



CCC Benefits at a Glance

Employee Benefits Overview

Medical Insurance: Two levels of PPO (NC SmartChoice)

- Please visit the [State Health Plan website](#) for full details on the choice of plans.
- Choice of Basic (70/30) or Standard (80/20) coverage.
- Co-pay for primary physician services is \$30 for Basic and \$25 for Standard.
- Prescription Drugs \$10-\$55 dependent upon brand or generic and whether or not they are on the approved list
- Deductible is \$800 for Basic and \$600 for Standard,
- Coverage is reduced if you visit a physician outside of the BCBS Blue Options network.
- Coverage Costs (per month, as of September 1, 2011) :

Coverage	Cost to Employee		Cost to College
	Smart Choice Basic	Smart Choice Standard	PPO
	70/30	80/20	Preferred Provider Organization
Employee Only	\$0	\$21.62	\$410.94
Employee & Children	\$188.12	\$250.18	\$410.94
Employee & Spouse	\$484.70	\$576.42	\$410.94
Employee & Family	\$516.26	\$611.12	\$410.94

NC Teachers' and State Employees Retirement Benefits

- [Teachers' and State Employees Retirement Handbook](#)
- Enrollment is automatic and also mandatory
- Employee contributions are deducted on a pre-tax basis equaling 6% of salary
- State contributes for the 2011-12 fiscal year are 13.12%
- Life insurance, short-term disability, and long-term disability available under Retirement system (service credit conditions apply)

Voluntary Dental Insurance Provided by Assurant

- Contact us at assurantemployeebenefits.com
- \$25 deductible per person per calendar year (does not apply to preventive procedures)
- Preventive Care covered at 100% (includes exams, x-rays, and cleanings twice per calendar year)
- Basic care at 80% (includes sealants, fillings, oral surgery, and other procedures)
- Major & restorative care covered at 50% (includes crowns, gum disease, dentures, bridges and other procedures)
- Orthodontia procedures covered at 50% (after 1-year enrollment)
- Maximum benefit of \$1,500 per person per calendar year
- \$250 carry-over is possible up to maximum of \$2500
 - Submit a claim for covered dental expenses during calendar year
AND
 - Dental expenses do not exceed \$750 in the calendar year
- Premiums are paid for by employee (Spouse, child coverage available) :

Coverage - 12 deductions	Cost to Employee
Employee Only	\$32.16
Employee & Spouse	\$69.40
Employee & Children	\$82.63
Family	\$113.25

Voluntary Vision Provided by OptiCare Vision Services

- PPO-list of area providers available
- \$10 co-pay for exam (High Plan Only)
- Contacts or lenses - once per year, covers up to \$125
- Frames - once every 2 years, covers up to \$100
- Low Plan – Materials Only Plan
- High Plan – Full Service Plan
- Contact us at www.myvisionplan.com

Tier	Low Plan Materials Only	High Plan Full Service
Employee Only	\$5.23	\$7.91
Employee + 1	\$7.58	\$13.53
Employee + Family	\$13.60	\$23.32

Medical & Childcare Flexible Spending Accounts

- Plan year begins July 1 and ends June 30
- Set money aside on pre-tax basis to pay for planned expenses
- Medical, Dental, Vision flexible spending account (\$2,500/yr. maximum)
- Childcare Reimbursement (\$5,000/yr. maximum)
- Account access available online for monitoring balance
- The FlexCard MasterCard

Other Optional Benefits

- State Employee Credit Union Membership eligibility
- Deferred Compensation Programs Including NC401(K) and 457
- Cancer, Heart Care Plus, Critical Illness and/or Short Term Disability Income Insurance through (Pierce Group Benefits)
- Accident Only Insurance Plan
- Vacation leave in excess of 240 hours on December 31 is converted to sick leave

If you have questions regarding benefits at Craven Community College,

please contact [Vickie Moseley-Jones](#), Human Resources Director at (252) 638-7225

[Human Resources Main Web Page](#)