 9am-5pm

ECU Benefits Department at 252-328-9887, Monday-Friday 8am-5pm

Additional information about University Benefits can be found at the websites below:

State Health Plan – www.shpnc.org

NCFlex benefits – www.ncflex.org

UNC System benefits – <https://myapps.northcarolina.edu/hr/benefits-leave>

Mandatory retirement plans –

Teachers' and State Employees' Retirement System (TSERS) – www.myncretirement.com

Optional Retirement Program (ORP) – <https://myapps.northcarolina.edu/hr/benefits-leave/retirement/orp/>

Supplemental long-term disability – <https://myapps.northcarolina.edu/hr/service/>

IMPORTANT INFORMATION IF YOU ARE ENROLLING DEPENDENTS

If you elect to add a dependent(s) to medical coverage, you will be required to upload dependent verification documentation into your “Document Center” in eBenefits within 30 days of your start date (new hires).

If you need assistance with uploading the documentation, contact the ECU Benefits Department at 252-328-9887.

The ECU Benefits Department must approve the documentation before your dependent(s) is added to your insurance.

Failure to provide the required documentation will result in termination of dependent(s) coverage.

Dependent children can remain on your plan until the last day of the month in which they turn 26.

Acceptable Dependent Verification Documentation:

- **Legal Married Spouse** – Pages 1 and 2 of employee's most recent Federal Income Tax Return (1040, 1040A, or 1040EX) as filed with the IRS, listing the spouse OR official marriage certificate PLUS current billing statement for motor vehicle payment, utility bill or other financial statement or loan showing employee and spouse at the same address.
- **Biological Child** (under the age of 26) – Pages 1 and 2 of employee's most recent Federal Income Tax Return (1040, 1040A, or 1040EX) as filed with the IRS, listing child as dependent OR birth certificate with subscriber's name listed as parent.
- **Stepchild** (under the age of 26) – Pages 1 and 2 of employee's most recent Federal Income Tax Return (1040, 1040A, or 1040EX) as filed with the IRS, listing stepchild as dependent OR birth certificate PLUS marriage certificate (indicating employee's spouse is married to employee).
- **Adopted Child** (under the age of 26) – Pages 1 and 2 of employee's most recent Federal Income Tax Return (1040, 1040A, or 1040EX) as filed with the IRS, listing adopted child as dependent OR international adoption papers from country of adoption/papers from adoption agency showing intent to adopt
- **Foster Child** (under the age of 26) – Evidence of a legitimate foster child relationship, identifying the foster child by name and setting forth all relevant aspects of the relationship.

For additional documents approved by the State Health Plan, visit www.shpnc.org and click ‘eBenefits’ and click ‘List of Required Documentation for Dependent Eligibility’.

ID CARDS – WHAT ID CARDS WILL I RECEIVE?

Verify that your mailing address is correct in eBenefits and Empyrean.
If it is incorrect, you can update it in PiratePort.

Medical – A card is mailed to new hires. Register at www.bcbsnc.com and print/request additional cards and access your account. You can also call 1-888-234-2416. If you need your card sooner than you receive it through the mail, please contact the ECU Benefits Department. You will receive a new card each year that you are enrolled in medical insurance.

Mobile app – Blue Connect NC

Dental – A card is mailed to new hires. Register at www.mybenefits.metlife.com and print/request additional cards and access your account. Enter NCFlex as the employer when you register. If you need your card sooner than you receive it through the mail, please contact the ECU Benefits Department. **Mobile app** – MetLife US

Vision – A card is mailed to new hires. Register at www.eyemedvisioncare.com/NCFlex and print/request additional cards and access your account. You can also call 1-866-248-1939. If you need your card sooner than you receive it through the mail, please contact the ECU Benefits Department. ID cards are not typically required to visit a provider.

Mobile app – EyeMed

Flexible Spending Accounts (FSA) – A convenience card is mailed to first-time users (for those that have both health care and dependent day care, only one card is issued) and only re-issued if reported lost or stolen, or once it expires after three years (valid through date is listed on the card). Register at www.ncflex.padmin.com and print/request additional cards and access your account(s) (including balances). You can also call 1-866-916-3475. Also, a claims kit is mailed yearly to participants and can also be found at www.ncflex.org in the FSA section. **Mobile app** – P&A Group-Mybenefits

Accident – No mailings or ID cards. Go to www.ncflex.org for additional information including claims form.

