

Department of Human Resources – University Benefits

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The following information provides important details regarding benefits and coverage continuation options upon separation from the University. You should check your paystub to verify the plans in which you are participating. You will also want to ensure your address and personal contact information are updated through [PiratePort](#) prior to leaving the University.

Teachers' and State Employees' Retirement System (TSERS)

The Teachers' and State Employees' Retirement System, also known as "TSERS," is a 401(a) defined benefit plan. Defined benefit plans use a formula to calculate monthly retirement benefits once eligibility requirements have been met. A member in TSERS becomes vested after completing five years of membership service (five years of contributing to TSERS). Under TSERS, you are eligible to retire with a lifetime monthly retirement benefit once certain age and service requirements are met. If you leave State employment before five years, you may request a refund of your contributions or leave your contributions in TSERS in anticipation of a return to State service in the future.

Options upon departure from the University include:

1) **Leave funds in the system**

If you leave employment before retirement you may be eligible to receive a deferred benefit later once you have met all retirement eligibility requirements provided you do not withdraw your contributions. If you leave State employment and you do not take a refund, you will retain your benefits and rights should you return to State service later.

2) **Withdraw your funds**

You may withdraw your retirement contributions, but you will forfeit your retirement service credit and rights to all benefits associated with the service for that period, including medical coverage through the State Health Plan, if applicable. Additionally, there are penalties for early withdrawal according to Internal Revenue Service regulations. Should you return to work with the State, you may be eligible to purchase the credit at the full cost after achieving vested status.

3) **Rollover your funds**

You may rollover your funds to an eligible Individual Retirement Account (IRA) or employer plan. This would eliminate penalties being applied; however, this would also eliminate your credit for State employment toward retirement service credit, including medical coverage through the State Health Plan, if applicable.

If you are withdrawing or rolling over your funds, you will receive a refund of your six percent contributions, plus four percent interest, minus any applicable taxes and/or penalties. You will not receive the University's contributions, under any circumstances, when withdrawing or rolling over your funds. State law prohibits the Retirement System from making a refund earlier than 60 days after you leave employment with an employer that participates in TSERS. To receive a refund, or to rollover your funds, complete a Form 5-Withdrawing Your Retirement Credit and Contributions through your online [ORBIT](#) account.

Optional Retirement Plan (ORP)

The Optional Retirement Program, also known as the "ORP", is a 401(a) defined contribution plan. You are immediately 100% vested in the value of your contributions. After five years of participation in the ORP, you are 100% vested in the UNC System's contributions. If you leave UNC System employment before completing five years,

but within 12 months of your separation from the UNC System, you continue participation in a core retirement plan at another institution as outlined in the plan document, the UNC System will vest you in the value of the UNC System contributions. *Prior to separating from the University, participants enrolled in the ORP must complete an [ORP-3 Form](#) as an Acknowledgement of Participation.*

Options following separation from the University may include:

1) **Transferring to Another UNC System Institution**

Your election to participate in the UNC-ORP is irrevocable, therefore you may be required to re-enroll in the ORP at your new employing UNC System institution.

2) **Continuing Participation in a “Like” Retirement Plan**

If you will be employed at another (non-UNC System) institution of higher education or healthcare, the UNC System will validate your retirement plan participation to determine your vesting status. If you are vested, you will receive an acknowledgement of your vested status. If you are leaving employment with UNC with less than five years of active participation in the UNC ORP, and will continue participating in a primary retirement plan with your subsequent employer, then your UNC ORP account may be eligible for vesting under the terms of the plan. Your subsequent employer’s primary retirement plan must use the accounts of vendors to which you could have contributed under the UNC ORP or could have contributed had you remained a participant in the UNC ORP.

3) **Delay Notification of Enrollment in a “Like” Retirement Plan**

If you are leaving the University and have not yet secured subsequent employment, you may delay notification for up to 12 months by selecting this reason for separation. It is your responsibility to notify the UNC System in writing (at UNC System Office, P.O. Box 2688, Chapel Hill, NC 27515) once you have enrolled in a retirement plan that meets the vesting requirements of the ORP. Failure to notify the UNC System within 12 months after your termination of employment, shall permit the UNC System to proceed with the forfeiture of your UNC ORP account(s) contributions, made on your behalf by the University, adjusted for investments experience of such contributions and for applicable charges, pursuant law. If you are employed by an organization that is not an institution of higher education or healthcare within the immediate 12-month period following separation, the contributions made on your behalf by the University, adjusted for investment experience of such contributions and for applicable charges, shall be forfeited pursuant to law.

