



New Hire Benefits Enrollment Guide | 2012





SMART *Benefits Decisions*

Contents

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This guide is intended to summarize the benefits you receive from Charlotte-Mecklenburg Schools. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.



WELCOME TO CMS

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Welcome to Charlotte-Mecklenburg Schools! CMS is pleased to provide a broad array of benefit programs so you can select the plans that best meet the needs of you and your family. This guide includes an overview of the New Hire benefits enrollment process and available plans effective in our plan year starting July 1, 2012.

As a CMS New Hire, you have **30 days from your date of hire to enroll in most benefits**. If you miss this enrollment period, you cannot enroll until the next Annual Enrollment.

You may enroll in the optional retirement savings plans at any time. You may also sign up for discounted home & auto insurance or use the discount purchasing program at any time during the year; these plans do not require enrollment.

CMS provides the following types of benefit options:

- Health
 - Medical and Prescription Drug
 - Dental
 - Vision
 - Specified Disease Insurance with Optional Cancer Benefit
 - MedSupport (Hospital Confinement)
 - Healthcare Flexible Spending Account
- Financial
 - Various life insurance options - term, permanent, whole
 - Disability
 - Accident
 - Dependent Care Flexible Spending Account
 - Legal care
 - Defined contribution, 401(k), 403(b), and 457(b) plans
 - Discount home & auto insurance
 - Discount purchasing program



ENROLLMENT INSTRUCTIONS

YOU HAVE TWO OPTIONS TO ENROLL

1. **Call the New Hire Enrollment Center at 1.877.401.6390.** The center is open Monday - Friday, 9:00 a.m. - 5:00 p.m. eastern time on normal business days. A benefit counselor will walk you through the available plan options and rates, answer your questions, and help you complete enrollment.
2. **Use the self-service enrollment tool at cms.hrintouch.com.** With self-service, you will still need to contact the enrollment center in order to enroll in the Specified Disease Insurance, MedSupport, and Whole Life Insurance plans due to insurance regulations.

BENEFIT CONFIRMATION STATEMENT

If you enroll with a benefit counselor, he/she will provide you with a confirmation statement via email or fax after your enrollment. If you are doing self-service enrollment, you can print the statement. Please verify the confirmation statement for accuracy and keep a copy.

Before your enrollment, you can learn more about the plan choices and prices through the following communications:

- This benefits guide
- Our CMS Intranet site
- Your telephone enrollment session with the benefit counselor
- Our benefits website - cms.hrintouch.com



ELIGIBILITY

The chart below outlines the eligibility for the CMS sponsored employee benefit plans for full-time and part-time employees. Employees must enroll in each benefit plan in order to have coverage, with the exception of Basic Term Life Insurance. All full-time and part-time employees are eligible for the discount programs.

Plan / Program	Full-Time Employees	Part-Time Employees
State Health Plan (Medical/Rx)*	√	√
Specified Disease Insurance with Optional Cancer Benefit	√	√
MedSupport (Hospital Confinement)	√	√
Dental Plans	√	√
Vision Plans	√	√
Term Life Insurance*	√	√
Premier Whole Life Insurance	√	√
Permanent Life Insurance	√	√
Accident Insurance	√	√
Disability Coverage	√	√
Flexible Spending Accounts	√	
Legal Plan	√	

* CMS pays for Basic Term Life and full-time employee only coverage in the State Health Plan Basic 70/30 plan.

If you are eligible to participate in the benefits offered by CMS, your eligible dependents may also participate. For most benefit plans, dependents include:

- Your legal spouse
- Your children up to age 26 (unless they qualify for coverage under their own or spouse's employer plan)
- Your children of 26 or more years old that are incapable of self-sustaining employment by reason of mental or physical disability



MEDICAL AND PRESCRIPTION DRUG PLANS

The State Health Plan of North Carolina offers two medical PPO plans to CMS employees - the Basic Plan and the Standard Plan. The Standard Plan provides higher coverage levels in many categories compared to the Basic Plan. The table below provides In-Network highlights from each plan. Please refer to the benefit booklets for details about each plan on the State Health Plan website at www.shpnc.org/mymedicalbenefits.

Plan Feature	Member In-Network Expenses	
	Basic Plan (70/30)	Standard Plan (80/20)
Benefit Year Deductible	\$ 933 Individual \$2,799 Family	\$ 700 Individual \$2,100 Family
Member Co-insurance	30% of eligible expenses after deductible	20% of eligible expenses after deductible
Co-insurance Maximum (does not include deductible)	\$ 3,793 Individual \$11,379 Family	\$ 3,210 Individual \$ 9,630 Family
Office Visit Copays (including Preventive Care visits)	\$35 Primary Care* \$81 Specialist*	\$30 Primary Care* \$70 Specialist*
Emergency Room	\$291 copay plus 30% co-insurance after deductible	\$233 copay plus 20% co-insurance after deductible
Inpatient	\$291 copay plus 30% co-insurance after deductible	\$233 copay plus 20% co-insurance after deductible

*In-network hospital owned or operated practices may be subject to deductible and co-insurance. Please call your physician to determine if your physician's practice is hospital owned or operated.

