Faculty and Staff
Benefit Highlights 2011

The benefit programs run from January first to December thirty-first. All benefits except for medical insurance will begin on the first day of the month after a sixty-day waiting period. Medical Insurance begins on the first day of the month after the employee’s date of hire. For enrollment forms and further details on the plans, visit the benefits pages at http://www.campbell.edu/faculty-staff/human-resources/.

**Medical Plans (Employer/Employee paid)**

*Blue Cross & Blue Shield of North Carolina*

The University offers two health insurance plans – a PPO plan (Blue 123) & a Qualified High-Deductible Plan (Blue Options HSA) with an optional health savings account. Campbell University pays a portion of the employee premiums for both plans.

**2010 Employee-paid monthly premiums**

*Blue Options 1-2-3*

- Employee Only - $50
- Employee + One Dependent - $480
- Family - $790

*Blue Options HSA*

- Employee Only - $50
- One Dependent - $450
- Family - $740

**Basic Life and Accidental Death & Dismemberment (AD&D)Insurance (Employer-paid)**

*The Standard*

The University provides full-time employees with a basic life and AD&D policy at the value of 1x their annual salary (up to $30,000).

Employees may also purchase additional Life/AD&D insurance for themselves, spouses and dependent children. Employees are guaranteed $100K in additional coverage; Spouses are guaranteed $25K and children are guaranteed $10K. Requests for coverage beyond these amounts require evidence of insurability.

**Basic Dependent Life (Employer Paid)**

*The Standard*

Spouse Life Benefit Amount: Flat $2,000
Child(ren) Life Benefit Amount: Flat $2,000

**Dental Plans (Employee Paid)**

*Sun Life Financial*

Two dental plans are available – a basic plan which covers routine dental expenses and a Buy-up plan which covers more advanced procedures.

*Basic*

- Employee Only $30.45/month
- Employee + Spouse $58.93/month
- Employee + Child(ren) $84.74/month
- Employee + Family $113.66/month

*Buy-Up*

- Employee Only $48.22/month
- Employee + Spouse $94.46/month
- Employee + Child(ren) $125.76/month
- Employee + Family $171.98/month

**Long-Term Disability Plan (Employer-paid)**

*The Standard*

The University provides long-term disability coverage to active, full-time employees after one year of continuous service. Benefits begin on the first day of the month after the end of a six-month elimination period. The plan pays at sixty percent of the employee’s base salary.
Retirement Plans (Employer/Employee Paid)
TIAA-CREF and Guidestone
Employees may choose to participate in either the Teachers Insurance Annuity Association—College Retirement Equities Fund (TIAA/CREF) Retirement Plan or the Southern Baptist Convention Annuity Plan now known as Guidestone Financial (GF). The University makes a percentage contribution to the accounts of all eligible employees meeting contribution requirements. There is also a tax-deferred TIAA/CREF plan with no contribution by the University. The IRS imposes limits on contributions maximums per year. Contributions may be changed, started or stopped throughout the year.

Long-Term Care Insurance (Employee-Paid)
John Hancock
Long-Term Care Insurance from John Hancock is available to full and part-time employees who work seventeen hours or more per week. This benefit offers coverage for extended long-term care situations which may result later in life.

Flexible Spending Account (Employee-paid)
Flores
Employees may elect to participate in the Medical Care and/or Dependent Care flex spending accounts.
Medical
Minimum Annual Contribution: $100
Maximum Annual Contribution: $5,000
Dependent Care
Minimum Annual Contribution: $500
Maximum Annual Contribution: $5,000

Health Savings Account (Employee-Paid)
Blue Options HSA ONLY
Mellon Bank
Employees who participate in the University’s qualified high-deductible health plan, Blue Options HSA, may elect to contribute funds to a health savings account. The maximum annual contributions are $3,050 for an individual plan and $6,150 for a family plan. Participating employees ages 55-65 are eligible to contribute an additional $1,000 annually.

Short-Term Disability Insurance (Employee-paid)
Reliance Standard
Employees may purchase short-term disability insurance with personalized benefit amounts and customizable benefit and elimination periods. This plan pays benefits regardless of other insurance plans and can be used to supplement income during long-term disability elimination periods or for short-term disability events.

Group Accident Insurance (Employee-paid)
AFLAC
This supplemental plan pays benefits for a covered person’s injury, dismemberment or death both on and off the job. Participants are also eligible for an annual $60 wellness benefit after twelve months of enrollment.

Group Critical Illness Policy (Employee-Paid)
AFLAC
This policy pays a lump-sum benefit amount of $5,000, $10,000 or $20,000 for a critical illness event such as heart attack, stroke, coma, carcinoma in situ or major organ transplant. The plan also covers children for 25% of the primary insured amount at no additional cost. Employees are also eligible for an annual $100 wellness benefit after twelve months of enrollment.

Diabetes Program (Employer-Paid)
Campbell University College of Pharmacy and Health Sciences
Employees and/or their dependents who have diabetes are eligible to participate in a free, university-sponsored diabetes program. Benefits include co-pay waivers (2 prescriptions per month averaging $25 co-pays) and personalized education and counseling about diabetes and related issues.


**Employee Assistance Provider**  
*(Employer Paid)*  
Horizon Health  
- Counseling  
- Referrals  
- Health & Wellness

**Tuition Assistance Program**  
*(Employer-Paid)*  
Campbell University  
Full-time faculty and staff, their spouses and dependents are eligible to receive tuition benefits the term following completion of the probationary period. Employees, spouses and dependents enrolled at the University may receive full tuition assistance for undergraduate study and one-half tuition assistance for graduate study. These benefits do not apply to doctoral studies in the School of Law, the Divinity School, the College of Pharmacy & Health Sciences or Study Abroad programs. For more extensive details on this benefit, please see the complete policy in the University personnel manual.

**Sick and Vacation Leave**  
**Staff Policies**  
Full-time staff begin accruing paid leave the first month after the end of the probationary period. All full-time employees earn 8 hours of sick leave per month. Employees with less than ten years of service earn 6.67 hours of vacation per month. Employees with ten to fifteen years of service earn one day of vacation per month. Employees with fifteen or more years of service earn 1.25 days of vacation per month.

**Employee Discounts and Promotions**  
For the most current information, please visit the Human Resources page of the University website.

**Human Resources**  
The Human Resources department can be reached via phone at (910)893-1256 or 1-800-334-4111 ext. 1256 or by email sent to osnoej@campbell.edu.