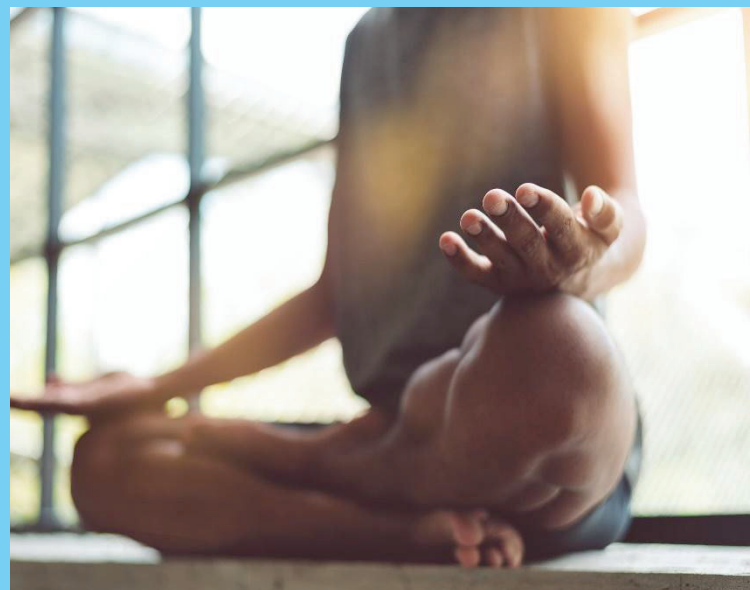
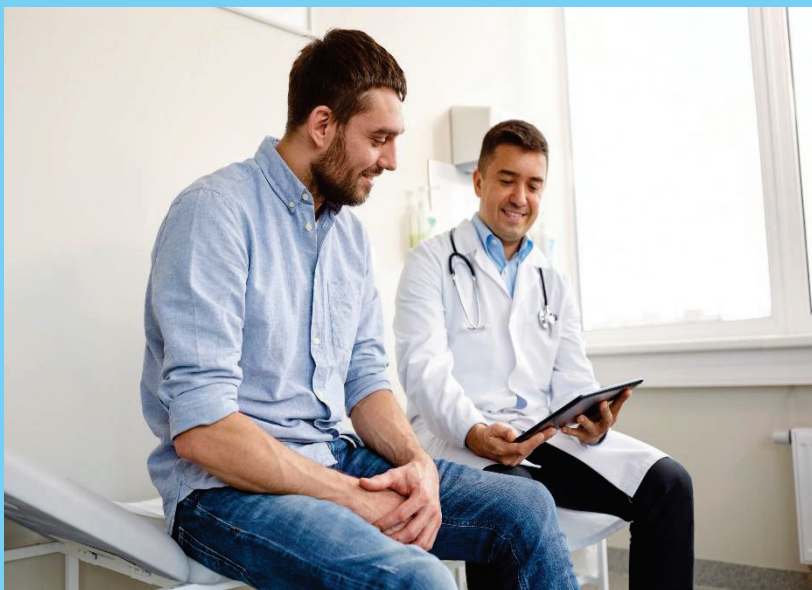
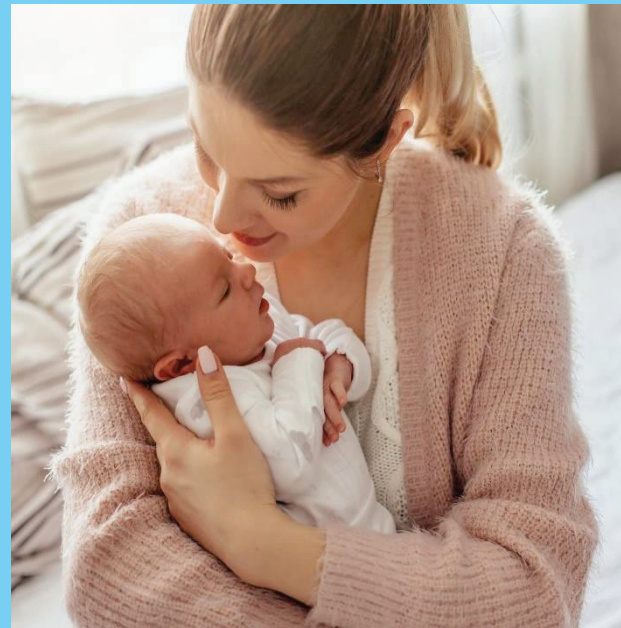




NATIONAL BOARD FOR
CERTIFIED COUNSELORS®
AND AFFILIATES

2025 Benefits Guide



Insurance Contacts

Refer to this list when you need to contact one of your benefit vendors. For general information, contact Human Resources.