Eligible prescription drugs (Rx) are subject to the following copays for a 30-day supply.

Generic	Preferred Brand	Non-Preferred Brand	Specialty	Diabetic Supplies
\$12	\$40	\$64	25% up to \$100	\$10 preferred brand \$25 non-preferred brand



SPECIFIED DISEASE INSURANCE

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If you or someone in your family suffers a serious disease, you can be hit hard with immediate medical expenses and reduced income from being out of work. Specified Disease and Cancer Insurance pays a lump sum benefit at the diagnosis of a covered illness, and cancer is also covered for an additional premium. Below is some additional information about Specified Disease with the Optional Cancer Rider:

- You choose the level of coverage, from \$5,000 to \$50,000, in \$1,000 increments.
- This coverage can be used more than once, and you may receive up to 100% of the benefit amount for each category.
- The benefit you receive depends on the category of your illness and may be used as you see fit.
- Eligible children are automatically covered at 25% of the employee amount.

THIS IS A LIMITED POLICY. This policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability. Underwritten by: Unum Life Insurance Company of America, Portland, Maine. Unum is a registered trademark of Unum Group and its insuring subsidiaries.

Other Specified Disease and Cancer Features

- Includes illnesses such as heart attack, stroke, coronary artery bypass surgery, organ failure, blindness, kidney failure, coma and others
- No medical questions up to specified limits, and pre-existing conditions do not apply

MEDSUPPORT (HOSPITAL CONFINEMENT)

Don't let a hospital visit put your wallet in intensive care. MedSupport insurance can pay you a lump sum benefit amount when you are hospitalized or have outpatient surgery for a covered injury or illness.

Below is some additional information about MedSupport benefit levels:

- You may choose a hospital admission benefit amount of \$500 or \$1,000.
- Outpatient surgery pays from \$250 to \$1,000 depending on the surgery.
- The emergency care rider pays \$100 for an emergency room visit, \$100 for ambulance transport and \$500 for air ambulance transport and allows you a maximum of two visits or trips per covered person per calendar year.

THIS IS A LIMITED POLICY. This policy has exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability. Underwritten by: Provident Life and Accident Insurance Company, Chatta-



Other MedSupport Features:

- Designed to supplement your health insurance
- No medical questions if you apply when first eligible



DENTAL PLANS

Eligible CMS employees have a choice between three dental plans - two dental PPOs and one dental HMO - insured by CIGNA. Eligible services, coverage levels and premium rates vary by plan.

In order to make the best plan selection for you and your family, review the highlights shown in the table below and the more detailed benefit summaries on cms.hrintouch.com. You will also find instructions for locating CIGNA participating in-network dentists.



Plan Feature	Dental HMO	PPO Basic Plan		PPO Standard Plan	
	In-Network Only ¹	In-Network	Out-of-Network	In-Network	Out-of-Network
Plan Year Benefit Maximum	None	\$750	\$750	\$1,500	\$1,000
Plan Year Deductible Individual / Family	N/A	\$50 / \$150	\$50 / \$150	\$25 / \$75	\$75 / \$225
Office Visit Fee (copay)	\$5	N/A	N/A	N/A	N/A
Preventive & Diagnostic Exams, Cleanings, X-rays	Member copays apply. See CIGNA Patient Charge Schedule for details.	100%, no deductible	100%, no deductible	100%, no deductible	100%, no deductible
Basic Restorative Fillings, Extractions, Oral Surgery		80% after deductible	80% after deductible	90% after deductible	80% after deductible
Major Restorative Crowns, Periodontics, Dentures		50% after deductible	50% after deductible	60% after deductible	50% after deductible
Orthodontia²		Not covered	Not covered	50%, no deductible	50%, no deductible
Orthodontia Lifetime Maximum	None	N/A	N/A	\$1,000	\$1,000

¹ Each enrollee in the Dental HMO must select and utilize a Primary Care Dentist in CIGNA's Dental HMO network.

² Child and adult orthodontia are covered under the Dental HMO; Child orthodontia is covered under the PPO Standard Plan.



VISION PLANS

CMS offers eligible employees the option to purchase insurance plans through UnitedHealthcare. There are two available options - the Standard Plan and the Premium Plan - insured by UnitedHealthcare.

The table below includes plan highlights. You can view more detailed benefit summaries and monthly premium rates at cms.hrintouch.com.

Plan Feature	Standard Plan		Premium Plan	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Exam (every 12 months)	\$10 copay	\$45 allowance	\$10 copay	\$45
Materials	\$20 copay	See below	\$20 copay	See below
Frames (every 24 months Standard / 12 months Premium)	\$100 allowance	\$45	\$175 allowance	\$45
Lenses (every 12 months) Single Vision Bifocal Trifocal Lenticular	Covered in full after materials copay.	\$40 \$60 \$80 \$80	Covered in full after materials copay.	\$40 \$60 \$80 \$80
Contact Lenses (every 12 months)				
Elective	Covered in full after copay. \$105 allowance applied toward contact lenses outside covered selection.	\$105	Covered in full after copay. \$175 allowance applied toward contact lenses outside covered selection.	\$175
Necessary	Covered in full after copay.	\$210	Covered in full after copay.	\$210

* Out-of-network amounts shown are reimbursement amounts.



