

**CARTERET COUNTY GOVERNMENT
EMPLOYEE BENEFITS
AUGUST 2018**

MEDICAL INSURANCE

- Coverage is through Blue Cross/Blue Shield of NC (www.bcbsnc.com)
- Dependent/spouse coverage can be purchased at the list premiums:

Employee Only	Paid by County (\$629.52)	
Employee/Child(ren)	\$ 499.76/month	\$ 249.88/pay period
Employee/Spouse	\$ 994.24/month	\$ 497.12/pay period
Employee/Family	\$ 1,496.00/month	\$ 748.00/pay period

DENTAL INSURANCE

- Coverage is through Ameritas Life (www.ameritas.com)
- Premium paid by employee:

	<u>BASE PLAN</u>		<u>BUY UP PLAN</u>	
Employee Only	Paid by County (\$27.84)		\$ 15.32/month	\$ 7.66/pay period
Employee/Child(ren)	\$ 27.52/month	\$ 13.76/pay period	\$ 85.52/month	\$ 42.76/pay period
Employee/Spouse	\$ 28.56/month	\$ 14.28/pay period	\$ 65.24/month	\$ 32.62/pay period
Employee/Family	\$ 56.00/month	\$ 28.00/pay period	\$135.44/month	\$ 67.72/pay period

NORTH CAROLINA GOVERNMENT EMPLOYEES RETIREMENT SYSTEM

- Employee is required to contribute 6% of salary
- County contributes 7.84 % of salary for regular employees and 8.50 % for LEO
- Employee is vested after five (5) years of service
- Retirement has a built in death benefit for those employees who have been contributing to the Retirement System for one year or more. The amount paid to the beneficiary is equal to the employee's annual salary (no less than \$25,000 and not to exceed \$50,000).
- www.nctreasurer.com

401(K) PLAN

- Administered by Prudential
- Information Hotline 1-866-NC401K1
- www.prudential.com/ncplans
- County contributes 5% of salary for regular employees and 5% for LEOB
- Employee may contribute as follows: Traditional, Roth, or a combination of both
- Regular employees – up to 80% of gross salary or \$18,500
- LEOB employees – up to 80% of gross salary or \$18,500
- Employees over age 50 may contribute an additional \$6,000 annually
- Employees also have the option to contribute to 457(b) plan

GROUP LIFE INSURANCE

- Coverage is through Standard Insurance Company
- County pays for employee coverage
- Amount of life insurance is \$15,000
- Accidental Death and Dismemberment is \$15,000
- Line of Duty Benefit (Deputy Sheriffs, Detention Officers and Paramedics) 100% of AD&D to a maximum of \$50,000
- Supplemental insurance coverage is available for employee, spouse and children at additional cost
- Basic and Supplemental coverage may be ported or converted for employee, spouse and children at termination or retirement

VISION INSURANCE (OPTIONAL)

- Coverage through Superior Vision
- Premium paid by employee:

Employee Only	\$ 4.35/month	\$ 2.18/pay period
Employee/Child(ren)	\$ 8.42/month	\$ 4.21/pay period
Employee/Spouse	\$ 8.57/month	\$ 4.29/pay period
Employee/Family	\$12.79/month	\$ 6.40/pay period

WELLNESS PROGRAM

- Online and onsite wellness seminars, health screenings and disease management programs
- Get rewarded in gift cards by participating in BCBS wellness activities.

EMPLOYEE ASSISTANCE PROGRAM

You, your dependents, and all household members have access to Master's degree level clinicians 24/7 by phone, email, text, or chat to receive plan information, referrals for support groups, network counselors, and community resources.

NC LOCAL GOVERNMENT FEDERAL CREDIT UNION

- All employees are eligible to join this Credit Union. You will be required to show a pay stub as proof of employment.

Locations:	5073 Executive Drive (Hwy 24 and 70 Intersection) Morehead City, NC Phone: 252-247-6188	1900 Live Oak Street Beaufort, NC 28516 Phone: 252-728-0027
------------	--	---

NATIONAL COLLEGE SAVINGS PROGRAM (OPTIONAL)

- www.CFNC.org/Savings
- North Carolina's National College Savings Program offers options you need to make real gains in saving toward a college education for your child, yourself, or someone else you care about
- Direct enrollment is available through the Program Administrator, College Foundation, Inc.
- Account earnings are free from Federal and North Carolina income taxes when the money is used to pay for qualified higher education expenses

SUPPLEMENTAL INSURANCE (OPTIONAL)

- The following supplemental insurances are available through Allstate Supplemental Insurance: Medical Bridge; Critical Illness; Cancer Insurance; and Accident Insurance
- Supplemental Short Term and Long Term Disability insurance is available through Standard Insurance Company

MEDICAL AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (OPTIONAL)

- Coverage is through Infnisource (www.benefitsolved.com)
- A Flexible Benefits Plan to work in conjunction with other benefits to save tax dollars
- Maximum Annual Medical Contribution - \$2,650
- Maximum Annual Dependent Care Contribution - \$5,000

SPORTS CENTERS

- Area Sports Centers that will allow you to join and have the membership dues deducted from your paycheck.
 - Aquatic & Wellness Center – Cape Carteret
 - Sports Center – Morehead City

SECTION 125 CAFETERIA PLAN

- The County operates certain benefits under this plan to provide Federal, State and FICA tax breaks to the employee. The following programs fall under this plan:

Medical Insurance; Dental Insurance; Vision Insurance; Medical Spending; Childcare Spending