MEDICAL

Blue Cross & Blue Shield of NC
Network: Blue Options PPO
877-258-3334
Group # 14160883
www.BlueCrossNC.com

DENTAL

Principal Financial Group
Network: Principal PPO
800-247-4695
Group # 1107530
www.principal.com

VISION

VSP
Network: VSP Choice
800-877-7195
Group # 30031810
www.vsp.com

HEALTH SAVINGS ACCOUNT

HSA Bank
800-357-6246
www.hsabank.com

TELEHEALTH

Blue Cross & Blue Shield of NC
855-549-2214
Group # 14160883
www.teladoc.com

PET INSURANCE

MetLife
855-934-6153
www.metlifepetinsurance.com

LIFE & DISABILITY

Principal Financial Group
800-245-1522
Group # 1107530
www.principal.com

LONG TERM CARE *

UNUM
800-275-8686
Group # 00115075
www.unum.com

*Only applicable employees that were grandfathered into this plan.

FLEXIBLE SPENDING ACCOUNT

Flores & Associates
800-532-3327
www.flores247.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

BHS
800-327-2251
Group # NBCC
Portal.BHSONline.com

RETIREMENT BENEFITS 401K

Nationwide
888-867-5175
Group # 25651
www.Nationwide.com/myretirement

Marsh McLennan Agency
Employee Benefits Services
855-313-1075
ebservices@marshmma.com

A dedicated team to assist you with:
Concerns or issues with claims
How to obtain ID cards
General benefit coverage

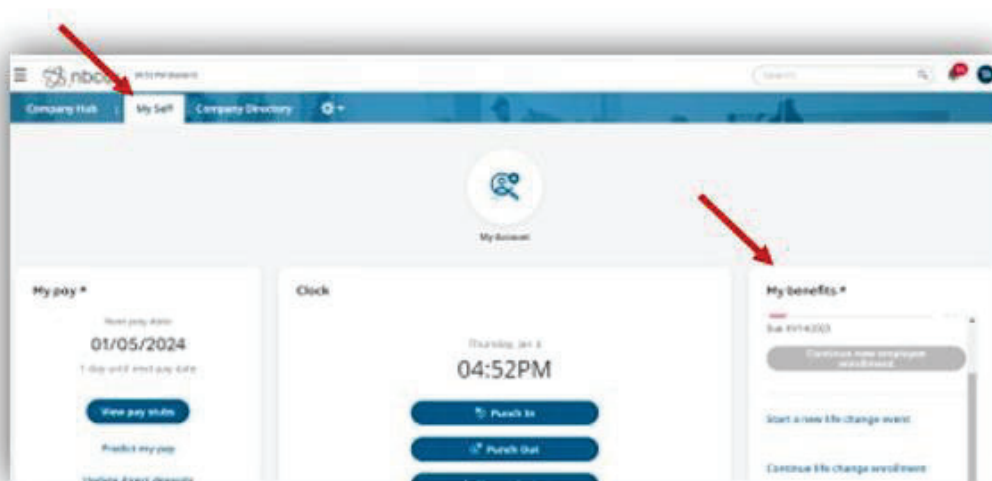
The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

WHO IS ELIGIBLE?

If you are a full-time employee working 30 or more hours per week, you are eligible to enroll in the benefits described in this guide first of the month following your date of hire. Eligible dependents include your legally married spouse and dependent children. Dependent children are eligible for medical, dental, and vision coverage up to age 26.

HOW TO ENROLL

Please log in to the UKG benefits portal to make elections. Navigate to the My Self tab. Under My benefits, Start Open Enrollment.



You are required to use the Open Enrollment Wizard to make changes or updates to your benefit plans. Once open enrollment is closed, you will not be able to add, change, or delete benefits unless you experience a Qualifying Life Event.

Employees will have a passive enrollment, where you will be automatically re-enrolled in your current benefits by default unless you actively make changes during your open enrollment period; however, FSA, Limited FSA, Dependent Care FSA, and HSA (Health Savings) elections **must be reelected** for the 2025-2026 plan year.

For newly hired employees, your benefit selections (including your choice not to enroll) will remain in effect during the plan year and you will not be able to make changes until either open enrollment for the next plan year or during a qualifying event. If you have questions, don't hesitate to contact a member of our HR team.

WHEN TO ENROLL

The open enrollment period runs from 01/21/2025 through 01/27/2025. The benefits you elect during open enrollment will be effective from 03/01/2025 through 02/28/2026. If you are enrolling as a new hire, outside of the open enrollment period, you have 10 days from the date of hire to elect benefits which are effective first of the month following your date of hire.

