

## NORTH CAROLINA WESLEYAN COLLEGE    BENEFITS AT A GLANCE

BENEFIT	DESCRIPTION	COST																				
Vacation (N/A to faculty or coaches)	<p>Vacation is accrued per month beginning June 1; total accrual is equivalent to the following annual schedule:</p> <p>0-6 years of service            10 days            7-14 years of service            15 days            15 or more years of service    20 days</p> <p>Employees not actively employed on June 1 will receive a prorated portion of vacation</p> <p>Vacation days cannot be carried over and must be used by May 31.</p>	No cost to the employee.																				
Sick days (N/A to faculty or coaches)	<p>Sick days are accrued at .83 days per month (10 days per year) beginning June 1 with a maximum accrual limit of 60 days.</p> <p>Employees not actively employed on June 1 will receive a prorated portion of sick leave.</p>	No cost to the employee.																				
Holidays	<p>2020-2021 Fiscal Year Holiday Schedule:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 25%;">July 4th</td> <td style="width: 25%;">1 days</td> <td style="width: 25%;">Labor Day</td> <td style="width: 25%;">1 day</td> </tr> <tr> <td>Thanksgiving</td> <td>3 days</td> <td>Christmas</td> <td>10 days</td> </tr> <tr> <td>New Year's Day</td> <td>1 days</td> <td>MLK Day</td> <td>1 day</td> </tr> <tr> <td>Spring Break Friday</td> <td>1 day</td> <td>Good Friday</td> <td>1 day</td> </tr> <tr> <td>Memorial Day</td> <td>1 day</td> <td></td> <td></td> </tr> </table> <p>Summer Hours: Beginning May 1, 2020 and continuing until August 14, 2020</p> <p><i>* Additional days may be granted at the President's discretion.</i></p>	July 4th	1 days	Labor Day	1 day	Thanksgiving	3 days	Christmas	10 days	New Year's Day	1 days	MLK Day	1 day	Spring Break Friday	1 day	Good Friday	1 day	Memorial Day	1 day			No cost to the employee.
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Worker's Compensation	<p>Provides income protection and medical care costs resulting from on-the-job injury. All accidents should be reported immediately to the supervisor or the director of Human Resources.</p>	No cost to the employee.																				
Social Security and Medicare tax.	<p>Social Security is 6.2% of taxable gross wages. Medicare tax is 1.45% of taxable gross wages.</p>	The College matches the amount for each employee.																				
Medical Insurance	<p>Provided through Blue Cross Blue Shield:</p> <ul style="list-style-type: none"> <li>* Employees pay 17% of premium;</li> <li>* PPO plan; Open access plan, no referrals</li> <li>* Annual deductible \$2,500/individual; 30% employee co-insurance</li> <li>* In-network Doctor co-pay; \$35 Primary Care \$70 Specialist</li> <li>* 3 tier prescription drug plan; \$10/\$40/\$55.</li> </ul> <p>2021 premium cost per pay:</p> <table style="width: 100%; border: none;"> <tr> <td></td> <td style="text-align: center;">PPO</td> </tr> <tr> <td>Employee only</td> <td style="text-align: right;">\$52.00</td> </tr> <tr> <td>Employee/spouse</td> <td style="text-align: right;">\$209.29</td> </tr> <tr> <td>Employee/child(ren)</td> <td style="text-align: right;">\$162.09</td> </tr> <tr> <td>Employee/family</td> <td style="text-align: right;">\$264.02</td> </tr> </table>		PPO	Employee only	\$52.00	Employee/spouse	\$209.29	Employee/child(ren)	\$162.09	Employee/family	\$264.02	NCWC pays 83% of employee premiums; 69% of premium for dependent coverage.										
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Dental Insurance	<p>Provided through MetLife Dental:</p> <ul style="list-style-type: none"> <li>*Benefit pays 100% of preventive care with no deductible</li> <li>*Benefit pays 80% of basic services (fillings, etc.) after \$50 calendar year deductible</li> <li>*Benefit pays 50% of major services (oral surgery, dentures, crowns, etc.) after deductible</li> <li>*Orthodontia \$1000 lifetime maximum for children under age 19</li> <li>*\$1250 annual maximum per person</li> </ul> <p>2021 premium cost per pay:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">Employee</td> <td style="width: 20%;">\$22.17</td> <td style="width: 30%;">Employee/child(ren)</td> <td style="width: 20%;">\$38.12</td> </tr> <tr> <td>Employee/spouse</td> <td>\$46.69</td> <td>Employee/family</td> <td>\$66.71</td> </tr> </table>	Employee	\$22.17	Employee/child(ren)	\$38.12	Employee/spouse	\$46.69	Employee/family	\$66.71	Premium is paid by employee
Employee	\$22.17	Employee/child(ren)	\$38.12							
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Life Insurance	<p>Provided by USAble:</p> <p>Provides employee one times annual salary in coverage. Cost is \$.18 per thousand per month.</p> <p>Dependent life coverage is available to provide \$5000 for spouses and \$2000 for eligible dependent children.</p> <p>Cost is one charge of \$.80 per month for all eligible dependents. Employee cost, \$.20/pay</p>	Cost is shared 50/50 between NCWC and the employee.								
Vision Insurance	<p>Provided by CEC (Community Eye Care):</p> <ul style="list-style-type: none"> <li>*Annual eye exam \$10 co-pay</li> <li>*\$150 annual eyewear allowance after \$25 co-pay</li> </ul> <p>2021 premium cost per pay:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;">Employee</td> <td style="width: 20%;">\$2.93</td> <td style="width: 30%;">Employee / child(ren)</td> <td style="width: 20%;">\$6.15</td> </tr> <tr> <td>Employee / spouse</td> <td>\$5.85</td> <td>Employee / family</td> <td>\$8.80</td> </tr> </table>	Employee	\$2.93	Employee / child(ren)	\$6.15	Employee / spouse	\$5.85	Employee / family	\$8.80	Premium is paid by employee
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Salary Continuation Plan	<p>Self-funded by NC Wesleyan College:</p> <p>After 1 year of service, provides 100% of base salary up to 3 months of income protection to faculty and staff during periods of prolonged illness or injury (that is not work related), and prevents employees from performing their normal or assigned duties of work.</p> <p>Periods of absence will require certification by a physician.</p>	No cost to the employee.								

