Permanent Staff Benefits

For additional Benefits Information, please visit our website at
http://www.ecu.edu/cs-admin/HumanResources/benefits_about_us.cfm
Health Insurance
Must be at least 20 hours (.50 FTE) to enroll. Employee pays full premium if less than 30 hours (.75 FTE)
- **PPO** – Preferred Provider Organization
  - 70/30 NC SmartChoice Basic Plan
  - 80/20 NC Smart Choice Standard

Flex Benefits
Must be at least 20 hours (.50 FTE) to enroll.
- Dental, Vision, Critical Illness, Cancer, Voluntary, AD&D, Core AD&D, Term Life – Full premium paid by employee

NC Flex Spending Accounts
Must be at least 20 hours (.50 FTE) to enroll.
- **Dependent Day Care Spending Account** – Reimburses you for eligible dependent care expenses – Tax Free
- **Health Care Spending Account** – Reimburses you for eligible health care expenses – Tax Free

Core Retirement
Must be at least 30 hours (.75 FTE) to enroll.
- **Teachers’ and State Employees’ Retirement System** – Employee contribute 6% of annual salary – Employer contribution varies year-to-year.
- **Defined Benefit Plan** – Under a defined benefit plan, the benefit you receive at retirement is determined based on a benefit formula. The formula determines the amount of your benefit based on your highest four consecutive years of salary, age and years of service.
- **Optional Retirement Program (Faculty and Eligible EHRA/SHRA Employees Only)** – Employee contributes 6% of annual salary – Employer contributes 6.84% of annual salary and contributions are vested after five years of participation.
- **Defined Contribution Plan** – Contributions made on the employee’s behalf are invested in retirement annuity contracts offered by approved insurance companies. The employee’s contributions are vested immediately. The amount of monthly annuity income received at retirement will depend on the amount contributed to these contracts. Current approved companies – Fidelity Investments and Teachers Insurance Annuity Association/ (TIAA)

Disability
Must be at least 30 hours (.75 FTE) and participating in a Core Retirement Plan to enroll.
- **Disability Income Plan of North Carolina** – No cost to employees
- **Short Term Disability** – After one year of membership service with Teachers’ and State Employees’ Retirement System or Optional Retirement Program
- **Long Term Disability** – After five years of membership service with the Teachers’ and State Employees’ Retirement System or Optional Retirement Program
Vacation Leave and Sick Leave
(Hiring department will provide specific information) Must be at least 20 hours (.50 FTE) to be eligible to accrue leave.

- **Vacation Leave**—May be used for vacation, religious observances, adverse weather and any other personal reasons. Accrued hours in excess of 240 are converted to sick leave at end of the calendar year for employees.
- **Sick Leave**—May be used for the employee’s illness or medical appointments or for the illness or death of a relative as defined in the policy. Unlimited accumulation. One month of retirement service credit allowed for each 20 days of unused sick leave (only for the Teachers and State Employees’ Retirement System).
- SHRA employees earn vacation based on total years of service.
- EHRA Non-Faculty and EHRA 12-month Faculty vacation accrual rates are not based on years of service. Monthly accrual rate will be specified in contract.
- Sick leave is accrued at a rate of 8 hours per month for all full-time employees. Part time employees accrue at a prorated amount. (minimal 50%)

Community Service Leave
Must be at least 20 hours (.50 FTE) to enroll.
- 24 hours (prorated if part-time) per year for involvement in the education of youth and to promote the need to support schools, communities, citizens and non-profit organizations.

Family Medical Leave
Must be at least 20 hours (.50 FTE) to enroll.
- Must have 12 months of State employment prior to receiving benefits
- 12-Week period of unpaid benefits for the birth of a child; or to care for self, a child, spouse or parent due to a serious medical illness.

Military Leave
Must be at least 20 hours (.50 FTE) to enroll.
- Long and short-term leave available

Leave of Absence
No minimum requirement for eligibility
- May be placed on official leave of absence for illness, parental care, advanced study, research, public service or personal reasons. Departmental approval must be obtained.

Banks Offering Special Options for ECU Employees
Must be at least 20 hours (.50 FTE) to enroll.
- State Employees Credit Union
- Wells Fargo
Tuition Waiver Program
Must be at least 30 hours (.75 FTE) to enroll.
- Enables permanent SHRA, CSS or EHRA employee working 30 or more hours per week to take three credit-bearing classes each academic year (Fall, Spring, Summer I and Summer II). Employees in temporary status are not eligible for this program.

Textbook Loan Program
Contact ECU Student Store for Details.
- Eligible employees may borrow textbooks for classes taken at ECU
- Eligible employees may borrow required books for dependent children

Tax Sheltered Investment Programs
- Choice of 401(k) and 457 Deferred Compensation: Must be at least 30 hours (.75 FTE) and participating in Core Retirement Plan to enroll
- 403(b): Must be at least 20 hours (.50 FTE) to enroll
- 457(b): Must be at least 20 hours (.50 FTE) to enroll

Holidays
Must be at least 20 hours (.50 FTE) to enroll.
- Twelve (12) paid University holidays – Announced Annually

Other Benefits Offered at Full Cost to Employee
Must be at least 20 hours (.50 FTE) to enroll.
- Universal Life Insurance
- Group Home/Auto Insurance
- Colonial Short-Term Disability
- Critical Illness
- Heart Attack/Stroke Insurance
- State Employees Association of NC
- College Foundation of NC

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