

INSURANCE BENEFITS FOR STATE EMPLOYEES

The State of North Carolina provides health care benefits to teachers, employees, retirees, and their eligible dependents according to the provisions and limitations of North Carolina General Statutes. Health Insurance is offered to every permanent employee that is working at least (30) hours per week. Employees have (30) days to enroll in health insurance coverage from the date of hire. If the employee applies for health insurance after the (30) day period, there may be a 12-month waiting period for pre-existing health conditions.

DEPENDENTS

Eligible dependents include:

- Legal Spouse;
- Unmarried children under age 26 including natural, legally adopted, foster children, children for whom the employee is court-ordered guardian and stepchildren of the employee, as long as the employee is legally responsible for such child's maintenance and support;
- An unmarried child who is physically or mentally incapacitated, to the extent that he or she is incapable of earning a living, and such handicap developed or began to develop before the dependent's 26th birthday.

Please note that an individual cannot be enrolled as a dependent under the Plan if he or she is enrolled as an employee. In addition, a dependent cannot be enrolled under two Plan contracts at the same time.

HEALTH INSURANCE

The State of North Carolina provides health care benefits to teachers, employees, retirees, and their eligible dependents according to the provisions and limitations of North Carolina General Statutes. Health Insurance is offered to every permanent employee that is working at least (30) hours per week. The following Health Care Plan options are available as Preferred Provider Organization (PPO) Options:

1. Enhanced (80/20)
2. Consumer Directed Health Plan
3. Traditional (70/30)

Active Employee Premiums									
Participation in Wellness Activities									
Wellness Activities		All 3	Two Activities Completed			One Activity Completed			None
Smoking Attestation		<input checked="" type="checkbox"/>							
PCP Selection		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		
Health Assessment		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	
Plan Options	Employer Share	Employee / Retiree Share							
Enhanced 80/20	\$448.12	\$13.56	\$28.56	\$28.56	\$33.56	\$43.56	\$48.56	\$48.56	\$63.56
Consumer Directed	\$448.12	\$0.00	\$10.00	\$10.00	\$20.00	\$20.00	\$30.00	\$30.00	\$40.00
Traditional 70/30	\$448.12	\$0.00							
Dependent Premiums									
Dependent Group					Enhanced 80/20		Consumer Directed		Traditional 70/30
Employee + Child(ren)					\$272.80		\$184.60		\$205.12
Employee + Spouse					\$628.54		\$457.68		\$528.52
Employee + Family					\$666.38		\$506.64		\$562.94
Total Employee Contribution = Active Employee Share + Dependent Premium									

Click here for a comparison of the plans:

<http://www.shpnc.org/library/pdf/annual-enrollment/2015/actives-comp-chart.pdf>

<http://www.shpnc.org/myMedicalBenefits/ppo/enrollment/2014-2015-rate-sheets.aspx>

NC FLEX BENEFITS

The NCFlex Program provides a variety of pre-tax plans available to state agency, university, and select community college employees. Employees are eligible to participate in NCFlex if they are a state agency or university employee working 20 or more hours per week in a permanent, probationary, or time-limited position. Specific information on each of the plans can be located on www.ncflex.org. However, a brief summary of the available plans follows.

Effective Dates of Coverage

You have 30 days from the date of hire to enroll in the NCFlex programs. Employees can enroll in NCFlex online using ESS. If you do not enroll at the time of hire, you will have the opportunity to enroll each year during annual enrollment which is usually in the fall. Unlike health insurance, you do not have a choice for effective date of coverage. NCFlex benefits will be effective the 1st of the month following the date of hire. For example, if an employee is hired on 4/5/13, their Flex benefits would be effective 5/1/13. Unlike health insurance where you pay a month in advance for the next month's coverage, NCFlex premium deductions pay for the current month's coverage. This means that NCFlex premiums deducted from April paycheck pays for NCFlex coverage for April.