Cancer and Critical Illness – Welcome letters are mailed to new participants and to anyone who makes a change to their coverage during open enrollment. Go to www.ncflex.org for additional information including claims form.

Group Term Life Insurance and Accidental Death & Dismemberment (AD&D) – No mailings or ID cards. Go to <https://myapps.northcarolina.edu/hr/benefits-leave/income-protection-benefits/> or Securian Financial Microsite – <https://securian.com/uncs-insurance> for additional information on these plans including claims form.

BENEFIT DEDUCTIONS

Deductions for your elected benefits are deducted each paycheck

SHP (medical insurance) premiums are paid a month in advance

(ex. April deductions are for May's coverage)

- Medical coverage will be effective the 1st of the month following your start date or the 1st of the second month following your start date. You choose the effective date.
- Depending on when the deductions begin on your paycheck, it is likely you will owe a “catch-up” amount
 - Employee only, the “catch-up” amount is typically deducted from one paycheck
 - If your coverage includes dependents, your “catch-up” amount is typically divided over 4 paychecks.

Please reach out to Pam Brann if you want your “catch-up” amount taken in one lump sum or if you have questions about your “catch-up” amount.

NCFlex and UNC System benefits are paid on a current monthly basis

(ex. April deductions are for April's coverage)

- Coverage will be effective the 1st of the month following your start date.
If you have to complete an Evidence of Insurability form, coverage will be effective the 1st of the month following the approval date.

Please be sure to review your paycheck for your benefits and the deduction amounts.
If your benefits and/or your deduction amounts are incorrect, please contact Pam Brann.

IMPORTANT THINGS TO KNOW WHEN ENROLLING IN BENEFITS

You cannot make any changes to your mandatory retirement plan election once you've saved your election in Empyrean. Even if it is within 30 days of your start date.

If you need to make changes to other benefits in Empyrean you have to contact the Empyrean University Benefits Service Center at 833-862-1490, Monday-Friday 9am-5pm.

Please verify that your address is correct in both benefit systems. If it's incorrect, please update your address in ECU PiratePort. If you cannot change your address, please contact the ECU Benefits Department.

Please be sure to list a beneficiary(ies) in the Empyrean benefit system.

Please be sure to print your confirmation statements from both benefit systems.

eBenefits system – use Firefox or Chrome as your web browser

Medical insurance – employees must enroll on their own plan. You cannot be on a plan as a dependent. **If this pertains to you, please contact the ECU Benefits Department.**

NCFlex benefits – employees can be covered as a dependent but cannot be dually enrolled (as employee and dependent). Children may not be covered under both parents' plans.

UNC System benefits:

- To add a domestic partner, you need to complete affidavit.
- Life insurance
 - Employees can be covered as an employee and as a spouse/domestic partner.
 - If a child is eligible for coverage as an employee, they cannot be covered as a dependent.
 - A child may be covered by only one parent.
- Accidental death and dismemberment
 - Employees cannot be covered as an employee and as a spouse/domestic partner.
 - If a child is eligible for coverage as an employee, they cannot be covered as a dependent.
 - A child may be covered by only one parent.

WHEN CAN YOU ELECT BENEFITS / CHANGE YOUR BENEFIT ELECTIONS?

New Hire Enrollment
Change of Employment Status
Qualifying Life Event (QLE)
Open Enrollment (OE)

NEW HIRE (NH) / QUALIFYING LIFE EVENT (QLE) / OPEN ENROLLMENT (OE)

New Hire Enrollment – must complete insurance benefits enrollment in both benefit systems (eBenefits and Empyrean) within 30 days of start date. The benefits that you elect will be in effect for the remaining months of the current plan year (unless you experience a qualifying life event).

Qualifying Life Event (QLE) – if you and/or a dependent experience a change in insurance coverage(s) you can make changes to your insurance coverage(s) during the plan year within 30 days of the event date. You will need to upload life event documentation to make a change to your insurance and/or dependent verification documentation if you are adding a dependent to medical coverage.

Examples of QLE: loss of coverage, gain other coverage, marriage, more QLEs on the [State Health Plan Required Documentation for Qualifying Life Events & Dependent Eligibility](#).

