



LEVERAGING north carolina state government employee benefits

The benefits options available to North Carolina state employees are comprehensive. There is something for everyone. Employees of the state are eligible for a superior package that most other employers cannot match. Use the following information to enhance the message you give to potential applicants, job seekers, or any individuals you are recruiting. In addition to the following list of benefits, your organization may offer other, additional benefits. The items mentioned here are available to employees of most NC state government agencies. Customize your message to maximize the benefit to your target audience. Public sector employment provides a rich mixture of benefits that becomes increasingly attractive to potential employees in North Carolina.

Enhance your message by calculating the intrinsic and extrinsic benefits of employment with your organization. In addition to salary, employees can add a value for employee insurance, a value for workman's compensation insurance, value for holiday leave, and a value for vacation benefits for new employees. As employees increase their years of service, they can add longevity payment and increased vacation benefits.

Be sure you can answer questions about benefits when you recruit. Make sure you can leverage the message at career fairs and other recruiting events. If you can't answer most interested candidates' questions, consider asking a benefits representative to accompany you or ensure your handout materials are comprehensive enough to answer these questions.

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HEALTH/Medical Insurance

Health insurance is provided as a tax-free benefit by the state to employees in permanent positions who work at least 30 hours per week. Employees who work 20 hours per week in a permanent part-time position may purchase health insurance by paying the full cost. The state does not subsidize the health insurance for employees working fewer than 30 hours per week. The effective date of the health insurance is the first of the month following the date of hire or the first of the second month. For example, if your hire date is in November, your insurance could be effective December 1st or January 1st. Coverage is also available for eligible dependents; however, the employee is responsible for the cost of dependent coverage. Employees may select coverage under one of three NC SmartChoice PPO plans. See: <http://www.shpnc.org> for additional information.

NC flexible benefits program

The NC Flex Program is a supplemental insurance program administered by the Office of State Personnel. The program includes a collection of pre-tax options available to employees working 20 or more hours per week that are not available through the state's health plan. The program offers the convenience of payroll deductions, flexibility to choose plans that best fit your needs, and savings because insurance premiums and deductions for flexible spending accounts come out of the paycheck before taxes. Plan choices are:

- Dental Insurance
- Vision Care Insurance
- Dependent Daycare Flexible Spending Account
- Healthcare Flexible Spending Account
- Cancer Insurance
- Accidental Death & Dismemberment
- Group Term Life Insurance

New employees may sign up within 30 days of their hire date with no waiting periods for benefit coverage or during the yearly enrollment period when waiting periods may apply. See: <http://www.ncflex.org> for additional information.

STATE retirement

Eligible state employees are automatically enrolled in the Teachers' and State Employees' Retirement System (TSERS). Members of TSERS contribute 6% of their monthly salary on a pretax basis to a retirement account. The state contributes to the system on your behalf a percentage based on actuarial calculations.

You are eligible for unreduced retirement benefits after 30 years of service regardless of age, at age 60 with 25 years of service, or at age 65 with 5 years of service. You may retire early with a reduced retirement benefit after you reach age 50 and complete a minimum of 20 years of service, or at age 60 with at least 5 years of service. Your early retirement benefit is figured with the same formula as that of a service retirement; however, benefits are reduced because they are paid over a longer period of time.

Retirement benefits are determined by the average of your salary over a four-year time period, an accrual rate determined by the state, years of membership in TSERS and age.

The plan includes several options to financially provide for your beneficiary. In the event that you do not live to enjoy your retirement benefits, your beneficiary will receive a refund of your retirement contributions. A death benefit is also provided to a designated beneficiary after one year as a contributing member if you die while in active service to the state. See: <http://www.treasurer.state.nc.us/dsthome> for additional information.

SUPPLEMENTAL retirement plans

The NC Public Employees Deferred Compensation Plan (Internal Revenue Code 457) and the Supplemental Retirement Income Plan of NC (Internal Revenue Code 401(k)) offer savings with tax sheltering of both contributions and investment earnings until paid to the participant as a benefit. Both plans are designed as supplemental retirement income savings plans. Participation is voluntary and there is no employer contribution. Great-West Life and Annuity Insurance Company administers the 457 Plan and can be reached at 1-888-600-2763. Prudential administers the 401(k) Plan and can be reached at 1-866-624-0151.