4) **Not Continuing Participation in a “Like” Retirement Plan.**

If you will be employed by an organization that is not an institution of higher education or healthcare, or if you remain unemployed or employed in a non-benefits eligible position, you may select this option as reason for separation. If you have less than 5 years of retirement participation, the contributions made on your behalf by the University, adjusted for investment experience of such contributions and for applicable charges, shall be forfeited pursuant to law.

5) **Retirement**

If you are retiring, or previously retired or separated from the UNC System and are seeking the State Health Plan Retiree Group Health Coverage, you may select this option as reason for separation. If you are retiring from the UNC System, but are not eligible for or are not yet seeking retiree health coverage, please select either the “Continuing Participation” or “Not Continuing Participation” option as described above, that best applies to your future employment situation.

In all cases, if you withdraw, transfer, or rollover all of your UNC ORP contributions to an IRA or another (non-UNC System) employer’s retirement plan, you will forfeit your rights to all benefits associated with the service for that period, including medical coverage through the State Health Plan, if applicable. Following the submission of your [ORP-3 Form](#), the UNC System will validate your retirement plan participation to determine your vesting status. After vesting status is determined, you may contact your ORP carrier to request a withdraw or rollover of eligible funds. Taxes and early withdraw penalties may apply.

If you choose to leave vested contributions in the account until retirement, you may qualify to enroll in the State Health Plan Retiree Health Coverage upon retirement. Eligibility for State Health Plan Retiree Coverage depends on your first hire date and total years of service.

State Health Plan Coverage

If you separate between the 1st and the 15th of a month, your State Health Plan coverage will terminate the last day of the month your employment ends. If you separate between the 16th and the last day of a month (as long as all premiums are paid), your State Health Plan coverage will terminate on the last day of the month following the month your employment ended.

Upon termination of employment, you may be eligible to continue health insurance coverage at full cost for up to 18 months through COBRA. Eligible employees will receive information regarding COBRA-Continuation following separation from the University. If eligible, a COBRA notice will be mailed to the address on file upon separation. If you elect COBRA coverage, you will be enrolled retroactively and billed to a current date.

Upon retirement, you may be eligible to enroll in the State Health Plan of North Carolina Retiree Health Insurance. Eligibility is based on your first hire date and total years of service with the State.

NCFlex Supplemental Benefits *(which includes Accident, Cancer & Specified Disease, Critical Illness, Flexible Spending Accounts, Dental, Vision, Group Term Life, Accidental Death & Dismemberment, and TRICARE Supplemental Plans)*

When you separate from the University, your NCFlex Benefits terminate on the last day of the month your employment ends if your full monthly premiums are paid in full. Premium catchups may be applied to your last paycheck or leave payout (if applicable) to help ensure these premiums are paid in full. Termination of coverage may occur earlier if payroll deductions are not adequate to cover the NCFlex benefit costs.

When coverage is lost due to termination of employment, employees and covered dependents may continue certain benefits. For additional details, refer to “Coverage Continuation Options at Termination” on page 37-39 in the [NCFlex Benefits Guide](#).

Blue Cross Blue Shield Post-Tax Dental Plan

Upon termination of employment, you may continue coverage for up to 18 months. The Doug Sutton Agency, which is the 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.

Lincoln Financial (formerly Liberty Mutual) Disability Insurance

This coverage terminates upon separation of employment.

The Standard Disability Coverage

This coverage terminates upon separation of employment.

Investors Consolidated *(which includes Group Life Insurance, Disability, and Cancer Coverage Plans)*

These plans terminate at separation of employment. If retiring, you may qualify to receive a paid-up policy under your life insurance plan. You may also continue coverage under the disability plan, contingent on new employment. You must contact Manhattan Life (formerly Investors Consolidated) directly to inquire about completing an application for a paid-up policy. Please contact 1-800-669-9030 for additional details.

SEANC Life Insurance Plans

Coverage may be continued by contacting Transamerica at 1-800-248-7496.

Colonial Life

Coverage may be continued by contacting 252-353-7262.

Pierce Insurance Agency *(which includes Universal Life, Heart Attack/Stroke, and Critical Illness Plans)*

If you are interested in receiving information on continuation of these benefits, please reach out to them directly at 1-800-421-3142.