Open Enrollment (OE) – can make any changes to your insurance coverage(s) annually without having a qualifying life event (QLE). Elections made during open enrollment are effective on January 1st of the following year. If you are adding a dependent(s) to medical coverage, you will need to upload dependent verification documentation.

NO MATTER WHEN YOU COMPLETE YOUR NEW HIRE ELECTIONS, YOU MUST PARTICIPATE IN OPEN ENROLLMENT EACH YEAR

TRANSFERS/REHIRES / NEWLY ELIGIBLE FOR BENEFITS

Transfers/Rehires

When an employee transfers between participating state agency, university, community college or charter school, they are considered either a transfer or a rehire depending on how many days they had as a break in service. Employees will be classified into one of two categories if there is a break in service:

- **Transfers** – An employee who is separated and rehired *within 30 days* from their date of separation.
MUST be re-enrolled with the same benefit elections they had with the previous employer.
 - o Coverage is effective the first day of the month after the transfer date.
 - o If an employee's transfer is effective the 1st of the month at the new employer, benefits will begin the 1st of that month. Transferred employees are not eligible to enroll in NCFlex benefits previously declined, unless the employee was enrolled in a state sponsored post-tax plan at their previous Employing Unit. If this is the case, the transferring employee may elect the same type of NCFlex benefit plan. This is considered a Loss of Other Coverage Qualifying life event.
 - o There should be no gap in benefits. If, based on the date of separation from one employing unit and hire with another employing unit, there would normally be a gap, but the time period is within 30 days, the gap should be bridged.
 - o **If this applies to you, please contact Pam Brann**
- **Rehires** – An employee who is separated and rehired *more than 30 days* from their date of separation. This includes transfers or employees who separate from one Employing Unit and are hired by another Employing Unit *more than 30 days* from their date of separation. These employees are treated as new hires and benefits must be elected through the benefits enrollment systems. **You do not have to select the same benefits that you had with your previous employer.** Benefit elections will be effective the first day of the month following their rehire date.

Newly Eligible for Benefits

Employees who previously worked in a permanent position less than 20 hours per week and begin working 30 hours or more per week in a permanent position, become newly eligible for some benefits and will have 30 days to enroll in the benefits. The effective date of the benefits would be the first day of the month following the date of the position change. If part-time and working 20 hours per week and change to full-time (working 30 hours or more per week) you are eligible again to enroll in medical coverage. You will also be eligible for full-time benefits.

QUALIFYING LIFE EVENT (QLE)

If you and/or your dependent(s) experience a QLE you can make changes to your benefits within 30 days of the event date.

Add/remove self and/or dependents

- If you are adding yourself and/or your dependent(s) to insurance benefits, you can only add yourself and/or your dependent(s) to the same benefit(s) that were lost.
- If you are removing yourself and/or your dependent(s) from your insurance benefits, you can only remove yourself and/or your dependent(s) from the benefit(s) that were gained.

Add dependents

- Upload life event documentation to verify your life event for any insurance benefits you are changing within 30 days of the event date. Upload documentation in eBenefits even if making changes to insurance benefits in Empyrean.
- If you are adding a dependent(s) to your medical coverage within 30 days of the event date, you must upload dependent verification documentation. View the [State Health Plan Required Documentation for Qualifying Life Events & Dependent Eligibility](#) for acceptable documentation.

Don't forget to print your confirmation statement(s) and be sure that everything is correct.

QLE request(s) must be approved by the ECU Benefits Department. They cannot be approved without acceptable documentation.

Review your paycheck to be sure the changes were made. If you do not see that the changes were made, log into the benefit systems to be sure your QLE request(s) was approved. If your request(s) has not been approved, please contact the ECU Benefits Department.

Please be aware that when you make changes to your benefits you will have to pay for any missed deductions and you will receive refunds for any overpayments.

OPEN ENROLLMENT – OCCURS ANNUALLY (October)

ALL EMPLOYEES MUST PARTICIPATE IN OPEN ENROLLMENT EVERY YEAR

****2025 Open Enrollment is 9/30/24 – 10/25/24****

Medical insurance – the State Health Plan moves all employees who are enrolled in the medical insurance to the Base Plan (70/30) and they also remove the tobacco attestation credit. You must re-enroll into the Enhanced Plan (80/20) and complete the tobacco attestation survey.

2025 Open Enrollment, our third-party administrator will change to Aetna and you will need to enter a primary care provider during open enrollment.