DISABILITY income plan

The Disability Income Plan provides replacement income for persons who are members of the Teachers' and State Employees' Retirement System who become temporarily or permanently disabled from their usual occupation after becoming employed with the state. The plan is administered by the North Carolina Department of the State Treasurer and the Teachers' and State Employees' Retirement System Board of Trustees. The Teachers' and State Employees' Retirement System members automatically become eligible for the short-term benefits of this plan after one year of creditable service, and are eligible for the long-term benefits after 5 years of creditable service in the Retirement System. No additional contribution is required for this benefit. Short-term benefits equal 50% of the salary at the conclusion of a mandatory 60-day waiting period provided that the employee meets the eligibility requirements. Long-term benefits equal 65% of the annual salary are payable at the conclusion of one year of short-term disability if the employee meets eligibility requirements. The plan also includes payment of your health insurance premium at the level customarily paid by the state if you have at least five years of service credit in the retirement system.

SUPPLEMENTAL insurance

Each state agency offers post-tax insurance products to employees. Agency Insurance Committees, comprised of state employees, are responsible for selecting supplemental insurance products by a competitive bid process. Committees select products that best fit the needs of the agency. Contact the agency's personnel department for information about supplemental insurance products offered to employees of that respective agency. Here are examples of supplemental insurance options:

- Life
- Hospitalization
- Cancer
- Accidental
- Disability
- Long-term Care
- Prepaid Legal
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HOLIDAYS

State Government employees are granted the following paid holidays:

New Year's Day

Martin Luther King, Jr. Day

Good Friday

Memorial Day

Independence Day

Labor Day

Veteran's Day

Thanksgiving (2 days)

Christmas (2 or 3 days)

VACATION and sick leave

Vacation Leave: Most State employees earn vacation leave based on their years of service. The monthly accrual rates are as follows:

Years of Service	Monthly Accrual
Less than 2	7 hrs. 50 min.
2 but less than 5	9 hrs. 10 min.
5 but less than 10	11 hrs. 10 min.
10 but less than 15	13 hrs. 10 min.
15 but less than 20	15 hrs. 10 min.
20 or more	17 hrs. 10 min.

Vacation leave in excess of 240 hours is converted to sick leave at the end of the calendar year. Vacation leave may be used for any purpose; however, the absence is subject to prior approval by a manager or supervisor.

Sick Leave: Regular employees earn sick leave at the rate of 8 hours per month regardless of the number of years of service. There is no limit on the accumulation of this leave. Unused sick leave can be added to service when computing retirement service credit. Employees are not paid for unused sick leave upon termination of employment. If the individual returns to active service or retires within 5 years after separation, the unused sick leave balance is reinstated to his/her personal account. Sick leave may be used for absences due to illness or injury, which prevent an employee from performing regular assigned duties. It may also be used for medical and dental appointments as well as the care for ill members of the employee's immediate family. The supervisor may require medical certification of the need for such absences.

SERVICE awards program

To express its appreciation to its valued employees, the state has adopted a policy of recognizing continued dedicated service through a program of service awards. The Service Awards Program recognizes employees' total state service in increments of five years through retirement. For each five-year increment, the program offers a collection of gift items from which eligible recipients may select. The value of the award increases in proportion to tenure.

STATE employees' credit union

The State Employees' Credit Union provides a wide variety of financial services. Membership is open to permanent employees, spouses and children. See: <http://www.ncsecu.org/> for additional information.

DIRECT deposit

It is state policy that all employees receiving their pay through BEST Shared Services must be enrolled in direct deposit as a condition of employment. With direct deposit, saving money is much easier. Your payroll, retirement, Social Security, or other recurring checks can be electronically deposited into your designated accounts. There are no lunch-hour lines, postal delays, or theft to worry about. Your money is in your account and ready to use. Additional benefits of direct deposit are:

- Timely depositing of checks
- Reduced time required for checks to clear
- Reduced chance of losing checks or having checks stolen
- No need to spend time visiting bank or ATM to deposit checks
- Payments can be divided automatically among designated employee accounts
- There is no cost to employees for direct deposit. In fact, many banks offer free checking services to individuals who will be paid via direct deposit.