Leave Payouts

CSS/SHRA employees in a leave earning position may be eligible to receive a lump sum payout for accumulated vacation leave following separation, not to exceed 30 days. Any vacation leave in excess of more than 30 days shall be forfeited. Employees have the option to donate their excess leave to the Voluntary Shared Leave Program prior to their separation date.

CSS employees who resign or are terminated during their probationary period are not eligible to be paid accrued vacation leave or legislative vacation bonus leave.

An EHRA Non-Faculty or SAAO Tier II employee in a covered position who has accrued unused vacation leave upon discontinuation of employment with the University and who is not eligible to transfer such accrued leave to another State or local governmental agency, shall be paid for such unused vacation leave. The amount paid to an employee who has been employed an aggregate of 24 months or less by one or more State or local governmental agencies is equal to one day for each month worked less the number of days of vacation leave taken during the employment period. An EHRA Non-Faculty or SAAO Tier II employee in a leave earning position who has been employed for more than 24 months shall be paid a lump sum payment up to a maximum of 30 days.

Tier I SAAO employees who have accrued unused leave upon discontinuation of employment from the University and who are not eligible to transfer such accrued leave to another State or local governmental agency, shall be paid for such unused vacation leave subject to a maximum of 30 days.

CSS/SHRA/EHRA Non-Faculty permanent and time-limited employees in a leave earning position may be eligible to receive a lump sum payout of bonus vacation leave. Refer to the [Bonus Leave Provisions](#) for details.

Faculty are not eligible to receive leave payouts but may be eligible to donate their excess leave to the Voluntary Shared Leave Program prior to their separation.

Sick leave is never paid out upon separation.

If you are eligible for a payout, your payout will be paid at the end of the pay period following the pay period your separation occurred.

401(k) and 457(b) Deferred Compensation Supplemental Retirement Accounts

Please contact Prudential if you have any questions regarding your supplemental retirement account. Their toll-free number is 1-866-627-5267.

403(b) and UNC 457(b) Supplemental Retirement Accounts

Please contact your 403b carrier if you have questions regarding your supplemental retirement account.

Fidelity – Michael Kitto, michael.kitto@fmr.com, 1-800-343-0860
TIAA – Gina Grimmer, gina.grimmer@tiaa.org, 1-980-864-6481

Group Home & Auto Insurance with Liberty Mutual

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

Questions?

Please contact your Division's designated HR Benefits Consultant.

Academic Affairs

EHRA Faculty – Trina Baker, bakertr@ecu.edu, 252-328-9889

EHRA Non-Faculty – HR_Benefits@ecu.edu

SHRA Employees – Corinne Hogan, hoganc21@ecu.edu, 252-328-9895

Administration & Finance

EHRA Non-Faculty Employees – HR_Benefits@ecu.edu

SHRA Employees – Kristian Munguia, munguiak18@ecu.edu, 252-328-9924

Athletics

EHRA Non-Faculty Employees – HR_Benefits@ecu.edu

SHRA Employees – Corinne Hogan, hoganc21@ecu.edu, 252-328-9895

Chancellors

EHRA Non-Faculty Employees – HR_Benefits@ecu.edu

SHRA Employees - Corinne Hogan, hoganc21@ecu.edu, 252-328-9895

Foundation

EHRA Non-Faculty Employees – Corinne Hogan, hoganc21@ecu.edu, 252-328-9895

SHRA Employees – Corinne Hogan, hoganc21@ecu.edu, 252-328-9895

Health Sciences

CSS Employees – Lynn McCormick, mccormickl@ecu.edu, 252-328-9188

EHRA Faculty & Non-Faculty Employees – HR_Benefits@ecu.edu

SHRA Employees – Corinne Hogan, hoganc21@ecu.edu, 252-328-9895

Research, Economic Development, & Engagement (REDE)

EHRA Non-Faculty Employees – Lynn McCormick, mccormickl@ecu.edu, 252-328-9188

SHRA Employees – Kristian Munguia, munguiak18@ecu.edu, 252-328-9924

Student Affairs

EHRA Non-Faculty Employees – HR_Benefits@ecu.edu

SHRA Employees – Kristian Munguia, munguiak18@ecu.edu, 252-328-9924

University Advancement

EHRA Non-Faculty Employees – Kristian Munguia, munguiak18@ecu.edu, 252-328-9924

SHRA Employees – Corinne Hogan, hoganc21@ecu.edu, 252-328-9895