Your Costs

Medical

BCBSNC

EMPLOYEE SEMI-MONTHLY DEDUCTIONS				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Core Plan/HDHP	\$23.00	\$182.50	\$70.00	\$210.00
Traditional Plan	\$57.00	\$360.00	\$185.00	\$460.00

Dental

Principal

EMPLOYEE SEMI-MONTHLY DEDUCTIONS			
Employee Only	Employee & Spouse	Employee & Children	Employee & Family
\$7.52	\$29.89	\$31.59	\$54.62

Vision

VSP

EMPLOYEE SEMI-MONTHLY DEDUCTIONS			
Employee Only	Employee & Spouse	Employee & Children	Employee & Family
\$4.35	\$6.97	\$7.11	\$11.46

Pre-Tax Advantage: Section 125 Plan

Your share of medical, dental, vision, HSA and FSA payroll deductions are taken on a pre-tax basis through an IRS Section 125 Plan. However, due to Section 125 Plan rules, you may only make changes in your payroll deductions at the annual Open Enrollment or at the time of a Qualifying Event. Qualified changes in status include, for example: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence, commencement or termination of adoption proceedings, change in employment status or change in coverage under another employer-sponsored plan. Any Qualifying Event must be reported to Human Resources within 30 days of the event. If there has not been a Qualifying Event, you may not make any changes to your payroll deductions until the next Open Enrollment period. These are Internal Revenue Service rules and there can be no exceptions. Contact Human Resources for more information.

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Medical and Prescription Drugs

BCBSNC

NBCC offers a choice of two medical plans through Blue Cross and Blue Shield of North Carolina, defined as either the Core/High-Deductible Health Plan or the Traditional Plan. Both plans cover preventive care at 100%.

Services	Core/HDHP You Pay:	Traditional Plan You Pay:
Deductible (Plan Year) - Individual - Family	\$3,300 \$6,600 Embedded*	\$2,000 \$4,000 Embedded*
Out-of-Pocket Max - Individual - Family	\$8,300 \$16,600 Embedded**	\$5,000 \$10,000 Embedded**
Primary Care Visit	Deductible, then 20%	\$25 copay
Specialist Visit	Deductible, then 20%	\$50 copay
Telehealth / Virtual visit	Deductible, then 0%	No charge
Hospitalization MRI, CAT, PET	Deductible, then 20%	Deductible, then 20%
Emergency Room Urgent Care	Deductible, then 20% Deductible, then 20%	\$500 copay \$50 copay
Out-of-Network Deductible Coinsurance Out-of-Pocket Maximum	\$6,600 Individual / \$13,200 Family 50% after deductible \$16,400 Individual / \$32,800 Family	\$4,000 Individual / \$8,000 Family 30% after deductible \$10,000 Individual / \$20,000 Family
Prescription Drugs - Tier 1 - Tier 2 - Tier 3 - Tier 4 - Tier 5 Preventive OTC Drugs and Contraceptives with (RX)	Deductible, then 20% Deductible, then 20% Deductible, then 20% Deductible, then 20% N/A Covered at 100%	\$10 copay \$25 copay \$40 copay \$80 copay 25% min up to \$200 max Covered at 100%

*Embedded Deductible: All individual deductible amounts will count towards meeting the family deductible, but an individual will not have to pay more than the individual deductible amount.

**Embedded Out-of-Pocket Maximum: All individual out-of-pocket limit amounts will count towards meeting the family out-of-pocket limit, but an individual will not have to pay more than the individual out-of-pocket limit amount.



A NEW WAY to save on medicine

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is now offering access to Amazon Pharmacy,* which lets you easily order and quickly get non-specialty medicines¹ delivered at home.

Plus, you'll get access to MedsYourWay prescription drug discount card pricing. The prescription discount card² gives you up to 80% savings³ on brand and generic medicines and is seamlessly built-in to the Amazon Pharmacy experience. You can get the lowest cost available on your prescription, all while saving time and money. Using the MedsYourWay discount card is not insurance; however, using it for covered medicines⁴ will count toward your Blue Cross NC out-of-pocket maximum.

SHOP – Easy to use

Amazon Pharmacy is just like shopping on *Amazon.com*:

- Easy sign up, which includes the option to have your account auto-populate with your prescription history
- Option for 90+ day fills
- Pharmacist on call 24/7
- Ability to manage your medicine and order history

SAVE – Built-in drug discount card

Some drugs may be available at lower prices with a discount card. MedsYourWay discount pricing is built right into the Amazon Pharmacy experience.

- At checkout, you'll see the lowest cost available for your prescription. That's the price you'll pay.
- MedsYourWay discount card pricing is not insurance; however, all prescribed and covered purchases, whether paying a copay or using the discount card pricing, will automatically count toward your annual out-of-pocket maximum.

SHIP – Free home delivery

Skip the pharmacy line with home delivery.