LONGEVITY

After ten years of service as a state employee, you will be eligible to receive annual longevity pay. Longevity pay is subject to deductions for federal and state income taxes, social security and the retirement system. This one-time per year payment is paid on the payday following your annual service anniversary date. The longevity pay schedule is as follows:

Years of Service	Longevity Pay Rate
10 but less than 15	1.50 percent
15 but less than 20	2.25 percent

20 but less than 25	3.25 percent
25 or more years	4.50 percent

LONG term care

A long-term care plan is optional. To be eligible for enrollment, the enrollee must be one of the following and between the ages of 18 and 85:

- Active teacher
- Active state employee
- Retired teacher
- Retired state employee
- Local government retiree

Related to one of the above in the following way:

- Spouse
- Child
- Parent
- Parent-in-law
- Grandparent
- Grandparent-in-law
- Son-in-law
- Daughter-in-law

VOLUNTARY shared leave

State employees may donate leave to another employee who has been approved to receive voluntary shared leave. Voluntary shared leave may be used for a serious medical condition of the employee or of a member of the employee's immediate family.

COMMUNITY service leave

State employees are allowed up to 24 hours per calendar year to volunteer in support of schools, communities, citizens and nonprofit

organizations. Parents may also use the leave for child involvement. State employees wishing to mentor or tutor a student may receive one hour per week (up to 36 hours) instead of the 24 hours annually

Additional time may be given for Emergency Services, Blood and Marrow Donations and Disaster Service Volunteer with the American Red Cross.

FAMILY medical leave

Permanent employees with at least one year of current service (permanent or temporary) who are regularly scheduled to work 20 hours or more each week (half time) are eligible to apply for up to 12 weeks of paid or unpaid family medical leave in a 12 month period.

FAMILY illness leave

An employee is entitled to up to 52 weeks of leave without pay during a 5 year period to care for the employee's seriously ill child, spouse or parent.

MILITARY leave

Up to a maximum of 120 hours may be granted annually to eligible employees.

CIVIL leave

Leave with pay is provided to employees when serving on a jury or when subpoenaed as a witness. Civil leave cannot be used for voting.

ACADEMIC assistance program

Reimbursements for eligible academic programs to enhance current job skills.

EMPLOYEE assistance program

The Employee Assistance Program is a confidential service of North Carolina state government designed to assist state government

employees and their immediate family members resolve personal problems before they disrupt personal or work life. The service is provided at no charge to the employee.

DEATH benefit

Surviving spouses of deceased retired employees and surviving spouses of deceased teachers, state employees and members of the General Assembly are eligible for benefits under the State Health Plan provided that the spouse was covered as a dependent at the time of the death. If the surviving spouse elects the continued coverage, it will be on a fully contributory basis that is; the spouse pays the total cost of the coverage.

Any eligible dependent child of the deceased is eligible for continued coverage provided that the child was covered as a dependent at the time of the death. The coverage will be on a fully contributory basis and can continue until age 19, or age 26 if a full-time student, or indefinitely if certified as incapacitated under current rules of the State Health Plan. At the termination of coverage due to age, the dependent will be offered COBRA continuation coverage in accordance with federal law. This coverage may remain in effect for up to thirty-six months.

An eligible survivor (spouse or child) shall be eligible for group benefits without waiting periods for preexisting conditions provided coverage is elected within 90 days after the death of the former plan member. Coverage may be elected at a later time, but it may be subject to the 12-month waiting period for preexisting conditions and will be effective the first day of the month following receipt of the application.

UNEMPLOYMENT insurance

Office of State Personnel maintains a centralized Unemployment Insurance Cost Management Program to provide effective claims administration and control of benefit costs.

WORKERS' compensation

The state pays for eligible on-the-job injury or job connected illness or death through Workers' Compensation.

SOCIAL security

The state matches contributions made by state employees.

WE save discount program

Receive discounts from participating companies through the We Save Discount Program.

FLEXIBLE Work Schedules

Some organizations can offer flexible work schedules and telecommuting options.

SPECIAL leave

A state employee may receive up to 24 hours of leave as part of an award for a suggestion to the State Employees Incentive Bonus Program.

STATE employees incentive bonus program

Employees can be rewarded and recognized for making suggestions that improve agency and government operations.

EMPLOYEE recognition program

- State Employees' Award for Excellence
- Excellence in State Government
- Employee Appreciation Week
- Service Awards
- State Employee Memorial Program
- Richard Caswell Award
- Additional employee recognition programs are offered to state employees.

PROMOTIONAL priority

Current career status state employees have a promotional priority over outside applicants when they apply for higher level jobs and possess substantially equal qualifications.

WHAT'S in it for you (WIIFY)

An advocacy group dedicated to showcasing how North Carolina's citizens are served by their employees, the state government employees of North Carolina.

www.performanceSolutions.nc.gov/staffingInitiatives/recruitment/EmploymentMarketing/EmploymentMarketing_LeveragingYourBenefits.pdf