The following information is provided regarding any benefits you were enrolled in during your employment with East Carolina University. This is a general listing of all the available plans. You should check your paycheck stub to verify the plans in which you are participating. Benefits Counselors are available to assist you in reviewing your options for each plan. For assistance, please contact the counselor for your division as listed below:

Lee Ann Goff - goffle@ecu.edu - Director of Benefits

Trina Baker – baketr@ecu.edu – (252) 328-9889 - EPA Consultant for Faculty and Non-Faculty in:
  Academic Affairs, Administration/Finance, Research/Graduate, Student Life

Dianne Henderson – hendersondi@ecu.edu – (252) 328-9924 - SPA Consultant for:
  Academic Affairs, Administration/Finance, Research/Graduate, Student Life

Rhonda Anderson – andersonr@ecu.edu – (252) 328-9845 - EPA Consultant for Faculty and Non-Faculty:
  Health Sciences, University Advancement, Athletics, Chancellor

Lynn McCormick – mccormickl@ecu.edu – (252) 328-9188 - SPA and CSS Consultant for:
  Health Sciences, University Advancement, Athletics, Chancellor

**Teachers’ and State Employees’ Retirement System (TSERS)**

It currently takes 10 years of membership to be vested in this program. If your current contributions began prior to 8/1/2011, you are under the 5 year vesting rule. If you had TSERS contributions prior to 8/1/2011, left employment, withdrew your funds, and have returned after 8/1/2011, you are under the 10 year rule for retirement vesting. Options available regarding contributions remaining in the account:

1) Leave funds deposited in the system. If you return to work with the State in the future, this time will count towards your benefit at retirement. You may be eligible for a monthly benefit as a retiree in the future according to the regulations in the State Retirement Handbook available online at www.myncretirement.com

2) Withdraw your funds. This would eliminate your credit towards State employment for retirement. Should you return to work with the State, this credit could be purchased at the full cost to the employee after achieving vested status. There are tax penalties for early withdrawal according to Internal Revenue Service regulations.

3) Rollover to an Individual Retirement Account (IRA). Your contributions in the Retirement account can be rolled over to an IRA account. This would eliminate penalties being applied; however, would also eliminate your credit for State employment toward retirement credits.

You must be vested in the account to receive the return of interest on your account. You will not receive the University’s contributions, under any circumstances, when withdrawing or rolling your funds at termination. Should you desire to withdraw or rollover your funds to an IRA account, a Form 5 “Application for Refund of Retirement Contributions”, must be completed. In order to do a rollover, a form from the institution you will be doing the rollover to should be provided with the Form 5. The form from the institution you will be doing the rollover to is needed to show that the institution will accept the funds and who the check should be made payable to. When doing the rollover, the State Retirement System will send the check to you once issued for the IRA account and you then forward it to the appropriate institution. This allows you to know that the transaction has transpired.

**Optional Retirement Plan (ORP)**

It takes 5 years of membership to be vested in this program. When you depart from the University, you need to complete an ORP-3 form to indicate your plans for this account. Options upon departure from the University include:

1) Leave the funds deposited in the system. Your funds continue to be invested but you lose the ability to be able to contribute additional funds to this account.

2) Withdraw your funds. Once you depart from employment, you always have the option to remove your funds (or whatever your funds equate to at that time based on your investments). If you are vested, you will be eligible to
remove your contributions as well as the University’s contributions. You will have to pay taxes and any applicable withdrawal penalty.

3) Roll funds to a “like-plan”. If your subsequent employer (within 12 months of your departure) is another University of higher education or hospital that offers a “like-plan”, you are able to roll your contributions and the University’s contribution into this new “like-plan”. This is the only way to roll over the University’s contributions prior to completing the 5 year vesting period. If are not vested and do not roll the funds into a “like-plan” within 12 months of departure, you forfeit the University’s contributions.

**HEALTH INSURANCE COVERAGE (State Health Plan PPO)**

Upon termination of employment, an employee is allowed, at full cost, to continue health insurance coverage for 18 months under COBRA. The insurance carrier will notify you directly. This generally takes at least two months from the termination date and the employee will be billed retroactively for all premiums.

If contributions began to TSERS or ORP prior to 10/1/2006, you are under the 5 year rule for health insurance vesting as a retiree. If contributions began to TSERS or ORP after 10/1/2006, you are under the 20 year rule for health insurance vesting as a retiree. You must be in receipt of a retirement benefit from TSERS or ORP to be eligible for the retiree health insurance.

**BLUE CROSS BLUE SHIELD POST-TAX DENTAL PLAN**

Upon termination of employment, you may continue coverage for 18 months. Doug Sutton Agency, administrator of the plan, will notify you of this offer. Should you have any questions, please call Doug Sutton Agency at the toll-free number 1-800-778-7771.

**401(k) and 457 Deferred Compensation Accounts**

Please contact Prudential as the administrator of these plans if you have any questions regarding your account. Their toll-free number is 1-866-627-5267

**403(b) Supplemental Retirement Accounts**

The individual company must be contacted regarding your funds:

Fidelity – Cleo Morgan – cleo.morgan@fmr.com – 1-803-507-4960 or Eric Svenson – eric.svenson@fmr.com – 1-919-452-6980

TIAA-CREF – Logan Sharpe – lsharpe@tiaa cref.org – 1-919-687-5223

**Investors Consolidated Group Life Plan, Cancer Coverage and Disability Coverage**

These plans terminate at separation of employment. If retiring, the option may be available for a paid-up policy under the life insurance plan. You may also continue coverage under the disability plan, contingent on new employment. You must contact Investors Consolidated directly to inquire about completing application of a paid-up policy. They can be reached at 1-800-672-4535.

**SEANC Life Insurance Plans**

Coverage may be continued but this is handled through the carrier. Call Transamerica at 1-800-248-7496

**Liberty Mutual Disability Insurance**

This insurance terminates upon separation of employment.

**NCFlex Dental, Vision, Accidental Death & Dismemberment, Group Life and Cancer Insurance**

Upon termination of employment, you may continue coverage for 18 months under the COBRA regulations for dental and vision insurance. The appropriate carrier will make this offer to you. You may continue coverage on an on-going basis for accidental death and dismemberment, group life and cancer insurance. For further information and to complete the necessary continuation forms, contact your Benefits Counselor.

**NCFlex Health Care or Dependent Care Spending Accounts**

Please contact P&A Group at 1-866-916-3475 with any questions regarding these accounts.

**Group Home and Auto Insurance with Liberty Mutual**

Please contact Liberty Mutual directly at 1-800-662-7056 with any questions regarding these accounts.

For more Benefits information, please visit our website at:  
[http://www.ecu.edu/cs-admin/hr/](http://www.ecu.edu/cs-admin/hr/)