

TRANSYLVANIA COUNTY EMPLOYEE BENEFIT SUMMARY

07/01/2019 – 6/30/2020

Medical Insurance

- Blue Options PPO /Administered by Blue Cross and Blue Shield of North Carolina
- Employee has choice of 2 Health Plans:
 - Plan 1 – Co-Pay Plan for In-Network– \$40 Copays for Primary Care Visit, \$80 Specialist Visit, Urgent Care and RX. All other services apply to \$1,500 deductible, then 80/20 co-insurance up to \$2,000 out-of-pocket maximum. *See Plan 1 document for more detailed information.*
 - Plan 2 – Deductible Plan for In-Network except \$25 copay for Primary Care Visit and RX. All other services apply to \$1,000 deductible, then 80/20 co-insurance up to \$2,000 out-of-pocket maximum. *See Plan 2 document for more detailed information.*
- Routine eye examinations only are covered annually for a BCBSNC network provider.
- Prescription Drugs – 4 Tiers - \$5 generic/ \$45 preferred / \$60.00 non preferred /4th Tier is 25% up to a max of \$100.00./ Mail order is available @ 2.5 co-pays for a 90 day supply. 90 day supply at pharmacy.
- Verify network participation, RX tiers, and obtain information at www.bcbsnc.com.
- \$50 per month premium paid by the employee / county pay remaining portion
- Employee can cover children/spouse/family at their own cost for medical coverage \$77.56/ \$265.92/ \$426.28 per month. In addition to the \$50 per month for the employee.
- Employees may qualify for a \$50 per month discount. For 2019/20 employees must participate in the employee health screening including a base line physical and meet 2 of the 4 accountability standards set forth by the Board of Commissioners to receive the discount.
 - a. Waist circumference abdomen cir < 40” male or <35” female; or improve 5%
 - b. Blood Pressure <140/90 mmhg; or improve 10/5 mmh; or improve 5%
 - c. Cholesterol Ratio <5.5; or improve by 10; or improve 5%
 - d. Hemoglobin A1c <= 6.5; or improve 5%
- Premiums may be pre-taxed which is a savings to your taxes, but if you pre-tax premiums you can't take the costs off of your taxes.
- Self Funded Health Insurance Plan – Deductible of \$75,000.

Dental Insurance –

- Administered by Ameritas
- Employee is covered under the dental coverage at no cost. An employee can cover children/spouse/family for \$57.26/ \$22.52/ \$72.38 per month, respectively.
- Can choose different level of coverage than Medical
- No Network of Dentists, may choose any provider
- Provides 2 routine cleanings and exams with no deductible
- For other services a \$50 plan year deductible
- 80% for root canals, fillings - 50% for crowns, bridgework, dentures
- \$1000 maximum for braces/ \$1000 maximum per covered individual per year which includes preventative care costs
- 12 month waiting period for major services
- Obtain information & replacement cards at www.ameritasgroup.com.

Term Life Insurance –

Provided for the Employee – Dearborn National

- \$10,000 Life and \$10,000 Accidental Death
- Employee may purchase additional amounts in increments of \$10,000 up to \$100,000 and it is guaranteed issue for employee; \$20,000 for spouse and \$10,000 or \$5000 for children (at original eligibility). Otherwise late enrollees and additional amounts for employee or dependents are subject to underwriting guidelines.

Supplemental Insurance Products –

Mark III Brokerage assists the county to provide a full-array of supplemental products such as Health and Dependent Care FSA accounts, Cancer Policy, Short-term and Long-term Disability, Term Life, Whole Life, Accident Policy, and a Vision Plan. The Supplemental Products are available during original employment or open enrollment in May/June of each year to employees at group rates and premiums are paid through payroll deduction. Policies will be effective on July 1.

