I. Health Insurance

*North Carolina State Health Plan* (effective September 1, 2011)
Benefits-eligible employees may participate in one of the two health insurance options offered through the North Carolina State Health Plan. Both plans are PPOs (Preferred Provider Options) and are administered by Blue Cross Blue Shield of North Carolina. The monthly rates are as follows:

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Basic 70/30</th>
<th>Standard 80/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$ 0.00</td>
<td>$ 21.62</td>
</tr>
<tr>
<td>Employee and Children</td>
<td>188.12</td>
<td>271.80</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>484.70</td>
<td>598.04</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>516.26</td>
<td>632.74</td>
</tr>
</tbody>
</table>

**HR InTouch & Benefits Now**
HR InTouch and Benefits Now is the online portal for your health benefit plan offered through the North Carolina State Health Plan for Teachers and State Employees. After setting up your online account with a User ID and password, you will be able to make changes to your health benefit plan, your personal data, and access tools and information to help you have a better understanding of your benefits.

**Important Note:** *Changes made on the Benefits Now website will not be final until approved by the plan administrator.*

**NC Health Smart**
Through healthy living initiatives, such as NC Health Smart, the State Health Plan has designed a wealth of resources to help eligible members make healthy lifestyle choices. Login to the Personal Health Portal to take a Personal Health Assessment (PHA) and receive a Personal Action Plan; explore condition centers, like back pain or diabetes; and learn about lifestyle programs. If you are a new State Health Plan member, please allow 60 days from your effective date of coverage to have access to the Personal Health Portal.
Medco
Medco is the pharmacy benefit manager (PBM) for the NC Teachers’ and State Employees’ Comprehensive Major Medical Plan (State Health Plan). The following services are provided by Medco for employees enrolled in State Health Plan. Medco offers patients 24-hour customer service. With the exception of Thanksgiving Day and Christmas Day, customer service representatives and pharmacists are available to speak with the Plan’s members seven days a week.

The prescription benefits cover prescription drugs, injectable medications, insulin and diabetic test supplies. When visiting a participating pharmacy, be sure to present your ID card to the pharmacist. You will only be required to pay the appropriate co-pay for each 30-day supply as follows:

- $12 - Generic
- $40 - Preferred Brand where generic is not available
- $64 - Non-Preferred Brand where generic is not available
- Brand name drug where generic is available - Members must pay the generic co-pay plus the difference between the Plan’s cost of the brand name drug and the Plan’s cost of the generic drug
- Specialty drugs - Members must pay 25% co-insurance up to $100 for each 30-day supply
- Diabetic Supplies -
  - $10 copay for preferred brand for 30 day supply
  - $25 copay for non-preferred brand for 30 day supply

II. Dental Insurance
ASSURANT
Employee pays 100% of the optional dental insurance plan.

Plan Highlights:
- 100% of diagnostic and preventive services, including two dental examinations per year
- 80% of basic dental services and 50% of major dental services
- A $50 annual deductible applies to basic and major dental services
- The maximum benefit is $1,000 per patient per year
- 50% for orthodontic services for dependent children
- Maximum orthodontic benefit for each person, while insured, is $1,000
Eligible dependents include:
- A lawful spouse
- Unmarried children who are less than age 26

Waiting Period *(Timely Applicants: If enrolled within 30 days of hire date)*:
- No waiting period for Preventive Dental Services and Basic Dental Services
- 12-month waiting period for Major Dental Services and Orthodontic Dental Services

Waiting Period *(Late Entrants: If enrolled more than 31 days after eligibility)*:
- No waiting period for Preventive Dental Services
- 6-month waiting period for Basic Dental Services (Restorative)
- 12-month waiting period for Basic Dental Services (Non-Restorative)
- 24-month waiting period for Major Dental Services and Orthodontic Dental Services

Monthly Rates *(effective 5/1/09)*:
- Employee Only $ 37.35
- Employee & Spouse 71.49
- Employee & Children 80.10
- Employee, Spouse, & Children 114.24

III. Vision Plan

**SUPERIOR VISION SERVICES, INC.**

Co-payment:
- $ 10.00 Exam
- 15.00 Materials

In-network co-payment is paid directly to the provider. Non-network co-payment will be deducted from the non-network reimbursement. Co-payments for materials apply to eyeglass lenses and/or frames, not contact lenses.

Plan Frequency

- Comprehensive Exam 12 Months
- Lenses 12 Months
- Frames 24 Months
- Contact Lenses 12 Months
Monthly Rates
Employee Only $  9.90
Employee & One Dependent 19.22
Employee & Family 28.24

IV. Flexible Spending Plans
FLEX PRO-KEY BENEFIT ADMINISTRATORS, INC.
Health Care Flexible Spending Account
Dependent Care Flexible Spending Account

If you participate in either of these plans, you will elect to have a pre-tax specified amount deducted from your paycheck each pay period. This amount is set aside in a reimbursement account and subtracted from your gross earnings before any taxes are taken. You can either present a receipt and claim form for reimbursement, or you can use a debit card that has been made available to you with the amount you have selected for the current year. An administrative fee in the amount of $4.75 is deducted monthly.