- Free, fast delivery: Amazon Prime members get two-day free shipping on most orders; standard free shipping for non-Amazon Prime members is five days but can be expedited to two-day delivery for \$5.99
- Real-time package tracking from order to delivery

Start saving today

Sign up and learn more at www.amazon.com/bluecrossNC. Then click on the "Get Started" link.

For questions, call Amazon Pharmacy Customer Care at **855-963-4546**, Monday through Friday, 8 a.m. – 10 p.m. ET, and Saturday and Sunday, 10 a.m. – 8 p.m. ET.

- Open/tap the camera (app) on your smartphone.
- Point your camera over the QR code so it's clearly visible within your camera screen.
- A link will show up on your camera screen. Click on the link, and the Amazon Pharmacy Customer Care site will open.



**BlueCross BlueShield
of North Carolina**

Health Savings Accounts (HSA)

HSA Bank

Employees participating in the Core Plan/HDHP are eligible to defer pre-tax dollars into a Health Savings Account (HSA) in order to pay for eligible medical, dental, and vision expenses. In order to be eligible for an HSA you cannot be enrolled under another plan which provides copayments, enrolled in Medicare or military benefits, or have access to a medical FSA (eg. your spouse has an FSA through their employer).

In 2025, you may contribute up to \$4,300 if electing individual coverage or up to \$8,550 if electing family coverage. If you are age 55 or older, you are eligible to make a catch-up contribution of up to \$1,000. Your HSA balance accumulates tax-free and carries over from year to year. If you are working 30+ hours per week and elect the Core Plan/HDHP, NBCC will contribute \$1,500 into your HSA. Distribution is \$62.50 per pay period distributed throughout the plan year beginning in April. Funding is prorated for employees hired after March 1st. To enroll in HSA, Human Resources will create an account for participants to enroll directly through HSA Bank.

Flexible Spending Account (FSA)

Flores

NBCC offers you the opportunity to defer pre-tax dollars into a Flexible Spending Account (FSA) in order to pay for eligible medical, dental, and vision expenses. You may also defer funds into a dependent care spending account to pay for daycare expenses that are necessary in order for you (and your spouse, if applicable) to be employed.

Medical Flexible Spending (FSA):

Allows you the opportunity to defer pre-tax dollars into a Flexible Spending Account (FSA) in order to pay for eligible medical, dental, and vision expenses. In 2025, you may defer up to \$3,300 into your medical FSA. At the end of the plan year, you are able to rollover up to \$660. Any dollar amounts over \$660 that are not used are forfeited. All claims must be filed within 75 days of the end of the plan year. NBCC will contribute up to \$1,200 annually which is prorated based on hours worked for those working less than 40 hours per week or up to \$6,600 if electing family coverage.

Dependent Care Spending Account (DCSA):

Allows you to set aside up to \$5,000 (\$2,500 if married and filing separately) to cover child or adult day care, summer camp (excluding overnight camp), and after school care for working parents. The IRS rules state that if you don't use the money in your account by the end of the plan year, you forfeit any remaining amount in your account. The DCSA will reimburse your eligible expenses up to the amount that is in your account at the time your claim is received. Active regular employees working at least 30 hours per week with children 0 – 13 years of age and/or a dependent of any age that lives in your home and is incapable of self-care are eligible. The funds you elect in the Dependent Care FSA are only available after they have been deducted from your paycheck, so the full election amount is not available at the beginning of the plan year. The employer portion is funded each pay cycle.

Limited Flexible Spending (LFSA):

Allows you the opportunity to defer pre-tax dollars into a Limited Flexible Spending Account (LFSA) in order to pay for eligible dental and vision expenses only. You may enroll in this along with the Health Savings Account if you are enrolled in the Core HDHP plan. In 2025, you may defer up to \$3,300 into your limited FSA. At the end of the plan year, you are able to rollover up to \$660. Any dollar amounts over \$660 that are not used are forfeited. All claims must be filed within 75 days of the end of the plan year.

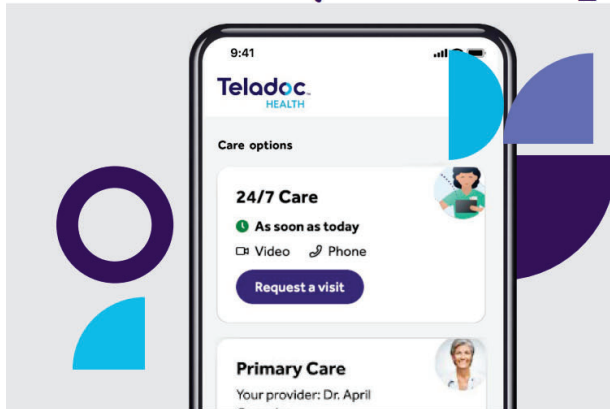
To obtain a complete list of eligible and ineligible expenses for FSAs, go to www.irs.gov/publications/p502.