If you are interested in knowing more about these benefits view the following website for details. www.markiiibrokerage.com/transylvaniacountync or a link is available on the county Intranet. Then sign up during your original enrollment window by contacting Human Resources or contacting Sara Kilgore at Mark III. Her email: sara@markiiieb.com and phone: (800) 532-1044 x307. Some of the products qualify as pre-tax benefits. Website for information is: www.markiiieb.com.

Electronic Payroll Deposit –

County Employees are paid bi-weekly, 26 times per year. We deposit your payroll check. Deposits are available to all banks and credit unions. Deposits are made, so you can have access to your funds by Friday morning (payday). You can divide your payroll into two accounts, one you must specify the amount to go into and the second account would receive the balance.

Retirement -

NC Local Government Employees Retirement System (Pension) – All full-time employees contribute 6% of their gross earnings and the County matches the contribution. Employees are vested in the program after 5 years of service. Transferable within the state system. The website for more information is: www.nctreasurer.com.

401K – Prudential Retirement – Voluntary Employee Contributions, Rollovers from prior plans, etc. The website is: www.nc401k.prudential.com.

457 – Nationwide Retirement Solutions – Voluntary Employee Contributions, Rollovers from prior plans, etc. After 5 years of full-time service the County will provide a contribution of \$57.69 per payroll / \$1500 per year on behalf of the employee. At 5 years of service, eligible employees must complete an enrollment form. There is no matched requirement for this contribution. The website is www.nrsforu.com.

Credit Union

County Employees may be a member in the NC Local Government Employees Credit Union which is affiliated with the State Employees Credit Union. Local office is in Pisgah Forest. Payroll deduction and drafts are available. The website is www.lgfcu.com.

Paid Holidays - (12)

New Year's Day, Martin Luther King's Birthday, Easter Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day and the Day after Thanksgiving, Christmas Eve Day, Christmas Day and the day after Christmas.

Paid Vacation/Annual Leave –

- 1-2 years = 10 days; 3-5 years = 12 days, 5-10 years = 15 days, 10-15 years = 18 days, 15-20 years = 20 days; 20 + years = 24 days. Vacation is accrued bi-weekly, therefore you receive 1/26th each payroll.
- You may accrue vacation and carry over up to 30 days. Thereafter, at the end of the calendar year, if you have more than the 30 days, the excess converts to sick leave.
- You may cash in up to one week of vacation annually, in lieu of time away from work.
- In extreme situations employees may request to transfer vacation leave to other employees. Requests must be in writing to the County Manager and must be approved in advance.
- During the first 6 months probationary period employees are not allowed to use their accrued vacation
- When eligible vacation should be scheduled in advance as requested by your supervisor. Complete proper leave sheets.
- If you have prior active service in the NC Retirement System, Transylvania County will give you credit for those years of service toward accrual of vacation/annual leave.

Paid Sick Leave –

- Paid sick leave is always equivalent to 12 days per year. It is accrued bi-weekly. Employees accrue 1/26th of the annual amount per payroll.
- You may accrue sick leave with no maximum accrual. At retirement for every 20 days of accrued sick leave you will get one additional month of service time.
- Sick leave may be used for doctor's appointments, personal illness or the illness of an immediate family member.
- If you have prior active service in the NC Retirement System, Transylvania County will transfer in your sick leave balance from your most recent employer.

Wellness Center – Phone Number (828) 884-3115

- The Wellness Center is open M-W-F 8am -12pm and 1pm to 4pm and T-TH 8am-12pm.
- The Wellness Center is a partnership between Transylvania County and the City of Brevard.
- County Employees and dependents on the medical plan over the age of 12 may use the Wellness Center for all services at no cost.
- Appointments are encouraged to help minimize any wait and to make the Center Services flow easier with minimal wait times and time away from work.
- Time away from your work location to visit the Wellness Center is not changed to leave.
- Services include: Routine bloodwork monitoring, allergy injections, monitoring chronic illnesses, manage and authorize prescriptions, coordinate referrals, school physicals and testing for flu, mono and strep.