V. Retirement Plan
Teachers’ and State Employees’ Retirement System

All full-time benefits-eligible employees are covered under the State Retirement System. The State requires that 6% of each employee’s salary be deducted for the retirement fund. Additionally, for each full-time permanent employee, the State of North Carolina contributes 10.51% of their salary to the State Retirement System. This amount may change annually.

The retirement benefit is vested when an employee has completed five (5) years of creditable service.

You may retire with full benefits at:
• Age 65 with 5 years of creditable service
• Age 60 with 25 years of creditable service
• Any time you complete 30 years of creditable service regardless of age

You may retire early with a reduced benefit at:
• Age 50 with 20 years of creditable service
• Age 60 with 5 years of creditable service

Death Benefit - After one year of creditable service, a death benefit is provided by the Retirement System. This benefit is in the amount of one year’s salary, with a minimum of $25,000 and a maximum of $50,000.
Short-term Disability Benefits are available through the Retirement System after one (1) year of membership service. Long-Term Disability Benefits are available after five (5) years of membership service.

VI. Group and Optional Life Insurance

*Lincoln National Life Insurance Company* (Formerly Guarantee Mutual Life)

Group Basic:
$ 5,000  
Paid by Gaston College

Optional Coverage:
New full-time employees may elect up to $45,000 of optional life insurance without evidence of insurability during the 30-day period immediately following employment.

<table>
<thead>
<tr>
<th>COVERAGE AMOUNT</th>
<th>MONTHLY PREMIUM PAID BY EMPLOYEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 45,000</td>
<td>$ 13.95</td>
</tr>
<tr>
<td>40,000</td>
<td>12.40</td>
</tr>
<tr>
<td>35,000</td>
<td>10.85</td>
</tr>
<tr>
<td>30,000</td>
<td>9.30</td>
</tr>
<tr>
<td>25,000</td>
<td>7.75</td>
</tr>
<tr>
<td>20,000</td>
<td>6.20</td>
</tr>
<tr>
<td>15,000</td>
<td>4.65</td>
</tr>
<tr>
<td>10,000</td>
<td>3.10</td>
</tr>
<tr>
<td>5,000</td>
<td>1.55</td>
</tr>
</tbody>
</table>

VII. Supplemental Insurance Plans

*Colonial Life and Accident Insurance Company*

Employees and dependents are eligible to participate in supplemental insurance plans as listed below. The premiums are paid 100% by the employee. These benefits are paid directly to the employee and are in addition to any other coverage an employee may have with other insurance companies.

Disability Income Benefit - The Disability Income Benefit is designed to protect your income during accidents and sickness. It provides a lump-sum income, hospital indemnity, dismemberment, and death benefit. This plan covers you on- or off-the-job, 24-hours a day and 365 days a year.

Accident Insurance - Through the Accident Insurance plan, employees can elect coverage for their spouse and dependent
children. This plan includes coverage for initial care, common accidental injuries, transportation and lodging, accident hospital care, and follow-up care.

**Hospital Confinement Indemnity Insurance** - The Hospital Confinement Indemnity Insurance plan assists employees with the rising costs associated with a hospital stay or outpatient surgery. This insurance coverage is designed to supplement existing coverage so that you are better prepared to pay the medical and non-medical expenses associated with a hospital stay or outpatient surgery.

**Cancer Insurance** - Cancer Insurance provides benefits for cancer-related care, which include wellness screenings, bone marrow donation, diagnosis of skin cancer, hospitalization, outpatient treatment, transportation, surgical procedures, and extended care.

**VIII. Long-Term Care Insurance**

**John Hancock**

Provides assistance for care when the need arises through the normal aging process or due to an injury or illness. Long-Term Care can provide for assistance in a skilled nursing facility, assisted living facility, adult day care, or home care. The individual plan through John Hancock can be customized to include various daily benefit rates, benefit periods, and waiting period.

**IX. Pre-tax Premiums**

Section 125 of the Internal Revenue Code allows employees to pay qualified insurance premiums by payroll deduction from gross earnings on a pre-tax basis, which reduces taxable income and taxes.

The terms of a Section 125 election can be changed each year during annual enrollment or as a result of a qualifying event such as marriage, divorce, birth, or job change.

**X. Supplemental Retirement Plans**

**North Carolina Supplement Retirement Plan**

Through Prudential, the State of North Carolina offers two supplemental retirement savings options as follows:

- **NC 401(k) Plan**
- **NC 457 Deferred Compensation Plan**
The 2010 annual contribution limit for each plan, the 401(k) and the 457, is $16,500 or $22,000, if age is 50 or older. All the contributions in the 457 are pre-tax; however, contributions in the 401(k) can be pre-tax, Roth, or a combination of both.

**401 (k) Distribution Options:**
Before retirement, the 401(k) offers an option to take a loan or hardship withdrawal from an account. Also, pre-tax contributions can be used to purchase allowable service credits with the State Retirement System.