Need medical assistance after hours? Anyone can use Teladoc regardless of location but for those **who reside outside of North Carolina**, BCBS's **Primary360 administered by Teladoc** will be the sole option for telemedicine services beginning in 2025.

In addition to acute care consultations for colds, pink eye or flu type symptoms, Teladoc can provide dermatology, behavioral health and nutritional education support at your convenience.

Accessing Primary360 is easy, download the Teladoc App on your phone.

Primary360: Frequently Asked Questions



What is a Primary360?

With Primary360, you start meet with a Primary360 provider and care team by phone or video instead of going in person.

You will have access to 24/7 virtual care for things like colds, UTIs, and more, from wherever you choose to meet. This benefit also gives you ongoing care for things like nutrition, dermatology, mental health, and chronic conditions. You can even get prescriptions and lab orders. Scheduling a virtual visit is easy and can be done within minutes.

- **What services are available to me?** Primary360 lets you manage every bit of your health, both body and mind, from home or on the go. With Primary360, you have access to:
 - Virtual Primary Care: meet with a primary care provider of your choice and a dedicated care team of nurses and medical assistants for annual checkups, support managing ongoing health conditions, and to build a personalized care plan so you can meet your health goals with ease.
 - Acute Care (General Medical): Treat coughs, colds, UTIs and more with access by phone or video 24 hours a day, 7 days a week
 - Nutrition: Eat healthier, get meal plans and more
 - Dermatology: Upload photos to get treatment for skin conditions like acne, eczema and more.
 - Mental Health: Talk to a licensed therapist about challenges you are facing or if you need medication support
 - Ongoing Conditions Support: Get help with conditions like diabetes, hypertension, or weight management
- **Do I need referrals for specialty care like dermatology or mental health therapy?** You do not need referrals to other Teladoc Health services like mental health therapy, nutrition counseling, or support for chronic conditions. You'll get dedicated time with a Primary360 provider to get answers to your health questions, talk through any concerns and discuss any necessary next steps to achieve your health goals. A personalized Care Plan will be given to you which could include recommendations for services, or referrals to in-person and in-network specialists if needed.
- **What happens if I need in-person care or a prescription?** We know that referrals are often required for in-person and specialty care. You can save money by getting a referral from your Primary360 provider first, before going in person. You can also get prescriptions and lab orders as needed for local pick-up or at-home delivery.
- **How much does this cost?** All services may be offered as low as \$0 or 0% after the deductible has been met.* Please check with your benefits administrator or log into your Teladoc Health account to view fees.

Speak with your benefits administrator or check your benefit booklet online at [BlueCrossNC.com](https://www.BlueCrossNC.com) for details

This plan allows you to seek treatment from the dentist of your choice; however, by seeing a dentist that participates within the Principal PPO network, you will not be balanced billed for charges that are considered over reasonable and customary for your area.

Benefits	Core Plan
Preventive Services Exams, cleanings, x-rays	Covered at 100%
Deductible (Calendar Year) Applies to basic and major services only	\$50 Individual / \$150 Family
Basic Services Fillings, simple extractions, periodontics (non-surgical)	Covered at 90% of reasonable and customary after deductible
Major Services Crowns, endodontics, periodontal surgery, bridges, implants	Covered at 50% reasonable and customary after deductible
Orthodontia (for children up to age 19)	50% / \$1,000 lifetime maximum reasonable and customary after deductible
Annual Maximum (Calendar Year)	\$2,000 annual maximum
Late Entrant Waiting Period (Late Entrant means you are enrolling outside of your new hire waiting period without a qualifying event)	12 months basic services, 24 months major and ortho services

Please refer to your plan document for frequency and limitations.

The chart below provides information related to the vision plan available. Please refer to your plan document for information regarding out of network benefits.

Benefits	In Network	Out-of-Network
Exam	\$10 copay	Up to \$45
Standard Frames	\$25 copay / up to \$200 allowance	Up to \$70
Standard Lenses Single Bifocal Trifocal Lenticular	Covered at 100%	Up to \$30 Up to \$50 Up to \$65 Up to \$100
Contact Lenses Elective Medically Required Eval & Fitting fee	\$130 allowance Covered at 100% Up to \$60 copay	\$105 Allowance Up to \$210 Not Covered
Frequency of Services* Exams Frames Lenses OR Contacts	12 months 24 months 12 months	

*Beginning with the first day of the benefit period, which resets in March.

Disability Income Benefits

Principal

If you experience an illness or injury (non-work related for STD) that prevents you from working, disability coverage acts as income replacement to protect important assets and help you continue with some level of earnings. Benefits eligibility may be based on disability for your occupation or any occupation.