Health Care Spending Account

The Health Care Flexible Spending Account (HCFSA) is a supplement to the current health insurance. Through the HCFSA, employees may choose to contribute a set amount of money to an account through payroll deduction on a pre-tax basis. With this account, employees are reimbursed with the pre-tax dollars set aside to pay for medical, dental, or other health care expenses not covered by a health plan. Employees never pay taxes on the money received from the spending account which helps health care dollars go farther. The annual contribution cannot be less than \$120 a year (\$10 per month) or greater than \$2,500 a year (\$208.33 per month).

Reimbursement Process

You have two options for reimbursement:

Option One is to complete the HCFSA Claim Form and submit the HCFSA Form along with the required documentation to P & A Group. Reimbursements are usually processed within one week and are directly deposited into the same bank account that your paycheck is deposited.

Option Two is to use the NCFlex Convenience Card. The Convenience Card allows you to pay a provider/vendor directly from your HCFSA at the point of purchase for eligible health care expenses. The card reimburses up to your annual election. You will still need to submit receipt documentation and a HCFSA Claim Form EXCEPT when the transaction equals a copayment amount from your prescription, medical, dental, or vision plan. There is no fee for the convenience card option.

Dependent Day Care Spending Account

The Dependent Day Care Flexible Spending Account (DDCFSA) is designed to benefit employees with young dependent children or disabled dependents of any age. Eligible day care expenses may be reimbursed for:

1. Your "qualifying child" (including a stepchild, foster child, child placed for adoption, or younger brother or sister) under age 13 who has the same principal residence as you for

- more than ½ the year and does not provide more than ½ of his/her own support during the calendar year; OR
2. Your “qualifying child” (as defined above) of any age, spouse, or other dependent who receives over ½ of his/her support from you (e.g. your disabled elderly parent), who is physically or mentally incapable of caring for himself or herself and has the same principal place of residence as you for more than ½ of the year. To reimburse day care received outside of your home, your disabled dependent must spend at least 8 hours per day in your home.

NOTE: Special rules apply for divorced or separated parents with dependent children. Generally, the child must be a dependent for whom the employee can claim an income tax exemption. In other words, the employee must have legal custody of the child for over ½ of the year for day care expenses to be reimbursed through the DDCFSA.

Vision Care Plan

The NCFlex Vision Care plan is administered by Superior Vision Services (SVS). Under this plan there are three plan options:

- Core Wellness Exam (no monthly premium cost, \$20.00 copay for exam only)
- Basic Plan – Exam and Materials
- Enhanced Plan – Enhanced Exam and Materials

All these plans offer in-network and non-network services. However, using an in-network provider will result in less expenses for the employee. Employees have a choice of over 1,800 vision providers in the SVS network that includes ophthalmologists, optometrists, and optical companies. Please keep in mind that employees are responsible for paying any charges in excess of the covered benefit.

There is NO waiting period for first-time enrollees. However, if coverage is elected and dropped the following year, the employee will have to wait an additional two years before being allowed to get back in the plan.

The Voluntary Accidental Death and Dismemberment Insurance Plan

AD&D is insured by A.C. Newman and Company on behalf of Gerber Life Insurance Company. It pays a benefit if the employee suffers a loss as the result of a covered accident while insured under the plan. It also pays a benefit for certain disabling injuries that occur while covered.

Employees can elect to cover spouses and dependent children. The coverage is effective 24-hours a day, 365 days a year and includes accidents on or off the job.

Employees may choose from \$50,000 up to \$500,000 of principal sum as insurance coverage.

If an employee or their spouse are both eligible (as state or university employees) to elect this coverage, both may elect to participate as employees, but only one may enroll for employee and family coverage. The spouse who elects employee and family coverage will not have coverage for his/her spouse, only children. In addition, an employee cannot be covered as both an employee and a dependent.

Core AD&D

A \$10,000 core Accidental Death & Dismemberment (AD&D) benefit, if elected, is provided at no cost by the State of North Carolina. The NCFlex Core AD&D is in addition to any NCFlex Voluntary AD&D insurance plan or any other coverage an employee may have under any other insurance policy. To have the Core AD&D \$10,000 insurance benefit, employees must enroll in the NCFlex **Core** AD&D plan. Coverage may end at any time, as determined by the State of North Carolina.

Cancer Insurance

Cancer Insurance is provided through Allstate Workplace Division (AWD). Employees have three plan options (Low, High, and Premium) and two coverage levels to choose from depending on how much coverage is needed.