Long term disability	<p>Provided by MetLife:</p> <p>After 3 months of total disability, a benefit of 60% of salary will be provided. If participating in TIAA retirement at the time of disability, a 10% contribution will continue to be made to the individual's retirement account by the insurance carrier.</p>	No cost to the employee. NCWC pays 100% of the premium.
Retirement	<p>Provided through TIAA-CREF:</p> <p>After 1 year of continuous service, employees are eligible to begin participation in the College's 403(b) retirement plan. Employees contribute 4% of gross pay each pay period and NCWC makes a 6% contribution to each participant's account. TIAA accounts transferring from other institutions are waived from the 1 year waiting period.</p> <p>Employees working more than 20 hours per week are eligible immediately to participate in the Supplemental Retirement Annuity (SRA) Plan upon employment with the College</p> <p>All amounts attributable to plan contributions are 100% vested when such plan contribution is made.</p>	NCWC contributes 6% of gross pay for each employee enrolled in the retirement plan.
Tuition Discount	<p>Full-time employees, their spouse, and their dependent children may enroll at NCWC at a full tuition discount.</p> <p>Application must be made through the Financial Aid Department.</p> <p><i>NCWC also participates in tuition exchange with other institutions. See the Director of Admissions for more details.</i></p>	NCWC provides a 100% tuition discount to eligible employees. Employees are responsible for additional college or book fees.
Flexible Spending Accounts	FSA's are established to allow employees to payroll deduct on a pre-tax basis expenses that are not covered by medical insurance (i.e., vision care, dental, deductibles, etc.). After expenses are incurred, reimbursement is made with tax free money thus saving employees federal, state, and FICA taxes.	Optional for employees to participate. Could produce tax savings between 30% and 45%.
Dependent Day Care	DDC's enable employee's to utilize the tax savings during the year on day care expenses. Reimbursement claims are filed after the expense is incurred.	
Employee Assistance Program (EAP)	LifeWorks is one of the nation's premier EAP service providers The program offers up to 5 in person, phone, or video consultations with licensed counselors for employees and their eligible dependents, per issue, per calendar year. Brochures are available in the Human Resources office and through campus counseling services	No cost to employee.

- *Benefits are effective the first day of the month following employment. The College payroll is on a semi-monthly pay cycle (24 pay periods per year). Pay dates are the 15th and last day of the month. Benefits are deducted twice per month. Faculty and coaches are usually offered 9 to 10 month contracts, but are paid over a 12-month period (24 equal pays)*
- *Medical and Dental benefits are under the College's cafeteria plan which provide savings of federal, state, and FICA tax on premiums deducted from employee pay. The College, in association with and through AFLAC offers supplemental insurance (such as cancer, intensive care, and whole life) to employees.*
- *Staff employees must work a minimum of 30 hours per week to be eligible for most benefits. Vacation and sick leave benefits are prorated on the basis of hours (or months) worked by part-time employees.*
- *As required by the Department of Education, a copy of the College's annual crime report is available for your review at <http://www.ncwc.edu/security-and-fire-report>*