Flexible Spending Accounts (health care and dependent day care) – you will need to re-enroll during open enrollment for the next plan year.

All other benefits will remain the same.

Please remember to upload dependent verification documentation if you are adding a dependent(s) to your medical insurance and the ECU Benefits Department will need to approve it. View the [State Health Plan Required Documentation for Qualifying Life Events & Dependent Eligibility](#) for acceptable documentation.

Please remember to upload documentation if you must attend a tobacco cessation counseling session for the tobacco attestation credit by the deadline date.

Don't forget to print your confirmation statements and be sure everything is correct.

Review your paychecks (in December for medical and in January for other benefits) to be sure the changes were made. If you do not see that the changes were made, log into the benefit systems to be sure your open enrollment changes were approved. If your request(s) has not been approved, please contact the ECU Benefits Department.

2025 OPEN ENROLLMENT CHANGES


- Aetna will be our third-party administrator. Please be sure to select a new primary care physician during open enrollment.
- Dental deduction amounts are increasing.
- The health care flexible spending account maximum annual contribution amount is increasing to \$3,200.

UNC System Open Enrollment Website –


<https://myapps.northcarolina.edu/hr/benefits-leave/annual-enrollment/>

SUPPLEMENTAL RETIREMENT ACCOUNTS

UNC System – 403b and 457b
NC State – 401k and 457 deferred compensation



Your Supplemental Retirement Plan 2024 Decision Guide



Overview of the Supplemental Retirement Plans

To help you make an informed decision, below is a table showing a side-by-side comparison of all four supplemental retirement plans. This guide covers some of the basics about each plan. For detailed information, review the Plan document, which is available online at <https://myapps.northcarolina.edu/hr/benefits/leave/retirement/>. You also may want to consult with your tax and/or financial adviser before making any investment decisions.

Feature	UNC System 403(b) Plan	UNC System 457(b) Plan	State's 457 Deferred Compensation Plan	State's 401(k) Plan
Eligibility	Employees who pay FICA	Employees who pay FICA	<ul style="list-style-type: none"> Full-time, part-time or temporary employees Deceased or appointed officials Retired or retired employees 	Permanent employees who participate in TERS or OBP
Approved Carriers	TIAA	TIAA	Employer	Same as State 457 Deferred Compensation Plan
Investment Options	Fixed accounts and mutual funds	North Carolina Institutional Funds – 12 individual investment options and 12 fund-of-funds profiles	Same as State 457 Deferred Compensation Plan	Same as State 457 Deferred Compensation Plan
Contribution Options	Pre-tax and Roth after-tax	Pre-tax and Roth after-tax	Pre-tax and Roth after-tax	Pre-tax and Roth after-tax
Roth Conversion Option	Can convert part or all of your accumulated pre-tax 403(b) funds to a Roth 403(b) account. Amount converted is treated as taxable income in the year it is converted.	Can convert part or all of your accumulated pre-tax 457(b) funds to a Roth 457(b) account. Amount converted is treated as taxable income in the year it is converted.	Can convert part or all of your accumulated pre-tax 457(b) funds to a Roth 457(b) account. Amount converted is treated as taxable income in the year it is converted.	Can convert part or all of your accumulated pre-tax 401(k) funds to a Roth 401(k) account. Amount converted is treated as taxable income in the year it is converted.
Ownership of Account	Individual	Held in trust by the UNC System exclusively for participants and their beneficiaries	Held in trust by the State of North Carolina exclusively for participants and their beneficiaries	Same as State 457 Deferred Compensation Plan
Contribution Limits*	Minimum: \$200 per calendar year Maximum: \$22,000 in 2024; participants who are age 50 by the end of the plan year may defer an additional \$7,500 in 2024. Note: Combined limit for pre-tax and Roth after-tax contributions.	Minimum: \$200 per calendar year Maximum: 100% of taxable pay not to exceed \$22,000 in 2024; participants who are age 50 by the end of the plan year may defer an additional \$7,500 in 2024. As an alternative to the age 50 catch-up, a participant is eligible to defer up to twice the contribution limit in effect for the three years preceding the employee's normal retirement age, subject to eligibility.	Minimum: None Maximum: 100% of taxable pay not to exceed \$22,000 in 2024; participants who are age 50 by the end of the plan year may defer an additional \$7,500 in 2024. As an alternative to the age 50 catch-up, a participant is eligible to defer up to twice the contribution limit in effect for the three years preceding the employee's normal retirement age, subject to eligibility.	Minimum: Same as State 457 Deferred Compensation Plan Maximum: In 2024, 40% of gross pay not to exceed \$22,000. Participants who are age 50 by the end of the plan year may defer an additional \$7,500 in 2024.

