

# UNC Health, Welfare & Survivor Plan Summary

[www.northcarolina.edu/hr](http://www.northcarolina.edu/hr)

July, 2009

Benefit	Who Pays	Eligibility <sup>1</sup>		
		Level 1	Level 2	Partial
<b>Health Insurance</b>				
<p><b>North Carolina SmartChoice Blue Options PPO Plan</b> is a preferred provider plan that offers greater flexibility, lower cost and a stronger emphasis on wellness and preventive health. Benefit features include:</p> <ul style="list-style-type: none"> <li>• Unlimited lifetime maximum.</li> <li>• In-Network providers include 90% of primary care physicians and 85% of specialists.</li> <li>• Offers two PPO plans options, known as NC SmartChoice Basic, 70/30, and NC SmartChoice, 80/20, to best meet your needs.</li> <li>• <b>SmartChoice Basic</b> - \$600 deductible per person with \$1800 maximum deductible per family per fiscal year. Member coinsurance of 30% up to \$2500 maximum (up to \$7500 for family) per fiscal year.</li> <li>• <b>SmartChoice</b> - \$300 deductible per person with \$900 maximum deductible per family per fiscal year. Member coinsurance of 20% up to \$1,750 maximum (up to \$5,250 for family) per fiscal year.</li> </ul>	<p>UNC pays 100% of the contribution for you (currently \$377.22 per month). Dependents' coverage is also available at group rates.</p> <p><u>Current monthly cost on the 70/30 Plan</u> for employee/children coverage is \$164.08, for employee/spouse is \$422.74, and for employee/family is \$450.26.</p> <p><u>Current monthly cost on the 80/20 Plan</u> for employee/children is \$218.20, for employee/spouse is \$502.74, and for employee/family is \$533.00.</p>	√	√	√

<sup>1</sup>**Benefits Eligibility Definitions:**

**Level 1 Benefits:** You are eligible to enroll in Level 1 Benefits if you are appointed to an EPA (Exempt from the State Personnel Act) position by the UNC Board of Governors on a permanent basis at least 75% time or more.

**Level 2 Benefits:** You are eligible to enroll in Level 2 Benefits if you are appointed to work on a permanent basis at least 75% time or more (30 hours or more per week) as an EPA (Exempt from the State Personnel Act) employee or SPA (Subject to the State Personnel Act) employee.

**Partial Benefits:** You are eligible to enroll in Partial Benefits if you are appointed to either an EPA or SPA position and work on a permanent basis at least 50% time but less than 75% time (20 to 29 hours per week).

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<b>Disability Income</b>				
<ul style="list-style-type: none"> <li><b>State of North Carolina Disability Income Plan</b> <ul style="list-style-type: none"> <li>Short-Term Disability benefits are provided after one year of retirement service, following a 60-day waiting period, equal to 50% of salary up to \$3,000.</li> <li>Long-Term Disability benefits are provided after five years of retirement service, following short-term period, equal to 65% of salary up to \$3,900.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>UNC</li> </ul>	√	√	
<ul style="list-style-type: none"> <li><b>Voluntary Supplemental Group Disability Insurance</b> Designed to fill in the gaps of the State's plan for the first year of employment and provide a supplement during the short-term and long-term periods of the State's plan.</li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	
<b>NC Flex (pre-tax contributions/premiums)</b>				
<ul style="list-style-type: none"> <li><b>Health Care Spending Account</b> With these accounts you are reimbursed with the pre-tax dollars you set aside to pay for medical, dental or other health care expenses not covered by a health plan. You never have to pay taxes on the money you receive from your spending account.</li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√
<ul style="list-style-type: none"> <li><b>Dependent Day Care Spending Account</b> With this account you are reimbursed with pre-tax dollars for child care or dependent adult care expenses that allow you to continue to work. You never have to pay taxes on the money you receive from your spending account.</li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>		√	√
<ul style="list-style-type: none"> <li><b>Pre-Tax Dental Insurance Plan</b> Choice of traditional indemnity high or low option.</li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√
<ul style="list-style-type: none"> <li><b>Vision Care Plan</b> Two schedules of benefits are offered—one that provides comprehensive vision care services including vision exams, and one that provides benefits only for vision care materials.</li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√
<ul style="list-style-type: none"> <li><b>Pre-tax Accidental Death &amp; Dismemberment Insurance</b></li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√

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<ul style="list-style-type: none"> <li><b>Pre-tax Life Insurance</b> May choose from a minimum of \$20,000 to a maximum of \$500,000 of coverage not to exceed five times your earnings.</li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√
<ul style="list-style-type: none"> <li><b>Pre-tax Cancer Insurance Plan</b> Choice of three plan options and two coverage levels. In addition, this insurance pays benefits for 29 other specified diseases.</li> </ul>	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√
<b>Life Insurance</b> May choose a level of coverage from one to five times annual salary up to a maximum of \$500,000. Dependents' coverage available.	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√
<b>Critical Illness</b> May choose a level of coverage from three categories: cancer, heart, and other conditions. Dependents' coverage available.	<ul style="list-style-type: none"> <li>You</li> </ul>	√	√	√
<b>Other Benefits</b>				
<ul style="list-style-type: none"> <li>Accidental Death &amp; Dismemberment (after-tax premium)</li> <li>Auto/Homeowners Insurance</li> <li>Dental Insurance (after-tax premium)</li> <li>Liability Insurance</li> <li>Long Term Care Insurance</li> <li>Workers' Compensation</li> </ul>	<ul style="list-style-type: none"> <li>You</li> <li>You</li> <li>You</li> <li>UNC</li> <li>You</li> <li>UNC</li> </ul>	√	√	√

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