TERM LIFE INSURANCE

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SUPPLEMENTAL DEATH BENEFIT

The State provides a death benefit to your beneficiary generally based on one year's compensation, with a minimum of \$25,000 and a maximum of \$50,000. To qualify, you must have one year of service with the State Retirement System and have been in service within 180 days prior to your death.

BASIC TERM LIFE INSURANCE

Eligible CMS employees are automatically enrolled in Basic Term Life Insurance paid for by CMS. A benefit of \$9,300 is payable to your beneficiary upon your death.



SUPPLEMENTAL TERM LIFE INSURANCE

You may also apply for supplemental term life insurance through The Hartford to help provide you and your family with additional financial protection at affordable group rates. You have the option to purchase coverage for yourself, your spouse and your dependent children.

- **Employee:** Select an amount between \$10,000 and \$1,000,000, in increments of \$10,000, not to exceed 5x your basic annual earnings.
- **Spouse:** Select an amount between \$5,000 and \$100,000, in increments of \$5,000, not to exceed 50% of the employee's coverage.
- **Child(ren):** Select an amount between \$2,500 and \$10,000, in increments of \$2,500 for each child up to age 26 years old.

During initial new hire enrollment, eligible CMS employees may elect total coverage up to \$100,000 without having to provide Evidence of Insurability. Evidence of Insurability will be required for all late entrant employees who are enrolling or increasing coverage. Dependent coverage is contingent upon employee coverage. Supplemental Term Life rates vary based on your age and the amount of coverage you choose; specific rates are available at cms.hrintouch.com.



PREMIER WHOLE LIFE INSURANCE

Premier Whole Life Insurance is designed to provide a base of life insurance coverage for your lifetime. It offers life insurance protection; cash accumulation and cash value loan privileges all in one policy. The premium you pay is based on the death benefit you select, the optional riders you choose, your age, and your tobacco status.

The policy offers the following optional riders:

- **Accidental Death Benefit** provides an additional benefit equal to the face amount if the insured dies in a covered accident.
- **Children's Term Insurance** offers up to \$10,000 of coverage for each child.
- **Waiver of Premium** allows the continuation of coverage by waiving the monthly premiums after the insured has been totally disabled for four consecutive months.
- **Accelerated Death Benefit Rider** provides a long term care benefit and accelerated death benefit (offered in North Carolina only).

Policy form numbers, product and rider availability may vary by state. Insurance is issued and underwritten by ReliaStar Life Insurance Company, a member of ING. Policy Form Numbers: RL-WL2-POL-07; CTR Rider RL-WL2-CTR-07, ABR Rider NP-B-ORD-AB-04-R; ABR Rider: NP-B-ORD-ADB-93-R; ADBR: RL-WL2-ADBR-08-NC



Other Whole Life Insurance Features:

- Builds cash value (and loans are available against this cash value)
- No medical questions for employees up to specified limits, and pre-existing conditions do not apply



PERMANENT LIFE INSURANCE

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Voluntary permanent life insurance from Texas Life can be an ideal complement to your group term life insurance. Designed to be in force when you die, this voluntary universal life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium.

PLAN FEATURES

- **Express Issue:** Employees and spouses only have to answer three work-related and health-related questions to qualify for significant amounts of coverage; children and grandchildren only have to answer one health-related question.
- **High Death Benefit:** With one of the highest death benefits available at the worksite,¹ PURELIFE gives your loved ones peace of mind knowing there will be significant life insurance in place should you die prematurely.
- **Minimal Cash Value:** Designed to provide high death benefit, PURELIFE does not compete with the cash accumulation in your employer-sponsored retirement plans.
- **Long Guarantees:** Guaranteed death benefit to age 121 and level premium that guarantees premium coverage for a significant period of time (after the guaranteed period, premiums may change).
- **Refund of Premium:** Unique in the marketplace, PURELIFE offers you a refund of five years' premium should you surrender the policy if the premium you pay when you buy the policy ever increases (conditions apply).
- **Family Coverage:** You may apply for coverage for yourself, your spouse, minor children and grandchildren.

PURELIFE

PORTABLE PERMANENT LIFE INSURANCE FOR YOU AND YOUR FAMILY

Permanent, individual life insurance can be an ideal way to provide money for your family when they need it most. To help ensure that your family has money when you die, consider applying for this policy.



ACCIDENT INSURANCE

Accident Insurance helps pay for unexpected costs due to accidents that occur every day, from the ball field to the ski slope and the highway in between. With ING Employee Benefits Accident Insurance you can focus your energy on recovery rather than worry about how you are going to pay your bills.