* An annual calculation must be made for each individual situation.

SUPPLEMENTAL RETIREMENT ACCOUNTS (SRA)

For more information – <https://humanresources.ecu.edu/benefits/retirement/>

Save additional money towards retirement

Enroll any time, no deadlines, unlimited changes, end at anytime.

There are contribution limits (minimum and/or maximum) depending on which SRA you choose.

You must keep track of your contribution amounts each year (403b and 401k contributions are added together).

ECU does not contribute unless you are a sworn law enforcement officer.

TIAA – 403b and 457b

Donna King

704-988-1302

donna.king@tiaa.org

To schedule a meeting online:

www.tiaa.org/schedulenow-unc

TIAA – 800-732-8353

TO ENROLL:

Go to the TIAA website and create an account,

www.tiaa.org/public/tcm/unc

AND

Completed the UNC 403b and/or 457b Plan – Salary

Deferral Agreement form

(located on the ECU website at the top of this slide)

Send the completed form to Pam Brann at

brannp18@ecu.edu

Empower (formally Prudential) – 401k and 457 deferred compensation

Cecilia Fields

252-204-3297

cecilia.fields@empower.com

TO ENROLL:

Go to the Empower website and create an account,

www.ncplans.retirepru.com

OR

Complete a Participant Enrollment form
(located at the ECU website at the top of this slide)

Send the completed form to Pam Brann at

brannp18@ecu.edu

[The Supplemental Retirement Plan Decision Guide](#) shows how SRA can work with the TSERS or the ORP to help maximize the opportunity in preparing for retirement including side-by-side comparisons.

401k SRA for SWORN LAW ENFORCEMENT OFFICERS

ECU contributes a mandated 5% of your salary into your 401k account

If you would like to make additional contributions, you are able to do so

The decision on how the contributions in your account are invested and how you want to receive the funds when you separate from employment are also your choice

ECU Authorized Representative Empower (formally Prudential)

Cecilia Fields

252-204-3297

cecilia.fields@empower.com

www.ncplans.retirepru.com

To view the entire retirement system's handbook for state law enforcement officers, please visit:

https://www.nctreasurer.com/ret/Benefits%20Handbooks/TSERS_LEOhandbook.pdf

ADDITIONAL SUPPLEMENTAL BENEFITS

Supplemental Long-term Disability

Supplemental Short-term Disability

Universal Life/Heart and Stroke Indemnity/Critical Illness

SUPPLEMENTAL LONG-TERM DISABILITY (LTD)

(Supplemental Income Protection Program) (additional cost)

For more information – <https://humanresources.ecu.edu/benefits/disability-workers-comp/>

More information in the [Income Protection Plans Guide](#) starting on page 9.

Eligibility – must be enrolled in a mandatory retirement plan (TSERS or ORP)

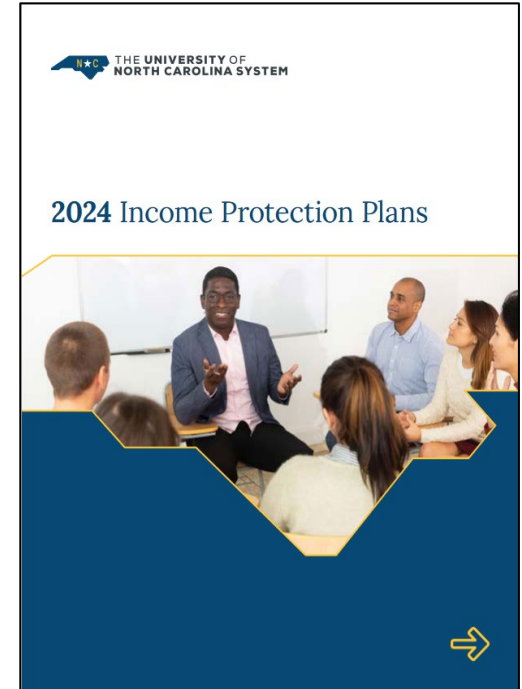
You must enroll within 30 days of your start date for guaranteed issue

Supplemental long-term disability coverage pays a benefit when you are unable to perform your job due to mental or physical reasons and increases your overall monthly benefit.