Short-Term Disability (STD)

STD coverage provides 60% of your earnings, up to \$2,200 per week, for a period of up to 13 weeks. The plan begins paying benefits on the first day of disability due to an accident and the eighth consecutive day of disability due to an illness. No pre-existing condition exclusions apply.

Long-Term Disability (LTD)

If your disability extends beyond 90 days, LTD coverage starts and provides 60% of your earnings, up to a maximum of \$10,000 per month. Your benefits may continue to be paid until you reach normal retirement age if you meet the definition of disability. If you have a pre-existing condition 3 months prior to your effective date, your claim will not be covered until you have been enrolled for 12 months. If you are over the age of 65, please contact the Human Resources Department or review the plan documents for reduced benefit information.

Benefits duration includes the waiting period and is subject to medical necessity.
Short-Term Disability and Long-Term Disability premiums are paid by NBCC.

Basic Life Insurance

Principal

We provide employees with group life and accidental death and dismemberment (AD&D) insurance in the amount of two times their salary up to \$100,000 at no cost to the employee. Age reductions apply to the benefit amount after proof of good health. Benefits begin reducing at age 65 by 35% and 50% at age 70. Group Term Life provided by NBCC over \$50,000 is taxable due to IRS requirements.

Voluntary Life Insurance

Principal

Employees may elect to purchase additional life insurance on themselves or their dependents through the convenience of payroll deduction. If you elect when first eligible, you may elect coverage up to the Guaranteed Issue amount without having to answer any medical questions. Employee and spouse benefits begin to reduce at age 65. Employee rates are based on employee age. Spouse rates are based on spouse age. AD&D is automatically included with the life for employee and spouse elections. AD&D is not available for children. Spouse or child life policy amount cannot exceed the employee voluntary life amount.

Guaranteed Issue (New Hire)	Employee: \$70,000 (under age 70) Spouse: \$25,000 (under age 70) Dependent Child: \$10,000
Guaranteed Issue (Open Enrollment)	Employee: \$20,000 (over age 70) Spouse: \$10,000 (over age 70) Dependent Child: \$4,000
Employee Coverage	You may elect coverage in \$10,000 increments up to a maximum of \$500,000
Spouse Coverage	You may elect coverage for your spouse in \$5,000 increments up to a maximum of \$200,000
Child Coverage	You may elect coverage for your dependent child(ren) up to age 19 (or 26 if full time student) in increments of \$2,000 up to a maximum of \$10,000.

For Employee and Spouse Coverage	
Age	Rate per \$1,000 of coverage combined rate of Life and AD&D covered person
0-29	\$0.092
30-34	\$0.113
35-39	\$0.152
40-44	\$0.217
45-49	\$0.321
50-54	\$0.458
55-59	\$0.643
60-64	\$0.819
65-69	\$1.152
70+	\$2.152
Child(ren) Rates	\$0.39 per \$1,000 of life insurance coverage

Employee rates are based on employee age. Spouse/qualifying domestic partner rates are based on their age.

Basic Dependent Life: NBCC offers the opportunity for employees to purchase basic dependent and/or spouse/qualifying domestic partner life coverage. The coverage is \$5,000 for each (coverage for children 0–6 months is \$1,000). The cost of this voluntary insurance is \$2.81/month for all dependents enrolled. This benefit does not fall under the pre-tax advantage and thus premiums are paid on an after-tax basis. See plan documents for more information.

Employee Assistance Program (EAP)

You and your dependents have telephonic access to an Employee Assistance Program available 24/7, 365 days a year. The EAP can help you find solutions for everyday challenges of work and home as well as more serious issues involving emotional and physical well-being. Services include access to highly experienced clinical providers that include licensed psychologists, clinical social workers, professional counselors, marriage and family therapists, and alcohol and drug counselors. Consultants include attorneys, financial advisors, and elder care and childcare specialists. All providers meet stringent criteria for professionalism, knowledge, and experience.



What Happens When You Call the EAP?

Provided by BHS, your Employee Assistance Program (EAP) provides you with resources to help with personal or professional issues that may be interfering with your work or family responsibilities.

