Employee Benefits
Cabarrus County Schools

Retirement

Teachers’ and State Employees’ Retirement System:

♦ A mandatory 6% pre-tax deduction is taken from your paycheck each month. The State of NC matches the deduction.
♦ Under current law, if you were hired as State of North Carolina employee prior to August 1, 2011, you will continue to be vested in the Retirement System after five years of service/contribution. If you were hired on or after August 1, 2011, you will be vested after ten years of service/contribution.
♦ Short-term and long-term disability benefits are available to employees who meet the required criteria under the retirement system.
♦ If you die while in active service after one year as a contributing member, there is a death benefit included in the retirement system. The death benefit is payable to your beneficiary equaling the employee’s annual salary (minimum of $25,000 and a maximum of $50,000) and a refund of the 6% deductions that have been taken from your paychecks.

Supplemental Retirement Income Plans (Optional)

NC 401(k): The NC 401(k) plan is a defined contribution plan, which means you may contribute a certain amount to the Plan, plus you may choose how you want to invest your money based on your unique retirement goals and how many years you have until retirement.

Tax Deferred Annuities: 403(b) and 457 plans are available through various brokers.

Health Insurance Plans

Smart Choice PPO (BCBS): Blue Cross and Blue Shield of North Carolina offers a PPO, Preferred Provider Organization, with two options that you can tailor to your family’s health insurance needs.

Dental Insurance Plan

Ameritas Dental: A full service dental plan that covers routine cleanings every six months in full. Minor procedures are covered at 80% and major procedures at 50% after a $50 deductible. Participants may use the dentist of their choice.

Vision Insurance Plan

Community Eye Care: A vision plan that covers a routine eye exam for $20 and provides an allowance of $150 for glasses or contacts once per year per person enrolled on the employee’s coverage.
Supplemental Insurance Plans (Optional)

Flexible Benefit Administrators: Administers our Health Care Reimbursement and Dependent Daycare Accounts. You are issued a Flex Card that allows you to pay for eligible pre-tax account expenses electronically at approved service providers.

Allstate Cancer: Cancer plan offers you coverage should you be diagnosed with cancer or 29 specified diseases.

AUL Short-Term Disability: Short-Term Disability insurance designed to protect your salary if you are out of work due to a sickness or an accident.

CAIC Critical Illness: Critical Illness plan can reduce the financial stress of a major illness by putting money directly into your pocket when you need it most.

Lincoln National Term Life: Term Life insurance coverage that provides a basic $5,000 of life insurance at no cost to the employee. Optional coverage amounts ranging from $10,000 to $250,000 for the employee and dependent coverage are available at a minimal cost.

Texas Life Whole Life: Permanent Whole Life insurance coverage for yourself up to $100,000. Spouses’ can be covered up to $50,000.

Leave Time

Paid Annual Leave (Vacation): Includes both scheduled and unscheduled days off. Number of days earned per month based on length of state service. Annual Leave accumulates up to 30 days with excess changing to sick leave on June 30th each year. All vacation granted is upon the approval of the immediate supervisor.

Paid Holidays: Ten or eleven holidays per year.

Paid Sick Leave: One day per month employed, accumulates indefinitely.

Leave of Absence with Pay: Jury duty, court appearances, and up to twelve days of military leave per year.

Leave of Absence without Pay: Parental leave (for birth or adoption of child), education leave, or any other reasons approved by the Superintendent and the Board of Education.

Longevity Pay: Available to teachers and classified employees with at least 10 years of state service, paid annually during the month following “anniversary” month.

Additional Great Benefits

School Identification Card: Allows free admission to selected Cabarrus County Schools’ events.

State Employees Credit Union: Any employees may become a member. Apply directly at any branch.

Liberty Mutual: Employees receive discounted rates on their auto and home insurances.
Employee Assistance Program (EAP): Free confidential help with work or personal problems through United Family Services.