In addition to cancer coverage, this insurance pays benefits for 29 other specified diseases such as Muscular Dystrophy, Multiple Sclerosis, Tuberculosis, Sickle Cell Anemia, and Cystic Fibrosis.

As a new hire, employees enrolling within the first 30 days from the date of hire, may elect coverage on a guaranteed basis (without providing Evidence of Insurability – EOI) and coverage is effective the first of the month following the date of hire. An EOI form is a way of providing proof of good health. This evaluation may include questions relating to current health status, medical history, and family medical history. If enrolling **at a later date**, employees will have to provide an EOI form to AWD for approval before coverage becomes effective.

Critical Illness

NCFlex offers a Critical Illness Insurance plan. The insurance is administered by MetLife and complements existing medical coverage, but does not replace it. The coverage pays a lump-sum payment when a covered person experiences a covered condition. Critical Illness Insurance covers the following conditions and groups them into (3) distinct categories (as defined by the group certificate):

Category (1)	Category (2)	Category (3)
Incorporates certain cancer -related conditions:	Incorporates certain heart -related conditions:	Incorporates certain other conditions:
<ul style="list-style-type: none">• Full Benefit Cancer• <i>Partial Benefit Cancer*</i>• Bone Marrow Transplant	<ul style="list-style-type: none">• Heart Attack• Stroke+• <i>*Coronary artery bypass graft*</i>• Heart Transplant	<ul style="list-style-type: none">• Major organ transplant (other than bone marrow & heart)• Kidney failure

For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should the covered individual experience another one of the covered conditions in that category while the certificate is in force.

If diagnosed with a covered condition in any of the three categories (cancer, heart, or other) and policy and certificate requirements are met, an employee can receive a lump-sum benefit payment up to \$15,000. The maximum you can receive in any one category is \$15,000. After \$15,000 has been paid in any category, that category will close and no additional payments for any other covered conditions within that category will be paid. The maximum an employee can receive across all three categories is \$45,000. Once a \$15,000 category benefit amount has been paid in each of the three categories for a total of \$45,000, the coverage is terminated and the payroll deduction will stop.

Coverage is available for the employee, spouse, and child(ren). If an employee or their spouse are both eligible, both may elect to participate as employees, but only one may enroll for employee and family coverage. An employee may NOT be covered as both an employee and a dependent.

Group Term Life

Voluntary Group Term Life Insurance pays a benefit to an employee's beneficiary(ies) if the employee dies while covered under the policy. Please note that this is strictly a life insurance policy that provides a benefit upon death. There is no accumulated cash value.

New Hires enrolling within the first 30 days of employment may elect coverage up to \$100,000 without providing Evidence of Insurability (EOI). An EOI form is a way of providing proof of good health. This evaluation may include questions relating to current health status, medical history, and family medical history. If enrolling or increasing coverage **at a later date**, employees will have to provide an EOI form to ReliaStar Life for approval before coverage can become effective.

Monthly premiums are deducted on a pre-tax basis and based on the employee's age as of January 1st of the current plan year and the coverage amount elected. Coverage can be elected in increments of \$10,000. A minimum of \$20,000 is available up to a maximum of \$500,000 of coverage.

Coverage is also available for a spouse or child(ren). Spouse or child(ren) premiums are deducted on a post-tax basis and is also based on the age of the covered employee as of January 1st of the current plan year.

Dental Coverage

NCFlex offers both a Low and High option dental plan through United Concordia (UCCI). Employees can visit a network or non-network provider and get the same amount of coverage, but can save more money by visiting a UCCI network dentist. For a summary of benefits and a comparison of the NCFlex dental plan and the agency specific MetLife dental plan, please click on the link listed below under the 'Agency Specific Insurance Benefits' section.

QUALIFYING LIFE EVENTS

If at any time during your Plan Year a Qualifying Life Event occurs, you can change your Health Insurance/ NCFlex coverage for the remainder of the year. **You will only be able to make changes to your benefits as it relates to the specific Life Event that has occurred.** Changes must be made within 30 calendar days of the life event. For detailed information as to what changes can be made to each of your benefits based on a Life Event, please go to the www.ncflex.org website, under "General Benefits Information" and select "Life Events."