The specific supplemental long-term disability policy that is available to you depends on which mandatory retirement plan you participate in.

Although the mandatory retirement plans offer LTD benefits (after 5 years of contributing to one of the mandatory retirement plans) at no cost to you, you may wish to consider purchasing additional protection should you become unable to perform your job.

If you do not enroll during your new hire period and you want to enroll later, you will need to complete an Evidence of Insurability form.



SUPPLEMENTAL

LONG-TERM DISABILITY (cont'd)

TSERS Members with Lincoln Financial Group

- 60 day waiting period to apply for disability
- minimum monthly benefit is \$250 or 1/10 of the 66 $\frac{2}{3}$ % benefit, whichever is greater, and the maximum monthly benefit is 66 $\frac{2}{3}$ % of your monthly salary.

However, your benefit combined with the other income-replacement benefits noted above cannot exceed 100% of your pre-disability earnings.

The plan pays 66 $\frac{2}{3}$ % of your monthly salary, minus deductible income, up to a total of \$10,000 per month for Lincoln Financial participants if you've contributed to 1 of the mandatory retirement plans for less than 1 year.

ORP Members with The Standard Insurance Company

- 90 day waiting period to apply for disability
- minimum total monthly benefit of \$100 or 1/10 of the 66 $\frac{2}{3}$ % benefit, whichever is greater, and the maximum monthly benefit is 66 $\frac{2}{3}$ % of your monthly salary.

However, your benefit combined with the other income-replacement benefits noted above cannot exceed 100% of your pre-disability earnings.

The plan pays 66 $\frac{2}{3}$ % of your monthly salary, minus deductible income, up to a total of \$15,000 per month for The Standard participants if you've contributed to 1 of the mandatory retirement plans for less than 1 year.

HOW DO I ENROLL IN THE SUPPLEMENTAL LONG-TERM DISABILITY?

Must enroll online in the Empyrean benefits system within 30 days of your start date

- Lincoln Financial Group, if you are enrolling in the TSERS
- Standard Insurance Company, if you are enrolling in the ORP

SUPPLEMENTAL BENEFIT PLANS (additional costs)

Supplemental Short-term Disability with Colonial Life

- Must enroll within 30 days of start date to qualify for guaranteed issue
- Contact Colonial Life for additional information or to enroll
- Covers accidents (off the job), sickness, and includes maternity
- Seven-day waiting period for sickness and zero waiting days for accidents as well as for maternity (as long as pre-ex is satisfied)
- Benefits are paid directly to you, unless you specify otherwise, for up to 3 months or 12 months
- Coverage is portable (can take it with you if you leave ECU)

Protect your most valuable asset - your income!

As an East Carolina University employee, you are offered the option to purchase a Short-Term Disability benefit through Colonial Life! **New Employees:** This is offered as **Guaranteed Issue** if enrolling within the first 30 days of employment.



Maternity Illness Accident

What is the Colonial Life Advantage?

- On and off the job coverage available for Accidents and Sickness including Maternity. (See Benefit Counselor for complete details).
- Claim money can be paid directly to you to use how you see fit.
- Benefits can be paid without regard to sick leave, vacation, workers compensation, or any state disability plan.
- Coverage can be taken with you (with no additional premium charge) if you leave or retire.
- Coverage can be modified to fit your needs and budget. You choose the amount of monthly payment and duration that fits your needs and budget.

Find out more or schedule a time to talk via Zoom or Call Center by using the QR codes below. You are under no obligation to purchase!