After retirement or when an employee is at least 59 ½ years of age, the distribution options for the 401(k) are as follows:
- Leave funds in the plan, however, must begin taking a portion at age 70 ½
- Take a full or partial withdrawal systematically (monthly, quarterly, semi-annually, or annually)
- Take a full or partial lump-sum withdrawal
- Roll your balance to an eligible IRA

**457 Distribution Options:**
Withdrawals from the NC 457 Deferred Compensation Plan account are never subject to a 10% federal income tax penalty. Your money can be withdrawn before retirement if you: reach age 70 ½, have an unforeseeable emergency, experience a severance of employment, become permanently disabled, or request an in-service transfer to purchase service credit with the Retirement System. After retirement, the distribution options for the 457 are as follows:
- Leave funds in the plan
- Take a full or partial systematic withdrawal
- Roll over balance to an eligible governmental 457(b), 401(k), 403(b), or 401(a), or to an IRA

**XI. Tax Deferred Annuities**
Payroll deduction of your contributions to a tax-deferred annuity, 403(b), may be arranged by providing the signed deduction forms to the payroll office. The following annuity plans are currently approved for payroll deduction.

Equitable Trust-AXA
ING-Reliastar (Northern Life)  
New York Life  
VALIC
XII. **State Employees’ Credit Union**
Employees are eligible to join the Credit Union, which offers all the features of full-service banking as well as direct deposit of payroll checks. Their offices are located at 584 Cox Road, Gastonia, 704.867.3852; 2709 Union Road, Gastonia, 704.864.2085; and 110 Sigmon Road, Lincolnton, 704.732.0764.

XIII. **Staff Vacation**
Staff members are granted vacation leave on a rising scale as listed below. Unused days may be carried over to the following year as long as the accumulated total does not exceed 30 days.

<table>
<thead>
<tr>
<th>Years of Aggregate Service</th>
<th>Hours per Month</th>
<th>Number of Days per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5 years</td>
<td>9.33</td>
<td>13.995</td>
</tr>
<tr>
<td>5 but less than 10 years</td>
<td>11.33</td>
<td>16.995</td>
</tr>
<tr>
<td>10 but less than 15 years</td>
<td>13.33</td>
<td>19.995</td>
</tr>
<tr>
<td>15 but less than 20 years</td>
<td>15.33</td>
<td>22.995</td>
</tr>
<tr>
<td>20 years or more</td>
<td>17.33</td>
<td>25.995</td>
</tr>
</tbody>
</table>

XIV. **Faculty Vacation**
Faculty members are granted vacation leave between academic semesters as scheduled on the college calendar.

XV. **Holidays**
The college observes 15 paid holidays annually as determined by the President and indicated on the college calendar.

XVI. **Sick Leave**
Faculty and staff are granted 12 days of sick leave per year. Unused days accumulate indefinitely.

XVII. **Tuition Assistance**
Employees are granted free tuition for one curriculum course or one state-supported EWD/CE course per semester. Spouse, children, and step children receive a 50% discount for curriculum tuition.

XVIII. **Longevity Pay**
Longevity pay is granted on a rising scale after ten years of eligible service as a full- or part-time permanent employee and is based on annual salary. Longevity pay is paid in a lump sum in the month of eligibility or in the preceding month, if eligibility is after the 15th of the month.
<table>
<thead>
<tr>
<th>Years of Total State Service</th>
<th>Longevity Pay Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 but less than 15 years</td>
<td>1.50 percent</td>
</tr>
<tr>
<td>15 but less than 20 years</td>
<td>2.25 percent</td>
</tr>
<tr>
<td>20 but less than 25 years</td>
<td>3.25 percent</td>
</tr>
<tr>
<td>25 or more years</td>
<td>4.50 percent</td>
</tr>
</tbody>
</table>

**XIX. Direct Deposit**

All employees are encouraged to take advantage of Direct Deposit. Forms are available online, in the Human Resource Office or Payroll Office. Deposit options include checking accounts, savings accounts, or a combination of the two.

**XX. Employee Assistance Program (EAP)**

*EAP & Counseling Associates, PLLC*

Professional counseling services to assist employees and their families in resolving issues are available. Employees and their family members (husband, wife, and children) who live in the same household can use the EAP on a self-referral basis. EAP will provide a total of seven sessions per incident to all employees and their family members at no cost to the employee.

**XXI. Parking**

Free parking for employees is provided in specified parking lots; however, employees must display a college parking permit. Identifying signs are posted at the entrances to these lots.

**XXII. Contact Information for Employee Benefits**

**STATE HEALTH PLAN**

1.888.234.2416  
www.shpnc.org  
Online Account: http://gaston.hrintouch.com

**MEDCO**  
(Prescription Information)  
1.800.336.5933  
www.medco.com

**NC HEALTH SMART**  
Health Coach 24/7  
1.800.817.7044  
www.webmdhealth.com/nchealthsmart
This overview contains a general description of benefits for use as a convenient reference. Details of benefits are contained in official documents including provider information, summary plan descriptions, plan documents, and applicable policies. Should there be any discrepancy between the information in this overview and official documents, the official documents will apply. Benefit plan designs, rates, and provider agreements are subject to change. In the event of any changes, you will be notified.
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704.748.1040