The policy pays a specified benefit amount for the following:

- Initial care, including ambulance services, emergency room and initial doctor's office visit
- Follow-up care, including outpatient services and medical appliances
- Injuries, including burns, dislocations and fractures
- Catastrophic accidents and accidental death

Other Accident Insurance Features:

- Coverage is available without answering any health questions, and pre-existing conditions do not apply.
- Pays in addition to other medical coverage, and benefits are paid directly to you.

ACCIDENT WELLNESS BENEFIT

In addition to the above benefits, you will automatically receive an annual Wellness benefit of up to \$100 for you and/or your enrolled spouse to help pay for many covered health screening tests, such as a colonoscopy, bone marrow test, mammography and many more. A 30-day waiting period from the effective date of coverage does apply.



This is a Limited Benefit Policy. Policy form numbers, product availability, and specific provisions may vary by state. Insurance is issued and underwritten by ReliaStar Life Insurance Company, a member of ING. Policy form Number: RL-ACC2005-POL, RL-ACC2005-SAR, RL-ACC2005-RCHILD, RL-ACC-2008-WBR



DISABILITY PLANS

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Disability coverage provides a monthly benefit in the event you cannot work due to a covered illness or injury. Short Term and Long Term Disability benefits are provided by the North Carolina State Retirement System to employees who contribute to the Teachers' and State Employees Retirement System (TSERS). You must meet the plan's vesting period before becoming eligible for coverage. The table below outlines some key features of these programs.

Benefit Feature	Short Term Disability	Extended Short Term Disability	Long Term Disability
Maximum Benefit Period	Up to 1 year	Up to 1 year	Until eligible for unreduced retirement
Benefit Amount	50% of 1/12th of annual pay up to \$3,000/month	50% of 1/12th of annual pay up to \$3,000/month	65% of annual pay up to \$3,900/month*
Eligibility	Members with at least 1 year of contributing service	Members with at least 1 year of contributing service with a temporary disability	Members with at least 5 years of contributing service with a permanent disability
Elimination Period	60 days	After Short Term Disability benefits are exhausted	After all Short Term Disability benefits are exhausted

* See State Disability program information for employees with less than 5 years of service as of 7/1/2007.

To supplement the state program, CMS offers Disability Insurance provided by The Standard.

You can customize the benefit amount - up to 66 2/3% of your monthly earnings - and the waiting period to accommodate your personal needs. The premium will be deducted from your CMS paycheck on a post-tax basis so any benefit you receive is not subject to income tax. Your benefit counselor can provide you with rate details based on the plan you select.





FLEXIBLE SPENDING ACCOUNTS

A Flexible Spending Account (FSA) allows you to put aside money for important expenses and help you reduce your income taxes at the same time. CMS offers two types of Flexible Spending Accounts - a Healthcare FSA and a Dependent Care FSA. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

HOW FLEXIBLE SPENDING ACCOUNTS WORK

1. Each year during Annual Enrollment, you decide how much to set aside for health care and/or dependent care expenses.
2. Your contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the year. A \$4.00 monthly administrative fee is deducted along with your contributions.
3. After you incur eligible expenses throughout the year, submit a claim form for reimbursement. Your claim will be processed and you will be reimbursed from your account. For some health care expenses, you may also use your FSA debit card to pay at the point of sale.

Please note that these accounts are separate; you may choose to participate in one, both or neither. You cannot use money from the Health Care FSA to cover expenses under the Dependent Care FSA or vice versa.

**You must actively re-enroll in the FSAs each year.
You are not automatically re-enrolled.**

FSA Plan	Annual Maximum Contribution	Examples of Eligible Expenses*
Health Care FSA	\$2,500	Medical, Rx, dental, vision copays, deductibles, coinsurance, etc.
Dependent Care FSA	\$5,000 (\$2,500 if married and filing separate tax returns)	Day care, nursery school, elder care

* See IRS Publications 502 and 503 for a more complete list of eligible expenses.



LEGAL PLAN AND DISCOUNT PROGRAMS

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LEGAL PLAN

Finding an affordably-priced lawyer to represent you when you have trouble with creditors, buy or sell a home, or even prepare a will can be a challenge. Hyatt Legal Plans is a legal service program that provides legal representation for you, your spouse and dependents at a price that won't break your budget.

This plan gives you a resource at your fingertips for important legal services such as:

- Court appearances
- Document review & preparation
- Debt collection defense
- Wills
- Family matters
- Real estate matters



HOME & AUTO INSURANCE DISCOUNT PROGRAM

Four insurance companies partner with CMS to offer employees discounts home and automotive insurance. The four vendors are:

- MetLife
- Liberty Mutual
- Nationwide
- Horace Mann

For more information about what they offer, contact them directly. Telephone numbers are listed on page 29 of this Guide.

PURCHASING POWER DISCOUNT PURCHASING PROGRAM

Through the Purchasing Power program, you can buy various household and other goods without and pay for them via payroll deduction. Things like computers, televisions, appliances and many more items are available. Visit www.cms.purchasingpower.com for more details.