Common Reasons to Call the EAP include:

Relationships

Boss/
Co-worker
Customers

Friends
Spouse/Kids

Transitions

Birth/Death
Health/
Illness

Marriage/
Divorce
Promotion/
Retirement

Risks

Burnout/
Anger
Depression/
Anxiety

Substance
abuse
Suicidal
thoughts

Challenges

Daily
responsibilities
Financial/
Legal

Parenting/
Balance
Stress/
Conflict

When You Call the EAP:

- 1** You will be immediately connected with a care coordinator, who is a **Master's Level Clinician**.
The Care Coordinator will **assess your needs**, screen for emergencies, provide in-the-moment support and serve as your guide and advocate throughout the EAP process.
- 3** Following the needs assessment, **the Care Coordinator will work with you to create a plan** for support and resolution.
- 4** **The Care Coordinator may:**
 - A.** Resolve your need within the initial call.
 - B.** Assess your need as a short-term issue, which can be resolved by an EAP counselor within the available sessions.
 - C.** Assess your need as requiring long-term care and assist with connecting you to a community resource or treatment provider available through your health insurance plan.*
 - D.** Determine an additional assessment is required with an EAP counselor.
 - E.** Or, connect you to available work-life services, like legal, financial, childcare, eldercare or other work-life balance resources.
- 5** Regardless of your need, your **Care Coordinator will follow-up with you for the life of your case**. Keep your Care Coordinator's contact information handy and call him or her anytime you have a question or concern about the services you are receiving or if you need additional support.

* If you require a referral for long-term treatment, costs may be incurred. These are often covered by your health insurance plan.

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Program Cost

This is a **FREE*** benefit provided and paid for by your employer at no cost to you.



Confidentiality

The EAP is completely confidential. BHS follows all federal and state privacy laws. Information about your problem cannot be released without your written permission.



Available 24/7

Services are available 24-hours a day, 7-days a week.

Call your EAP to get started.
800-327-2251

For more information about EAP services, visit us online at **portal.BHSONline.com** and type your company username: **NBCC**



iNGAGED Mobile App

Available on March 1, 2025 you will have access to a benefits app called iNGAGED. With iNGAGED you can:

- ✓ View our company's benefit plans 24/7
- ✓ Access group plan information when you need it most
- ✓ Quickly contact an insurance company
- ✓ Access your 2025 Benefits Guide
- ✓ Store an image of your ID card



Download the iNGAGED mobile app in the iOS App Store or Android Google Play.

COMPANY LOGIN CODE: NBCC

Educational Assistance

All full-time, regular employees may be eligible to receive tuition reimbursement for educational courses related to their performance for the benefit of the company and/or position after 6 months of employment. NBCC provides up to \$3,000 per benefit year in educational assistance.

All courses/certification work must be approved by your manager prior to entering the class or taking the exam. Tuition will be reimbursed upon satisfactory completion of the course and submission of documentation showing a grade of C or better for undergraduate coursework, a grade of B or better for graduate coursework, or passing a certification exam. To receive reimbursement, receipts establishing enrollment in the course and completion documents including the final grade must be provided.

Reimbursement shall be provided to you through our payroll system. Per federal guidelines, this employee benefit is non-taxable up to the annual IRS limit. Should the employee's benefit exceed this amount, the employee will be reimbursed with all applicable federal and/or state taxes withheld.

If you voluntarily leave employment with the company or are terminated for cause prior to completing the course, you are responsible for all expenses associated with that course. Repayment will be calculated based on the 12 months of service from the month of each course/certification exam fee reimbursement date. Costs will be prorated on a 12-month basis and deducted from your final paycheck as applicable by law. In the event your final paycheck does not cover all costs, you are still responsible for reimbursing the company, including all costs associated with collection of the monies due as applicable by law.

For complete information, please review the NBCC Employee Handbook and associated forms, and/or contact the Human Resources Department.

Pet Insurance

MetLife

Pet insurance is an essential benefit for pet owners, providing financial protection against unexpected veterinary expenses. With rising costs of pet care, having insurance can help alleviate the burden of emergency treatments, surgeries, and routine check-ups. This coverage allows pet owners to make decisions based on their pet's health needs rather than financial constraints, ensuring that beloved companions receive the best possible care. By investing in pet insurance, employees can enjoy peace of mind knowing that they are prepared for any unforeseen health issues their pets may face, ultimately enhancing their overall well-being and happiness.

Other Benefits

LifeLock

All employees working an average of 30 hours or more per week are eligible to enroll in LifeLock Identity Theft Protection. LifeLock monitors your personal information and notifies you of any potential threats. If your identity is stolen, LifeLock works for you to fix the problem. Depending on the plan you choose, LifeLock will reimburse you for stolen funds relating to fraud and identity theft. NBCC will pay for the Elite Plan for you, and you have the option to buy up to the Ultimate Plan for yourself and dependents.

Aflac

You may choose to purchase supplemental group insurance policies through Aflac. Available policies include Accident, Hospital Indemnity, and Critical Illness; see plan brochures.