Qualifying Life Events are not the same for the State Health Plan and NCFlex. Therefore, please refer to the following:

State Health Plan Status Changes:

Here are some examples of what may be considered as Qualifying Life Events. Please refer to the "When Coverage Begins & Ends" section of the N.C. State Health Plan Benefits Booklet (www.shpnc.org) for detailed information on Qualifying Life Events.

- Change in legal marital status which includes marriage, death of a spouse, divorce, legal separation, or annulment.
- Dependents change due to birth, adoption, placement for adoption, or death of the dependent.
- You, your spouse, or your dependents terminate or commence employment, resulting in the loss or gain of health coverage.
- You, your spouse, or your dependents reduce or increase their hours of employment.
- You, your spouse, or your dependents are entitled to coverage under Part A or Part B of Medicare, or Medicaid.
- Your dependents cease or commence to satisfy the requirements for coverage due to attainment of age or their own employer sponsored health care coverage.
- You, your spouse, or your dependents commence or return from an unpaid leave of absence such as Family Medical Leave or military leave.

- You receive a court order to provide coverage for your child(ren).
- There is a substantial change (at least \$50 per month) in the premiums and/or benefits in the plan covering dependents. (*Example: Spouse covers dependent child(ren) and the cost of spouse's coverage increases at least \$50 per month, dependents can be added to the State Health Plan*).

NCFlex Status Change Events:

- Marriage
- Death of Spouse or Child
- Legal Separation for at least 90 days or Divorce
- Birth, Adoption, Placement for Adoption, or Change in Legal Custody
- Dependent Child ineligible due to Age or Marriage
- Termination of Employee's employment
- Spouse begins employment and gains coverage
- Spouse terminates employment and loses coverage
- Employee changes from part-time to full-time and becomes benefit eligible (20 or more hours)
- Spouse changes from part-time to full-time and becomes benefit eligible (20 or more hours)
- Employee changes from full-time to part-time and loses eligibility (less than 20 hours)
- Spouse changes from full-time to part-time and loses eligibility (less than 20 hours)

How to Make Benefit Changes due to a Life Event:

If you wish to make changes to your insurance elections, ***notify your Benefits Representative immediately***. You only have **30 days from the Life Event** to make changes to your benefits. Your change in elections must be consistent with your status change and may be subject to approval. Documentation may be required. Changes to dental benefits could result in waiting periods, read the benefit details carefully

Please follow these steps to make changes to your benefits when a Qualifying Life Event occurs:

1. Notify your Benefits Representative that you want to make changes to your benefits based on a Life Event (if applicable, provide necessary documentation).
2. The Benefits Representative will create a Benefits Adjustment Reason in the HR Payroll System which will provide you a link in ESS to make changes to your benefits based on your Life Event.
3. After creating the Adjustment Reason, the Benefits Representative will advise you to go online to ESS at <https://mybeacon.nc.gov> to make changes to your benefits. *For instructions on how to enroll in benefits through ESS, please visit BEST Shared Services' website at <http://www.ncosc.net/BEST/support/index.html> and refer to the Benefits Enrollment Guide for ESS. The "Step by Step Guide through ESS" provides detailed steps and screenshots.*

Important Note: Employees MUST make their benefit changes online within 30 days from the Qualifying Life Event.

AGENCY SPECIFIC INSURANCE BENEFITS

In addition to the state-sponsored insurance programs, the Department of Public Safety can approve and make available other insurance options for DPS employees. These insurance programs are approved through the DPS Insurance Committee and are administered through private insurance agencies/brokers.

The supplemental agency-specific plans are NOT part of N.C. State Government and, therefore, are NOT transferable if you leave DPS and transfer to another State Agency.

The following supplemental insurance is available for DPS employees:

MetLife Dental - The MetLife dental insurance is comparable to the NC Flex high option dental plan. Monthly payroll deductions for MetLife are made after taxes have been taken out, while the NCFlex Dental Plans have monthly payroll deductions taken out PRIOR to taxes.