RETIREMENT SAVINGS PLANS

DEFINED BENEFIT PLAN

Permanent full-time employees are covered by a defined benefit plan with the North Carolina Teachers' and State Employees' Retirement System. Employees are required to contribute 6% of their monthly salary through payroll deduction. CMS also contributes on your behalf to the State Retirement System in an amount that is legislated annually. Your contributions are paid with pre-tax dollars, thereby reducing current state and federal income taxes.

You may retire with full benefits at:

- age sixty-five (65) with at least five (5) years of contributory service;
- age sixty (60) with twenty-five (25) years of service credit; or
- any time after you have thirty (30) years of service credit regardless of age.

You may take early retirement, which means you will receive a reduced monthly retirement payment, either at age fifty (50) with at least twenty (20) years of service credit or age sixty (60) with at least five (5) years contributory service

The Teachers' and State Employees' Retirement System website is www.myncretirement.com.

DEFINED CONTRIBUTION OPTIONS

North Carolina Sponsored Plans

The North Carolina 401(k) and North Carolina 457 Plans are supplemental retirement income plans were established through legislative process by the General Assembly. Employees contributing to the Retirement System of North Carolina are eligible to participate in the NC 401 (k) or NC 457 Plan at any time. Contributions may not exceed the federal maximum limit for elective deferrals. This is determined annually by the federal government.

Your account is always 100% vested and you may change your contribution at any time. Future investment allocations may be changed at any time to include discontinuation of contributions. Prudential is the NC 401(k) and NC 457 plan administrator. Their website is www.retirement.prudential.com.



RETIREMENT SAVINGS PLANS

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CMS Sponsored Plans

CMS offers several defined contribution options through 403(b) and 457(b) plans. Employees interested in participating in one of these plans should first speak with a selected provider (listed below) to determine which supplemental plan is best for them. Contributions to these plans are voluntary and can begin or end through an on-line process (consult with your vendor for more information).

You can participate in one of these plans through pre- or post-tax contributions. CMS has joined planwithease.com to provide an online administrative system that helps manage your plans in accordance with the Internal Revenue Code requirements. The IRS has regulations regarding your access to deferred funds, so familiarize yourself with these regulations prior to enrolling in one of these supplemental retirement plans.

Transactions related to 403(b) and 457 plans should be processed online through planwithease.com at www.planwithease.com. Your user ID is your nine-digit Social Security number and your temporary password is your birth date in MMY format. Upon entering the site for the first time, you will be asked to change your user ID and password. After completing your user ID and password for the first time, it is important that you safeguard your information.

Employees wishing to start an investment should meet with an investment provider to establish an account. Salary reduction agreements for new accounts will be made online through www.planwithease.com.

403(b) and 457 Investment Providers:

- VALIC Financial Advisors - www.valic.com
- AXA Equitable - www.axa-equitable.com
- Horace Mann - www.horacemann.com
- ING - www.ingretirementplans.com
- Lincoln Financial Group - www.lft.com
- Financial Benefits - www.securitybenefit.com/cms



MONTHLY EMPLOYEE RATES

Plan and Coverage Tier	Full-Time		Part-Time	
	12 Month Employees	Less than 12 Month Employees	12 Month Employees	Less than 12 Month Employees
State Health Plan - PPO Basic 70/30				
Employee Only	\$0.00	\$0.00	\$432.66	\$576.88
Employee & Spouse	\$510.32	\$680.43	\$942.98	\$1,257.31
Employee & Child(ren)	\$198.06	\$264.08	\$630.72	\$840.96
Family	\$543.54	\$724.72	\$976.20	\$1,301.60
State Health Plan - PPO Standard 80/20				
Employee Only	\$22.76	\$30.35	\$455.42	\$607.23
Employee & Spouse	\$629.64	\$839.52	\$1,062.30	\$1,416.40
Employee & Child(ren)	\$286.16	\$381.55	\$718.82	\$958.43
Family	\$666.18	\$888.24	\$1,098.84	\$1,465.12
Dental - DHMO				
Employee Only	\$16.19	\$21.59	\$16.19	\$21.59
Employee & Spouse	\$44.02	\$58.69	\$44.02	\$58.69
Employee & Child(ren)	\$41.93	\$55.91	\$41.93	\$55.91
Family	\$70.42	\$93.89	\$70.42	\$93.89
Dental - Basic Plan				
Employee Only	\$21.75	\$29.00	\$21.75	\$29.00
Employee & Spouse	\$59.36	\$79.15	\$59.36	\$79.15
Employee & Child(ren)	\$56.53	\$75.37	\$56.53	\$75.37
Family	\$95.04	\$126.72	\$95.04	\$126.72



