

**NORTH CAROLINA WESLEYAN UNIVERSITY
BENEFITS AT A GLANCE**

BENEFIT	DESCRIPTION	COST
Vacation (N/A to faculty or coaches)	Vacation is accrued per month beginning June 1; total accrual is equivalent to the following annual schedule: 0-6 years of service 10 days 7-14 years of service 15 days 15 or more years of service 20 days Employees not actively employed on June 1 will receive a prorated portion of vacation Vacation days cannot be carried over and must be used by May 31.	No cost to the employee.
Sick days (N/A to faculty or coaches)	Sick days are accrued at .83 days per month (10 days per year) beginning June 1 with a maximum accrual limit of 60 days. Employees not actively employed on June 1 will receive a prorated portion of sick leave.	No cost to the employee.
Holidays	2022-2023 Fiscal Year Holiday Schedule: July 4th 2 days Labor Day 1 day Thanksgiving 3 days Christmas 9 days New Year's Day 1 days MLK Day 1 day Spring Break Friday 1 day Good Friday 1 day Memorial Day 1 day Easter Monday 1 day Summer Hours: Beginning May 13, 2022 and continuing until August 12, 2022 * Additional days may be granted at the President's discretion.	No cost to the employee.
Worker's Compensation	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.	No cost to the employee.
Social Security and Medicare tax.	Social Security is 6.2% of taxable gross wages. Medicare tax is 1.45% of taxable gross wages.	The University matches the amount for each employee.

<p>Medical Insurance</p>	<p>Provided through Blue Cross Blue Shield:</p> <ul style="list-style-type: none"> * Employees pay 16% of premium; * PPO plan; Open access plan, no referrals * Annual deductible \$2,500/individual; 30% employee co-insurance * In-network Doctor co-pay; \$35 Primary Care, \$70 Specialist * 4 tier prescription drug plan; \$10/\$25/\$40/\$55. <p>2023 premium cost per pay:</p> <table style="margin-left: 40px;"> <tr> <td></td> <td style="text-align: center;">PPO</td> <td></td> </tr> <tr> <td>Employee only</td> <td></td> <td style="text-align: right;">\$51.50</td> </tr> <tr> <td>Employee/spouse</td> <td></td> <td style="text-align: right;">\$216.79</td> </tr> <tr> <td>Employee/child(ren)</td> <td></td> <td style="text-align: right;">\$174.59</td> </tr> <tr> <td>Employee/family</td> <td></td> <td style="text-align: right;">\$281.52</td> </tr> </table>		PPO		Employee only		\$51.50	Employee/spouse		\$216.79	Employee/child(ren)		\$174.59	Employee/family		\$281.52	<p>NCWU pays 84% of employee premiums; 69% of premium for dependent coverage.</p>
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<p>Dental Insurance</p>	<p>Provided through MetLife Dental:</p> <ul style="list-style-type: none"> *Benefit pays 100% of preventive care with no deductible *Benefit pays 80% of basic services (fillings, etc.) after \$50 calendar year deductible *Benefit pays 50% of major services (oral surgery, dentures, crowns, etc.) after deductible *Orthodontia \$1000 lifetime maximum for children under age 19 *\$1250 annual maximum per person <p>2023 premium cost per pay:</p> <table style="margin-left: 40px;"> <tr> <td>Employee</td> <td style="text-align: right;">\$22.17</td> <td>Employee/child(ren)</td> <td style="text-align: right;">\$38.12</td> </tr> <tr> <td>Employee/spouse</td> <td style="text-align: right;">\$46.69</td> <td>Employee/family</td> <td style="text-align: right;">\$66.71</td> </tr> </table>	Employee	\$22.17	Employee/child(ren)	\$38.12	Employee/spouse	\$46.69	Employee/family	\$66.71	<p>Premium is paid by employee</p>							
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<p>Life Insurance</p>	<p>Provided by USABLE:</p> <p>Provides employee one times annual salary in coverage. Cost is \$.218 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>	<p>Cost is shared 50/50 between NCWU and the employee.</p>															
<p>Vision Insurance</p>	<p>Provided by CEC (Community Eye Care):</p> <ul style="list-style-type: none"> *Annual eye exam \$10 co-pay *\$150 annual eyewear allowance after \$20 co-pay <p>2023 premium cost per pay:</p> <table style="margin-left: 40px;"> <tr> <td>Employee</td> <td style="text-align: right;">\$2.93</td> <td>Employee / child(ren)</td> <td style="text-align: right;">\$6.15</td> </tr> <tr> <td>Employee / spouse</td> <td style="text-align: right;">\$5.85</td> <td>Employee / family</td> <td style="text-align: right;">\$8.80</td> </tr> </table>	Employee	\$2.93	Employee / child(ren)	\$6.15	Employee / spouse	\$5.85	Employee / family	\$8.80	<p>Premium is paid by employee</p>							
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Salary Continuation Plan	<p>Self-funded by NC Wesleyan University:</p> <p>After 90 days of employment, 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. NCWU pays 100% of the premium.
Retirement	<p>Provided through TIAA:</p> <p>After 1 year of continuous service, employees are eligible to begin participation in the University's matching 403(b) retirement plan. Employees contribute 4% of gross pay each pay period and NCWU makes a 6% contribution to each participant's account. TIAA accounts transferring from other institutions are waived from the 1 year waiting period. Employees may contribute, non-matched, during 1st year.</p> <p>All amounts attributable to plan contributions are 100% vested when such plan contribution is made.</p>	NCWU 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 NCWU at a full tuition discount for undergraduate studies. Discounts available for graduate courses – refer to <i>tuition discount policy</i> for details</p> <p>Application must be made through the Financial Aid Department.</p> <p><i>NCWU also participates in tuition exchange with other institutions. See the Director of Admissions for more details.</i></p>	NCWU provides a 100% tuition discount to eligible employees. Employees are responsible for additional University or book fees.
Flexible Spending Accounts	<p>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.</p>	Optional for employees to participate. Could produce tax savings between 30% and 45%.
Dependent Day Care	<p>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.</p>	
Employee Assistance Program (EAP)	<p>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</p>	No cost to employee.

- *Benefits are effective the first day of the month following employment. The University 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 University's cafeteria plan which provide savings of federal, state, and FICA tax on premiums deducted from employee pay. The University, 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 University's annual crime report is available for your review at <http://www.NCWU.edu/security-and-fire-report>*