

# NC DEPARTMENT OF ADMINISTRATION

## Benefits Information Overview

Outlined below, you will find information regarding your benefits package with the department. A brief description of benefit plans offered is covered however; the descriptions are by no means inclusive. Detailed information regarding the benefits offered will be discussed and distributed during your scheduled New Employee Orientation Session. If you are unable to attend the Orientation Session please inform your agency personnel contact immediately for an alternate session. After reviewing the information contained in this packet, you may contact your Benefits Specialist, Alfreda Melton by telephone (919) 807-2481 or by e-mail ([Alfreda.Melton@doa.nc.gov](mailto:Alfreda.Melton@doa.nc.gov)) with your questions or concerns.

### **Health Insurance**

The State's Health care benefits are administered by Blue Cross and Blue Shield of North Carolina Inc., commonly referred to as the State Health Plan (SHP). New employees must enroll themselves and their dependents within 30 days of employment to prevent a waiting period. The State Health Plan offers the Preferred Provider Organization (PPO) Plan. The PPO Plan offers three (3) health care plan designs for its members: NC *Smartchoice* PPO Basic, NC *Smartchoice* PPO Standard, and NC *Smartchoice* PPO Plus. The State of North Carolina contributes \$346.38 per month toward the cost of an employee's health insurance. All premiums are paid on a pre-taxed basis. If an employee wishes to pay premiums on an after-tax basis, A "Benefits Rejection Form" must be completed and forward to the Human Resources Management (HRM) Office.

Attached please find the "Health Plan Benefit Summaries" and a comparison sheet of monthly contributions rates for each plan design.

#### **NC *Smartchoice* Basic Blue PPO Plan**

This option provides higher copays, coinsurance and deductibles in exchange for reduced premiums when you choose coverage for more than just yourself. This is a good option for healthy families.

#### **NC *Smartchoice* Standard Blue PPO Plan**

This option provides no cost for employee-only coverage. This is a good option for employee-only coverage or for families who experience some health care needs.

#### **NC *Smartchoice* Plus Blue PPO Plan**

This option offers lower copays; coinsurance and deductibles however; there is a monthly cost for the employee only tier. You pay higher premium payments. This is a good option for members with ongoing health conditions or conditions that may require surgery or hospitalization.

Plan overviews and benefit booklets for each of these three plans listed above, can be found on the NC State Health Plan website, [www.shpnc.org](http://www.shpnc.org) . Click on Health Plan Options for detailed information.

The effective date of health insurance (State Health Plan) is the first of the month following date of hire or the second month following the date of hire.

### **NC Flex Benefits**

The NC Flex Benefits Program provides seven benefits (Health Care flexible Spending Account, Dependent Day Care Flexible Spending Account, Dental, Vision Care, Cancer, Accidental Death & Dismemberment and Group Term Life) to meet the needs of you and your family. You pay for the cost of coverage through payroll deduction before taxes are withheld. Paying for NC Flex Benefits coverage on a pre-tax basis reduces your taxable income, which in turn reduces your state and federal income taxes and FICA. New employees must also enroll themselves and their dependents into the plan within 30 days. Your participation begins the first day of the month following your date of hire. Additional information regarding benefits can be found at the website [www.NCFLEX.org](http://www.NCFLEX.org).

# **Supplemental and Post-Tax Benefits**

## **Offered by the Department of Administration**

### **Supplemental Retirement Income Plans**

401 K and 457 (b) tax plans provides a supplemental saving option to help ensure a secure financial future for your retirement years. Both plan allows you to save and invest extra money for retirement and both are tax deferred. You save or invest pre-tax dollars through a voluntary salary contribution unless you are a sworn police officer. The department contributes a certain percentage of a police officer's salary. You may join either plan for minimum contribution of \$20.00 or less per month.

### **Voluntary Dental Insurance**

One (1) post-tax dental plans is offered, Dental Blue (Blue Cross & Blue Shield. Monthly premiums are paid with after-taxed dollars. You must enroll within 30 days of your hire date.

### **Prudential Group Term Life**

This is a decreasing term life policy. Policy is not portable unless you transfer to another state department that also offers the same benefits to its employees.

### **First Protective – Universal Life and Term Life**

This is a decreasing term life policy. This benefit is portable and the employee is able to continue the benefit if they leave the department or state government.

### **AFLAC Supplemental Insurance and Colonial Life and Accident Insurance Company**

These benefits are not to be confused with health insurance. These products are paid directly to you upon filing of a claim. Products offered by AFLAC and Colonial include: accident/sickness, disability income, and hospitalization. Representatives have permission to visit within the agencies to discuss their products. You are not obligated in any way to subscribe to any of these supplemental plans.

### **Pre-Paid Legal Services (PLS) Corporation**

The sole purpose of North Carolina PLS is to provide for the prepayment of legal services on a low-cost basis. You choose your own attorney anywhere in the United States or Canada.