MONTHLY EMPLOYEE RATES

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Plan and Coverage Tier	Full-Time		Part-Time	
	12 Month Employees	Less than 12 Month Employees	12 Month Employees	Less than 12 Month Employees
Dental - Standard Plan (formerly known as Enhanced Plan)				
Employee Only	\$31.75	\$42.33	\$31.75	\$42.33
Employee & Spouse	\$86.10	\$114.80	\$86.10	\$114.80
Employee & Child(ren)	\$88.08	\$117.44	\$88.08	\$117.44
Family	\$147.65	\$196.87	\$147.65	\$196.87
Vision - Standard Plan				
Employee Only	\$4.64	\$6.19	\$4.64	\$6.19
Employee & Spouse	\$9.01	\$12.01	\$9.01	\$12.01
Employee & Child(ren)	\$9.44	\$12.59	\$9.44	\$12.59
Family	\$13.69	\$18.25	\$13.69	\$18.25
Vision - Premium Plan				
Employee Only	\$8.24	\$10.99	\$8.24	\$10.99
Employee & Spouse	\$17.56	\$23.41	\$17.56	\$23.41
Employee & Child(ren)	\$18.39	\$24.52	\$18.39	\$24.52
Family	\$25.79	\$34.37	\$25.79	\$34.37
Legal Plan				
Employee Only	\$15.75	\$21.00	\$15.75	\$21.00

Rates for all other plans are determined by the amount of coverage, age and/or dependent status. Please see the enrollment system and discuss with your enrollment counselor.



TIME OFF POLICIES

HOLIDAYS

- Permanent employees who are employed for less than twelve (12) months a year are granted ten (10) holidays yearly.
- Permanent employees employed for twelve (12) months a year are granted 11 holidays yearly. Depending upon when Christmas Day falls, an extra day may be granted.

Reference the employee calendar annually to determine the dates chosen by the CMS Board of Education as holidays at www.cms.k12.nc.us/mediaroom/calendars/Pages/Calendars.aspx.

ANNUAL LEAVE

Annual leave is earned monthly by permanent employees who are working or on paid leave for half of the workdays in a month or more. The number of days earned each month increases as years of State service increase. The chart in this section shows how annual leave is earned monthly. For employees who work less than 100% of a workday, annual leave is paid according to the percentage of employment. State regulations, along with regulations established by Charlotte-Mecklenburg Schools, govern when annual leave may be taken. Use of annual leave requires supervisory approval.

Annual leave may be accumulated without any applicable maximum until June 30 of each year. Employees with more than thirty (30) accumulated annual leave days as of June 30 each year, shall have the excess leave converted to sick leave so that only thirty (30) annual leave days are carried forward on July 1. Upon retirement, resignation or termination, an employee will be paid for a maximum of thirty (30) annual leave days.

Annual leave may be transferred when an employee transfers between local educational agencies. Annual leave may be transferred to a State agency if the agency is willing to accept the leave; otherwise, the employee leaving CMS will be paid for up to thirty (30) days accumulated leave. If an employee has a negative annual leave balance at the end of the academic year, a deduction in the appropriate amount will be made to his/her May paycheck, or a subsequent check. If you are a less than twelve (12) month employee in a position that must follow the teacher calendar and hired after the opening of school, you may not accrue the ten (10) annual leave days that are mandatory. Therefore, you may be in a negative balance at the end of the academic year and a deduction will be taken in your May check or a subsequent check.



TIME OFF POLICIES

ANNUAL LEAVE DAYS GRANTED EACH YEAR					
Years of Aggregate Service	Days per Month	9-Month Employee	10-Month Employee	11-Month Employee	12-Month Employee
<2 years	1.17	10.53	11.70	12.87	14.04
2 to <5 years	1.17	10.53	11.70	12.87	14.04
5 to < 10 years	1.42	12.78	14.20	15.62	17.04
10 to < 15 years	1.67	15.03	16.70	18.37	20.04
15 to < 20 years	1.92	17.28	19.20	21.12	23.04
20+ years	2.17	19.53	21.70	23.87	26.04

SICK LEAVE

Employees working or on paid leave for half of the workdays in a month or more earn sick leave computed at the rate of one (1) day per month. Sick leave may be granted for:

1. periods of temporary disability caused by or contributed by any personal illness, injury or other temporary disability, which prevents an employee from performing his or her usual duties;
2. illness in the employee's immediate family and medical appointments that necessitate the employee's attendance;
3. death in the immediate family;
4. medical appointment.

Accumulation: Sick leave can be accumulated indefinitely and may be transferred between school systems, between a school system and a State agency, and between a school system and a community college or a technical institute if the receiving agency is willing to accept the sick leave.

Reinstatement: Sick leave accumulated up to the time of separation from employment may be reinstated provided re-employment occurs in a permanent position within sixty (60) calendar months from the date of separation. For retiring employees, sick leave adds additional service credit but is not paid out. For every twenty (20) days or remainder of twenty (20) days sick leave accrued, the retirement system gives another month toward service years for retirement.



TIME OFF POLICIES

EXTENDED SICK LEAVE

As an employee in an instructional position, excluding teacher assistants, the State provides twenty (20) additional days of sick leave per year, less substitute pay - whether a substitute is used or not - for personal illness or injury. You may use this leave when you have exhausted all eligible accrued leave.