NC HEALTHSMART:

NC HealthSmart is an initiative by the State Health Plan to provide employees with resources and information to be as healthy as you can be. On the www.shpnc.org website, please visit the NC HealthSmart Wellness Programs link to view a wealth of resources that can help you reach your health and wellness goals. This link includes:

- Personal Health Portal – Login and take a Personal Health Assessment (PHA) and receive a Personal Action Plan.
- Worksite Wellness Toolkit – Learn how to create a health-friendly workplace using NC HealthSmart tools and resources.
- Review Your Preventative Care & Immunization Benefits
- Wellness Services – Provides information on quitting tobacco, incorporating more nutritious foods into your diet, reducing stress, etc.
- Disease and Case Management Services

NC HealthSmart also includes information for contacting a Health Coach who would be available to answer questions you may have concerning your or your family’s health. Please visit www.shpnc.org website for more information on this program.

ENROLLMENT INFORMATION

Plan Type	How to Enroll	When to Enroll	Effective Date of Coverage
State Health Plan	Employees will enroll online in the HR Payroll System portal under their My Data (ESS), My Benefits links	Employees must enroll within 30 days from their hire date.*	1 st of the month following date of hire, or 1 st of the second month following date of hire
NC Flex Plans	Employees will enroll online in the HR Payroll System portal under their My Data (ESS), My Benefits links	Employees must enroll within 30 days from their hire date.*	1 st of the month following date of hire
Agency Specific Plans	Employees will enroll by submitting the appropriate enrollment form to DPS Payroll or the Insurance Vendor	Employees must enroll within 30 days from their hire date.*	Plans will become effective after the 1 st payroll deduction
Total Retirement Plans (401k & 457)	Employees have 4 options to enroll: <ul style="list-style-type: none"> • Employees can enroll online by visiting http://www.NCPlans.prudential.com • Employees can enroll by submitting a 401k or Deferred Comp enrollment form to Prudential; 	Employees may enroll at any time.	Plans will become effective after the 1 st payroll deduction

	<ul style="list-style-type: none"> • Employees can enroll by contacting their local Education & Enrollment Manager; • Employees can enroll by calling 1-866-NCPlans or 1-866-627-5267 		
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***NOTE:** For the State Health Plan and NC Flex plans, if the 30 day enrollment opportunity is missed, the employee will have to wait for the next open enrollment. For agency specific plans, if the 30 day enrollment opportunity is missed and the employee has the option to enroll prior to the next open enrollment, pre-existing conditions or waiting periods may apply.

AFFORDABLE CARE ACT

Location: <https://www.ncdps.gov/emp/BenefitsandSafety/MarketplaceNotice9-25-13.pdf>

The ACA offers individuals to buy private health insurance through a 'Health Insurance Marketplace', also referred to as 'The Exchange'. This allows you to find private health insurance options to compare with the State's health coverage; to ensure the health coverage you choose meets your needs and fits your budget. In purchasing private insurance thru the Exchange, you may be eligible for a tax credit, which may result in a lower premium. However, please be aware that if you purchase a private health plan through the Exchange, you may lose your employer contribution to the health benefit plan offered by the State.

Please remember, purchasing private health insurance through the Exchange is not mandatory. It is totally up to you to choose insurance through your employer or a private company within the Exchange. But, as your employer, North Carolina Department of Public Safety has an obligation to inform you of your options for health care.

UNEMPLOYMENT INSURANCE

Office of State Personnel maintains a centralized Unemployment Insurance Cost Management Program to provide effective claims administration and control of benefit costs.

WORKER'S COMPENSATION

The purpose of the Workers' Compensation Act is to provide medical benefits, compensation for lost time from work and compensation for any permanent or permanent partial disability that results from a compensable job related injury. The North Carolina Department of Public Safety is self-insured for the purpose of administering the Workers' Compensation Act. Workers' compensation expenses are paid from the department's current operating budget. All workers' compensation claims are handled by a third party administrator (TPA). The TPA is CorVel. Employees can contact the Human Resources Workers' Compensation office or CorVel with questions regarding their workers' compensation benefits. CorVel decides whether a claim is compensable under the workers' compensation laws.