Employee SEMI-Monthly Payroll Deductions				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Group Accident	\$8.80	\$13.81	\$17.54	\$22.55
Hospital Indemnity	\$10.05	\$20.24	\$16.10	\$26.29

Critical Illness Employee SEMI-Monthly Payroll Deductions			
Age	\$10,000	\$15,000	\$20,000
18–25	\$2.45	\$3.67	\$4.89
26–30	\$3.24	\$4.86	\$6.48
31–35	\$3.83	\$5.74	\$7.66
36–40	\$5.02	\$7.53	\$10.04
41–45	\$6.05	\$9.07	\$12.09
46–50	\$7.21	\$10.82	\$14.42
51–55	\$11.24	\$16.86	\$22.48
56–60	\$11.08	\$16.62	\$22.16
61–65	\$22.67	\$34.00	\$45.34
66+	\$39.82	\$59.73	\$79.64

Critical Illness Spouse SEMI-Monthly Payroll Deductions			
Age	\$5,000	\$7,500	\$10,000
18–25	\$1.22	\$1.83	\$2.45
26–30	\$1.62	\$2.43	\$3.24
31–35	\$1.91	\$2.87	\$3.83
36–40	\$2.51	\$3.77	\$5.02
41–45	\$3.02	\$4.53	\$6.04
46–50	\$3.61	\$5.41	\$7.21
51–55	\$5.62	\$8.43	\$11.24
56–60	\$5.54	\$8.31	\$11.08
61–65	\$11.33	\$17.00	\$22.67
66+	\$19.91	\$29.86	\$39.82

Profit Sharing/401(k)

We provide a profit sharing/401(k) plan with a generous Safe Harbor match and profit sharing. You can make changes to this benefit throughout the year.

Plan Highlights	Details
Safe Harbor Plan Eligibility	3 months of service and considered a regular employee. Contingent (Temporary) employees are excluded.
NBCC Safe Harbor Plan Matching Contributions	NBCC matches up to 6% of compensation. Matching contributions are immediately vested (i.e., you are fully entitled to these contributions).
Discretionary Profit Share Eligibility	Employees must complete one year of service with a minimum of 1,000 hours.
Discretionary Profit Share Contributions	NBCC contributes 2% of your gross salary. Profit share contributions have a 3-year vesting period.
Contribution Options	You can choose from traditional pre-tax (Regular 401k) and Roth 401k post-tax contribution options.
Contribution Limits	\$23,500 plus \$7,500 additional catch-up contributions for employees over the age of 50.
Loans	Employees can take one loan at a time, a minimum of \$1,000.

Paid Time Off

Paid Holidays 2025	
New Year's Day	January 1
Martin Luther King Jr. Day	January 20
Presidents' Day	February 17
Spring Holiday	April 18
Memorial Day	May 26
Juneteenth	June 19
Independence Day	July 4
Labor Day	September 1
Thanksgiving	November 27-28
Winter Break	December 24–January 2

Additional Time Off

Floating Holidays

Employees are eligible for two floating holiday days per fiscal year. The number of floating holidays is prorated based on hire date. Full-time employees receive both days, and part-time employees receive one day. Must be taken in full day increments. Unused Floating holidays are forfeited at the end of the fiscal year and upon resignation or termination.

Sick Leave

Sick leave accrues on a semi-monthly basis. Full-time employees accrue up to 12 days per fiscal year. Part-time employees accrue up to 6 days per fiscal year. Accrual at 4.0 hours per paycheck that can be used for illness, injury, disability, but also prearranged appointments. 720 hours for FT and 360 hours for PT. Forfeited upon resignation or termination.

Personal Days

Employees are eligible for personal leave days at the beginning of each fiscal year and can be taken in 1-hour increments. The number of personal leave days are prorated based on hire date. Unused Personal days are forfeited at the end of the fiscal year and upon resignation or termination.

Hours Worked	Sick Leave	Floating Holidays	Personal Days
<30	6	1	1
30–32	6	1	2
32–39	12	1	2
40+	12	2	3

Vacation Leave

Vacation leave accrues on a semi-monthly basis. On an accrual basis accruing at 3.33 hours per paycheck. Unused vacation hours roll into a Vacation Bank on July 1st – maximum rollover of 100 hours. An employee will be provided with paid vacation leave for each fiscal year based upon the period of their time of employment with NBCC, as follows:

Scheduled Work Hours

Length of Service	40 hours	30 hours	25 hours	20 hours
0–4 years	80	60	50	40
5–9 years	120	90	75	60
10+ years	160	120	100	80

Additional NBCC Benefits

Paid membership to either Sam's Club or Costco and Life Lock free.

NBCC is a qualified Select Employer Group with Allegacy Federal Credit Union. Employees can set up memberships or services. Each membership share is only \$5, which is held in a savings account for each member.

Vendor contact information: Allegacy Credit Union, 336-774-2691, www.allegacy.org

Additional benefits and wellness options with Blue Cross and Blue Shield of NC and Principal. All employees can also take advantage of Calm, our Self Care Benefit.