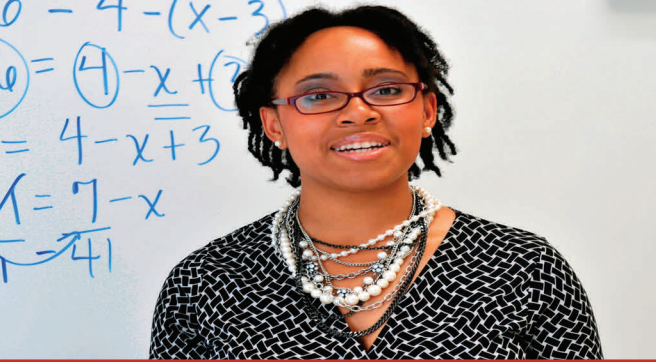
The CMS Board of Education also provides select positions, after one year of employment with CMS, additional sick leave days, less substitute pay, even if a substitute is not used. Combined, these days may not exceed sixty (60) days per academic year and may be used only when eligible accumulated leave has been exhausted. Extended leave cannot be accumulated.

PERSONAL LEAVE

If you are working in a position that restricts the use of annual leave, you may qualify to earn personal leave days. Personal leave is earned at the rate of two-tenths (0.20) days per month or two (2) days per year if you are an eligible ten (10) month employee. Use of personal leave allows you to receive regular pay for the day used, minus substitute pay, even if a substitute is not employed for that day. Personal leave may be used while students are in attendance with prior approval of principal or supervisor. Eligible employees may accumulate unused personal leave and carry a maximum of five (5) days to the fiscal year.

VOLUNTARY SHARED LEAVE

Permanent employees who have exhausted all accumulated paid leave may apply for Voluntary Shared Leave if you are likely to suffer financial hardship from a prolonged absence caused by a serious medical condition. The Voluntary Shared Leave Policy allows fellow CMS employees and family members of other State Agencies to donate a portion of their earned leave to eligible CMS employees.



TIME OFF POLICIES

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To be eligible to use donated leave, you must have no more than ten (10) days of sick and annual leave combined at the time of receipt. If you are prohibited from using annual leave when students are in attendance, you will be eligible with no more than five (5) days of sick leave, and use of donated leave will be determined by regulations in the applicable employment calendar. Instructional employees who are eligible for extended sick leave benefits are to use donated sick leave prior to using the twenty (20) additional extended sick leave days provided by the State and prior to using the forty (40) extended sick leave days provided by the CMS Board of Education.

A permanent employee who has accumulated leave in excess of five (5) sick leave days or five (5) annual leave days may donate annual leave to an employee who has been approved to receive donated leave. Family members may donate annual or sick leave to immediate family members in the same school system, another N.C. school system, community college or state agency. Sick leave may be donated to an employee of a public school system by non-family members. A public school employee cannot donate more than five (5) days of sick leave per year to any one non-family member. A donor may not reduce his or her sick or annual leave balance below one-half of what that person can earn in a year. The combined total of sick leave donated to a recipient from nonfamily members shall not exceed 20 days per year. Donated sick leave shall not be used for retirement purposes.

Employees who donate sick leave shall be notified of the State retirement credit consequences of donating sick leave. That is, the sick leave balance provides an income safety net while employed. Sick leave also has value at retirement. At retirement, a member of the Teachers' and State Employees' Retirement System with an earned sick leave balance receives an additional month of service credit in TSERS for each 20 days plus one additional month if there is a remainder. The additional service credit increases the retirement benefit for the remainder of the life of the retiree.

The term "immediate family" as defined by the Department of Public Instruction includes: spouse, children, parents, brothers, sisters, grandparents, grandchildren, and dependents living in the same household. Also included are step, half and in-law relationships. A donor giving sick leave may not reduce their sick leave balance below one-half of what he or she can earn in a year. The donation of leave is voluntary. The donating employee may not receive compensation in any form. Any employee found guilty of giving or receiving compensation may be subject to dismissal as outlined in G.S. 115C-325. Unused donated leave will be returned on a pro rata basis to actively employed donors on June 30. Voluntary Shared Leave cannot be used after an employee has qualified for Short-Term Disability Benefits.



IMPORTANT NOTICES

MAKING CHANGES DURING THE PLAN YEAR

Once you enroll during your new hire initial eligibility period, you are required to maintain most benefit elections throughout the benefit year, unless you experience a Qualified Life Event, as defined by the IRS. These include:

- Marriage, death of a spouse, divorce, annulment or legal separation
- A change in the number of dependent children; including birth, adoption, placement for adoption, becoming responsible for a stepchild who will reside in your home or death of a child
- Employment change by the employee, spouse or dependent child that results in a loss or gain of health coverage
- Child's loss of eligibility due to age or marriage
- For Dependent Day Care FSA, enrollment into or removal from day care

If you experience a Qualified Life Event during 2012–2013, you have 30 calendar days from the date you experience the event to change your benefit elections. The benefit changes you make must be consistent with your life event, and you will be asked to provide Human Resources with documentation of the event (e.g., birth certificate, marriage certificate, COBRA or HIPAA letter showing loss of coverage). **If you do not make the change within 30 calendar days, you must wait until the next Annual Enrollment period.** To report a Qualified Life Event and to make your mid-year benefit changes online, visit cms.hrintouch.com.