Employee Responsibilities

1. Immediately report any injury/illness by notifying the supervisor or work location designee when an on the job injury/illness occurs.
2. Provide written notice to the work location that an injury/illness occurred by completing the DPS WC-EE Form.
3. Accept medical treatment by a medical provider approved by the employer/CorVel to treat the injury. Obtain and provide a Medical Authorization Form for the treating physician to complete.

4. Follow the prescribed treatment to affect a cure for the injury (NOTE: Refusal may bar the employee from further compensation until such refusal is resolved).
5. Provide supervisor with any medical restrictions (NOTE: Refusal to comply with work restrictions may bar the employee from further compensation.)
6. Employees without restrictions shall return to the regular work schedule).
7. Provide supervisor with an out of work medical note. The supervisor will forward a copy of the medical note to the Workers' Compensation office.
8. Maintain contact with supervisor weekly while out of work.

Employees whose injury/illness is covered under Workers' Compensation are eligible for a benefit equal to 66 2/3% of the employee's average weekly earnings up to a maximum established by the Industrial Commission after a required seven (7) day waiting period. During the seven (7) day waiting period, employees may elect to exhaust sick or approved leave or be on leave without pay.

Employees who are in Criminal Justice Certified/Sworn position and are injured as a result of a heightened risk or special hazard, or an Adult Correction employee that is injured as a result of a direct and deliberate act of an offender/inmate may be eligible for Salary Continuation which is full pay for up to two years from the date of disability.

Employees who return to work but continue to require medical or therapy visits to reach maximum medical improvement will receive paid leave for time away from work for visits authorized by CorVel..
Death Benefit

In the event of death resulting from an injury arising out of and in the course of an employee's employment, compensation is paid to the surviving spouse and/or dependents for 500 weeks or until the child reaches their 18th birthday, whichever is longer. There is a \$10,000 allowance for funeral expenses.

STATE EMPLOYEE'S CREDIT UNION

As a North Carolina State Government employee, you are entitled to membership with the State Employees' Credit Union (SECU). You and your immediate family (spouse, parents, children, siblings and others maintaining a single economic unit) may become members of SECU by opening a \$25 share account, your membership account. This membership allows you to take advantage of SECU's excellent rates and services.

SECU is a not-for-profit financial cooperative owned by state and public school employees of North Carolina and their families. SECU has been providing consumer financial services for more than 70 years and serves nearly 1.6 million members. Unlike profit-oriented institutions, SECU's purpose is to serve members by providing fair, convenient, low-cost services. SECU has more than 230 branch locations, 1,000+ no-surcharge Cash Points ATMs, 24/7 call centers, a Voice Response Service and a website www.ncsecu.org.

To open a share account, visit your local SECU branch or contact the call center and provide a copy of your most recent pay stub to verify employment with the State of North Carolina. If joining through a family member, provide their social security number and/or share account number.

Deposit Account Services:	
Share Account	Coverdell Education Savings Account
Checking Account	Holiday Cash Account
Money Market Account	Health Savings Account