Why Colonial Disability? **Schedule a Zoom or Call**

For more information please contact our Greenville office:

ROBERT TAYLOR (252) 353-7262 Call or Text **Colonial Life**
The benefits of good health

Universal Life/ Heart & Stroke Indemnity/ Critical Illness with Pierce Insurance

- Must enroll within 60 days of start date to qualify for guaranteed issue. Open enrollment for current employees who are interested in enrolling.
- Contact Pierce Insurance for additional information or to enroll
- Universal Life - Pays a benefit to the beneficiary(ies) as a result of death while covered under the policy. Also offers benefit riders.
- Heart & Stroke Indemnity – pays a benefit when a heart attack, heart disease or stroke occurs
- Critical Illness – pays a benefit for covered critical illnesses
- All programs are portable (can take it with you if you leave ECU)

Employees & Employees
800-421-3112 | greenlife.com

North Carolina Residents
855-627-3647 | ncresidents.com

PIERCE INSURANCE
1881 195

To: New Employees at East Carolina University

As a new employee, you have the opportunity to apply for Universal Life Insurance, Heart and Stroke and Critical Illness under **Guaranteed Issue**. You have 60 days from your date of hire to qualify for **Guaranteed Issue**. All programs are portable.

Universal Life Features:

- Guarantee issue for 60 days from the date of hire for employee, spouse, children and grandchildren.
- Policy is fully portable.
- Level Premiums that do not increase due to age.
- Employees may keep the same coverage through retirement.
- Program accumulates cash value on a tax deferred basis.
- Option riders include:
 - Child Term Rider
 - Accidental Death
 - Accelerated Death Benefit for Long Term Care
 - Total Disability Premium Waiver

Heart and Stroke Indemnity Features:

- Guarantee issue for 60 days from the date of hire
- Policy is fully portable.
- One rate for all ages.
- Is not a "one and done" policy. Pays for ongoing treatment and accommodations.
- Unlike this product offer under **NC Flex**, benefits are **not taxed**.
- Plan includes an annual \$100 wellness benefit.
- Optional Intensive Care rider that pays for accidents or sickness in Intensive Care.
- Plan is guaranteed renewable for life.

Critical Illness Features:

- Guarantee issue for 60 days from the date of hire
- Policy is fully portable.
- Rates are based on age and do not increase as you age.
- Plan includes an annual \$100 wellness benefit.
- Pays a lump sum benefit.
- Benefits are **not taxed**.

For detailed information, please call our office; our enrollment counselors are available to answer your questions and email you by telephone. Our phone number is 800-421-3112; ask for extension 130. To view product brochures, go to www.pierceins.com and select "Polyholder Resources" and then select "East Carolina University" from the drop-down list in the "Education" section.

Test your employees well as if they will take you well. ECU@PierceInsurance.com

For more information – www.cfnc.org/savings

Program is available through payroll deduction, offers you choices, meets your investment needs and gives you freedom.

To learn more call,
800-600-3453 or 919-828-4904

[illegible]

SOME THINGS TO REMEMBER

New hire paperwork questions – contact Pam

Deduction amount questions – contact Pam

You cannot make a change to your mandatory retirement election once you've saved your elections in Empyrean. Even if it is within 30 days of your start date.

Benefits' questions – contact Corinne Hogan or Pam Brann

Benefits' systems questions – contact the support center for that system or contact Pam

Check your ECU email, if we need to reach you this is how we would contact you

Check your address in both benefit systems

If you are a tobacco user and attended a counseling session, be sure to upload documentation in eBenefits

Transfers do not need to enter a qualifying life event to enroll in ECU benefits. If the system asks, please notify us immediately. Do not continue.

SOME THINGS TO REMEMBER

2 Benefits' Systems –
eBenefits & Empyrean

If enrolling dependents,
be sure to upload
documentation

Enrollment in medical
and other supplemental
benefits within 30 days

Enrollment in
mandatory retirement
plan within 30 days, on
day 31 you will be auto
enrolled into TSERS (if
eligible)

Enrollment in
supplemental long-
term disability with
Lincoln Financial
(TSERS) or The
Standard Insurance Co.
(ORP) within 30 days

Enrollment in
supplemental
short-term disability
with Colonial Life
within 30 days

Enrollment in
supplemental universal
life, heart & stroke
indemnity, and critical
illness benefits with
Pierce Insurance within
60 days

SOME THINGS TO REMEMBER

Newsletters
you can
register to
receive

**Member Focus for the
State Health Plan -**
<https://www.shpnc.org/>
- select “Sign Up for
Our Monthly e-
Newsletter”

NCFlex -
[https://oshr.nc.gov/stat
e-employee-
resources/benefits/ncfl
ex](https://oshr.nc.gov/stat-e-employee-resources/benefits/ncflex) – select “Sign Up
for the NCFlex
Newsletter

WELCOME
ABOARD!



Questions?