OTHER NOTICES

To view the legal notices related to the health plan, please visit the State Health Plan of North Carolina website at www.shpnc.org.

IMPORTANT NOTICES

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RATE NOTICE AND ESCROW NOTICE FOR LESS THAN 12 MONTH EMPLOYEES

In order to provide continuous medical coverage for less than 12-month employees and their dependents during the summer months (June - August), CMS deducts additional amounts, called escrow payments, to cover the summer months' deductions. The total premiums for June, July and August are divided equally into nine monthly deductions beginning the month of September. For employees who increase their coverage for July 1, additional escrow payments will be collected in one or more of your first payroll checks. **To see your individual rates per paycheck, log on to cms.hrintouch.com and view your employee benefits summary under the enrollment link.**

Charlotte-Mecklenburg Schools reserves the right to amend, modify, suspend or terminate - in whole or in part - the plan at any time without approval, consent or acceptance of participants.

This reservation applies to all active benefit plans including all medical and prescription drug plans, and includes the right to change contributions and available benefits. Charlotte-Mecklenburg Schools will make reasonable efforts to maintain personal information, but it is entirely the responsibility of employees to maintain accurate and current personal information, including address, with the company. Failure to do so could result in loss of coverage.

It is the responsibility of employees and their covered dependents to notify Charlotte-Mecklenburg Schools of changes that may affect the eligibility of covered dependents, including but not limited to (1) the death of the covered employee, (2) divorce or legal separation of the covered employee, (3) a covered dependent child ceasing to qualify as a "dependent child" under the terms of the plan, and (4) a covered member's entitlement to Medicare. Notice of change must be made within 30 days of the change. Failure to notify may result in loss of coverage.



CONTACT INFORMATION

Program Vendor / Group Number	Website Telephone Number
Medical/Prescription Drug North Carolina State Health Plan - Group #S27037	www.shpnc.org Medical - 888.234.2416 Prescription Drug - 800.336.5933
Dental CIGNA - Group #3334489	www.mycigna.com 800.244.6224
Vision UnitedHealthcare - Group #730446	www.myuhcvision.com 800.638.3120
Disability Disability Income Plan of North Carolina	www.nctreasurer.com/dsthome/retirementsystems 877.627.3287
Supplemental Disability The Standard - Group #646598	www.standard.com 800.368.1135
Accident and Whole Life ING Employee Benefits	ing.us/individuals/products-services/employee-benefits 800.537.5024
Specified Disease and MedSupport Unum	www.unum.com/employees 800.635.5597
Permanent Life Texas Life	www.texaslife.com 800.283.9233, ext 6814
Term Life The Hartford - Group #402333	www.thehartfordatwork.com 877.778.1383
Legal Plan Hyatt Legal - Group #150/871	members.legalplans.com 800.821.6400
Flexible Spending Accounts FlexCorp - Group Name: Charlotte-Mecklenburg Schools	www.flexcorp.com 888.505.4557



CONTACT INFORMATION

Program Vendor / Group Number	Website Telephone Number
Retirement Savings Plans (NC Sponsored) <ul style="list-style-type: none"> • 401(k) and 457(b) 	TSERS: www.myncretirement.com / 877.627.3287 Prudential: www.retirement.prudential.com / 866.627.5267
Retirement Savings Plans (CMS Sponsored) <ul style="list-style-type: none"> • 403(b)/457/Roth - VALIC • 403(b)/457/Roth - AXA Equitable • 403(b)/457/Roth - Horace Mann • 403(b)/457/Roth - ING • 403(b)/457/Roth - Lincoln Financial • 403(b)/457/Roth - Security Benefits 	<ul style="list-style-type: none"> • www.valic.com / 800.892.5558, x89982 • www.axa-equitable.com / 704.540.2954 • www.horacemann.com / 704.532.1111 • www.ingretirementplans.com / 888.818.3246 • www.lfg.com / 877.232.8868 • www.securitybenefit.com/cms / 800.888.2461, x3347
Discount Home & Auto Insurance <ul style="list-style-type: none"> • MetLife • Liberty Mutual • Nationwide • Horace Mann 	<ul style="list-style-type: none"> • 800.438.6388 • 800.835.0894 • 704.549.4800 • 704.532.1111
Discount Purchasing Program Purchasing Power - Group Name: Charlotte-Mecklenburg Schools	www.cms.purchasingpower.com 800.537.3134
CMS Benefits Information and Assistance <ul style="list-style-type: none"> • Leave management • Retirement questions • For questions the vendors cannot answer 	980.343.4732



NOTES



NOTES

This guide is intended to summarize the benefits you receive from Charlotte-Mecklenburg Schools. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.