Cash Points Global Account Share Term Certificates (6-60 mos.) Individual Retirement Accounts (IRAs)	Summer Cash Account Trust Deposit Accounts Bridge Account
Loan Services	
2 and 5 Year ARMs Fixed Rate Mortgages First Time Homebuyer Options Green Mortgages Green Second Mortgages Biweekly Mortgages Reverse Mortgages Deed of Trust and Second Mortgages Home Equity Loans Salary Advance Loans w/ SALO Cash Club Mortgage Assistance Program New Vehicle Loans Used Vehicle Loans	Green Vehicle Loans GAP coverage for Auto Loans Mobility Accessible Vehicle Loans Recreational Vehicle Loans Boat Loans Personal Watercraft Loans Motorcycle Loans Computer Loans Open end Unsecured Loans Share Secured Loans Term Notes VISA Credit Card
Life Stages Programs	
Fat Cat (Birth – 12 years) Zard (13-19 years) Off to College/Off to Work (19-25) Golden Circle (50 and over)	
Insurance Services	
Term Life Long Term Care Auto, Homeowners & Other Personal Lines Health including Dental Credit Life & Disability	
Investment Services*	Trust Services*
Investment Advisory Accounts through Credit Union Investment Services (CUIS)	Offered through MEMBERS [®] Trust Company
<i>*Securities and Trust products are not credit union deposits, are not insured by the NCUA or any federal government agency, are not obligations of or guaranteed by the credit union or any affiliated entity, and involve investment risks, including the possible loss of principal.</i>	
Electronic/Convenience Services	
Direct Deposit Payroll Deduction Funds Transfer Overdraft Protection Wire Transfer Services Foreign Currency Exchange Member Photo ID Program ID Check – Internet Security Car Buying Service Online Financial Assessment Tool ASK-SECU Voice Response Service “My SECU” – personalized ATM options	<ul style="list-style-type: none"> • Online Member Access at www.ncsecu.org with Mobile Access, Two-Way Text Messaging, Alerts, BillPay, online transfers & loan advances, E-statements, check images • Cash Points & Visa Check Card with free access to 1,000+ no-surcharge Cash Points ATMs • ATM, Braille & large print statements (visually impaired) • 24/7 Call Centers – Toll-free 1.888.732.8562 or 919.857.2150 locally in Raleigh • Money Management Services through BALANCE
Additional Branch Services	
Cashiers Checks Safe Deposit Boxes Savings Bonds VISA Gift Cards	Coin Sorter Services Free Notary & Signature Guarantee Services Discount Theme Park tickets (seasonal) Tax Preparation Services (seasonal)

Additional Information can be found here: www.ncsecu.org

EMPLOYEE ASSISTANCE PROGRAM

The Department of Public Safety provides an Employee Assistance Program as a benefit to assist employees who may be experiencing personal problems. The program seeks to maintain and restore individual health and well-being, improve productivity and retain valued and experienced employees. The EAP is sponsored and maintained by DPS Human Resources. McLaughlin Young Group EAP Services provides the contract services. There is no fee for the services provided by the EAP. However, any cost associated with recommended treatment with a professional resource is the employee's responsibility. The Employee Assistance Program includes free and confidential assessments and referrals for you and your family members. The EAP provides assistance and resources to help you deal with a wide variety of difficulties. Trained Care Coordinators are ready to help you solve your problems so that you can maintain a sense of well-being and workplace productivity.

Benefits of using the EAP

- It costs you nothing.
- It's available for you and your family.
- It provides practical solutions
- It's easy to access.
- It's confidential.
- It provides referrals

Issues Addressed by EAP

- Dealing with stress at home or in the workplace.
- Coping with the impact of a tragedy.
- Quitting smoking.
- Coping with loss or grief.
- Suffering from domestic violence.
- Resolving marital, parenting, and family problems.
- Living with depression or anxiety.
- Experiencing problems with co-workers
- Having trouble with personal finances.
- Substance Abuse / Alcoholism

EAP Services:

- Telephonic or Face-to-Face Assessment
- Self-Assessment Tools
- Legal Referrals
- Crisis, Risk, and Referral Assessments
- Online Health and Wellness Resources
- Financial Counseling & Planning

McLaughlin Young Contact Information:

To access any EAP services, call McLaughlin Young EAP Services toll free at 1-888-298-3907 or 704-717-5295.

Online Resource

The McLaughlin Young website, www.mygroup.com, provides a variety of online resources including articles, seminars, and skill builders on a wide variety of topics. This free resource is available 24 hours a day.

The user name is: **NCDPS**

The password is: **Guest**

WE CARE PROGRAM

WE CARE is an initiative created by the North Carolina Department of Public Safety to address employees' overall wellness. WE CARE stands for Wellness Education Committed to Assisting and Reaching our Employees and is supported by the NCDPS Employee Wellness and Resilience Committee. The purpose of the WE CARE initiative is to provide all DPS Employees with positive reinforcements through multiple avenues and to support them when they are faced with adverse situations. This mission of supporting all DPS Employees through adverse situations reinforces that WE CARE for the whole person, physically, mentally and emotionally by providing opportunities to address issues that may influence the overall job performance, career development, and well-being of all DPS Employees.