

SUMMARY OF EMPLOYEE BENEFITS 2019

Benefits are available for Full-Time and Part-Time employees. They are effective after 30 days of employment or 30 days in a full or part-time status.

Health Insurance BlueCross BlueShield of North Carolina

Spouses may be covered only if they are not eligible for other employer-sponsored health coverage as active employee or retiree. Children may be covered until the end of the month of their 26th birthday.

*Applies to participation in Live Well Lenoir program

	Bi-Weekly Premium	*Premium Discount		Bi-Weekly Premium	*Premium Discount
Full-time	Individual	\$40.41	Part-time	Individual	\$119.22
	Employee & Child	\$103.41		Employee & Child	\$183.21
	Employee & Children	\$162.22		Employee & Children	\$237.44
	Employee & Spouse	\$215.00		Employee & Spouse	\$306.25
	Employee & Family	\$229.59		Employee & Family	\$326.51

- Primary Care Provider (PCP) Office Visit Charge: \$40 Specialist Office Visit: \$75
- One routine Vision Exam at participating provider per calendar year for \$40 copay
- Discounts for services received and billed by UNC Lenoir
- Outpatient Services billed by UNC Lenoir discounted 100% after insurance pays

Prescriptions

Prescription Copays: \$10, \$45, \$70
Mail Order & CVS Pharmacy: \$25, \$112.50, \$175 for 90-day supply

RelyMD

Speak with a physician via mobile app, web browser or phone call. Physicians available 24/7.
-Free to all employees and available for dependents enrolled in our medical plan (up to 10 visits per year).

Vision Plan

-Annual eye exam \$10 copay; \$150 allowance for frames or contacts every 12 months

	Per Pay Period
Employee Only	\$3.43
Employee + 1	\$6.51
Employee/Family	\$9.56

Dental Insurance

\$1000 annual maximum paid by dental plan per person
-Preventative services covered 100% of Usual &

	Per Pay Period
Employee Only	\$14.04
Employee + 1	\$31.59
Employee/Family	\$36.32

Flexible Spending Accounts

Medical reimbursement accounts and dependent care reimbursement accounts are available for full-time employees and part-time employees with benefits. These voluntary payroll deductions are pre-taxed.

401(k) Retirement Plan

- Employer Contribution of 4% of gross salary each pay period begins at the quarterly enrollment after 6 months of employment in required status; Employees are automatically enrolled with a 3% contribution, unless another percentage has previously been elected.
- Employees may start the Employee Deferral prior to the automatic quarterly enrollment stated above, and may elect any percentage of their salary. The effective date would be the 1st of the month following 30 days of employment.
- 100% vested immediately
- CapTrust Financial Advisors are available for investment and retirement planning. UNC Lenoir pays for this service, no cost to the employee. You may speak to an advisor by calling 800-967-9948

PTO (Paid Time Off)

- PTO is used for sick, vacation, and holidays (New Year's Day, Martin Luther King Day, Easter Sunday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day)
- Accrual starts immediately; however, you must work 3 months before PTO time can be taken-The accrual schedule will be based on the hours paid each pay period. Must be paid 40 hours in a pay period to accrue.
- For full-time employees, PTO hours are accrued per pay period for each hour paid, up to 80 hours.
- For part-time employees, PTO hours are accrued per pay period for each hour paid, up to 59.99 hours.
- Maximum accumulation is 580 hours.

Years of Service	Per Pay Period	Based on 80 Hour Pay Period
0-2	7.384 hours	24 days per year
3-4	8.32 hours	27 days per year
5-13	9.28 hours	30 days per year
14-24	10.48 hours	34 days per year
25+	11.08 hours	36 days per year

PTO Payout If employment ends in:	% of PTO
Less than 6 months	0%
Between 6 months & 2 years	50%
2+ years	100%

For Full-Time Employees Only:



Short-Term Disability

- Short-term disability will pay after absence of 30 calendar days and will pay up to 9 weeks, if medically necessary, to cover the period before long-term disability, if approved. Employee deduction amount is based on salary.
- Pays 60% of your basic weekly earnings; maximum \$1,150 per week
- One-year waiting period for pre-existing condition will be applied if short-term disability is not elected at eligibility status.

Long-Term Disability

- UNC Lenoir pays full cost of coverage for full-time employees
- One year waiting period for pre-existing condition
- Coverage begins after 90 days of continuous absence under a doctor's care
- Pays 60% of your basic monthly earnings; maximum \$7,500 per month
- Coverage continues until you are released from your doctor's care, or until age 65 if unable to return to work

Life Insurance

- Hospital provides 1x annual earnings (\$300,000 maximum)
- Employee may purchase an additional 1x annual earnings for \$.17 per thousand (\$300,000 maximum)
- Coverage will be reduced beginning at age 65

Dependent Life Insurance

For spouse and dependent children (from birth up to age 26 if unmarried). You must cancel coverage if dependent becomes ineligible (due to divorce or age limits)

	Per Pay Period
\$5,000 Coverage	\$1.32
\$10,000 Coverage	\$2.65