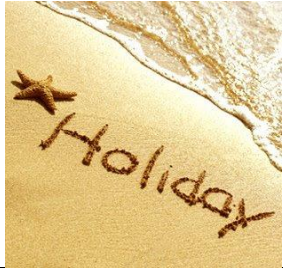





RUTHERFORD COUNTY GOVERNMENT BENEFITS

BENEFIT		BRIEF SUMMARY OF BENEFIT	EFFECTIVE
Holidays 	The following days and such other days the Board of Commissioners may designate are holidays with pay for employees and officers of the county working the basic workweek	New Year's Day, Martin Luther King's Birthday, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day Thanksgiving Day-Day after Thanksgiving, Christmas-two or three workdays depending on the day Christmas falls on. Emergency Services Departments and Solid Waste do not follow this schedule.	Immediately
		Earned per pay period	
Vacation Leave (upon approval of department head)	Employees working the basic workweek of 37.5 hours- Less than 2 years	5.76 hours	Immediately- must adhere to probation policy
	2 but less than 5 years	6.92	
	5 but less than 10 years	8.66	
	10 but less than 15 years	10.38	
	15 or more years	12.12	
Sick Leave (must follow sick leave policy in handbook)	Employees working the basic workweek of 37.5 hours-earn 12 days sick leave per year	6.92 	Probation policy
Family Medical Leave		Refer to Personnel Policy	
Parental School Leave	Employee who is a parent, guardian, or person standing in loco parentis may take up to four (4) hours of paid leave to involve him or herself in school activities of his/her child(ren) in kindergarten through high school.		Subject to change by board action
Civil Leave		Full time employees called for jury duty or as a court witness for the Federal or State Government, or a subdivision thereof, shall receive leave with pay for such duty during the required absence without charge to accumulated leave.	
Civic Leave		Rutherford County provides up to four (4) hours of paid time each year for employees to volunteer in civic activities.	See Personnel Policy

RUTHERFORD COUNTY GOVERNMENT BENEFITS

<p>Funeral/Bereavment Leave</p>		<p>A full time employee may be granted up to three (3) days at full pay in case of death of an Eligible Family Member.</p>	<p>See Personnel Policy</p>
<p>Retirement NC Retirement System 3200 Atlantic Ave Raleigh NC 27603 1-877-627-3287/ Myncretirement.com</p>	<p>Participation in the Local Government Employees Retirement System (LGERS) is mandatory. Employees must contribute 6% of salary to their retirement account. County contributes 14.1% (subject to change by LGERS) for regular employees (non-law), 14.77% is contributed for Law Enforcement</p>		<p>Effective 1st of month following 30 days of employment</p>
<p>Health Insurance State Health Plan BC/BS of NC PO Box 30087 Durham NC 27702</p>	<p>County Government participates with the State Health Plan. Insurance benefits/rates are subject to change according to the State.</p>	<p>Rutherford County currently pays for 70/30 health plan for all full time employees. Employee pays \$25 or \$50 depending on wellness credits. Employees can buy up to an 80/20 plan and have the option to cover dependents. Rates can be viewed at SHPNC.org</p>	<p>Effective first of the month following thirty days of employment.</p>

RUTHERFORD COUNTY GOVERNMENT BENEFITS



2019 STATE HEALTH PLAN COMPARISON

Active and Non-Medicare Subscribers

PLAN DESIGN FEATURES	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	\$1,250 Individual \$3,750 Family	\$2,500 Individual \$7,500 Family	\$1,080 Individual \$3,240 Family	\$2,160 Individual \$6,480 Family
Coinsurance	20% of eligible expenses after deductible	40% of eligible expenses after deductible and the difference between the allowed amount and the charge	30% of eligible expenses after deductible	50% of eligible expenses after deductible and the difference between the allowed amount and the charge
Medical Coinsurance Maximum	N/A	N/A	\$4,388 Individual \$13,164 Family	\$8,776 Individual \$26,328 Family
Pharmacy Out-of-Pocket Maximum	N/A	N/A	\$3,360 Individual \$10,080 Family	\$3,360 Individual \$10,080 Family
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$4,890 Individual \$14,670 Family	\$9,780 Individual \$29,340 Family	N/A	N/A
Affordable Care Act (ACA) Preventive Services	\$0 (covered at 100%)	Dependent on service	\$40 for primary doctor; \$94 for specialist	Dependent on service

RUTHERFORD COUNTY GOVERNMENT BENEFITS



Office Visits	\$25 for primary doctor; \$10 if you use PCP on ID card; \$80 specialist;	40% after deductible	\$40 for primary doctor; \$94 for specialist	50% after deductible
Urgent Care	\$70	\$70	\$100	\$100

RUTHERFORD COUNTY GOVERNMENT BENEFITS

	80/20 PLAN		70/30 PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Copay waived w/admission or observation stay)	\$300 copay, then 20% after deductible	\$300 copay, then 20% after deductible	\$337 copay, then 30% after deductible	\$337 copay, then 30% after deductible
Inpatient Hospital	\$300 copay, then 20% after deductible	\$300 copay, then 20% after deductible	\$337 copay, then 30% after deductible	\$337 copay, then 50% after deductible
PRESCRIPTION DRUGS				
Tier 1 (Generic)	\$5 copay per 30-day supply		\$16 copay per 30-day supply	
Tier 2 (Preferred Brand & High-Cost Generic)	\$30 copay per 30-day supply		\$47 copay per 30-day supply	
Tier 3 (Non-preferred Brand)	Deductible/coinsurance		\$74 copay per 30-day supply	
Tier 4 (Low-Cost Generic Specialty)	\$100 copay per 30-day supply		10% coinsurance up to \$100 per 30-day supply	
Tier 5 (Preferred Specialty)	\$250 copay per 30-day supply		25% coinsurance up to \$103 per 30-day supply	
Tier 6 (Non-preferred Specialty)	Deductible/coinsurance		25% up to \$133 per 30-day supply	
Preferred Diabetic Testing Supplies**	\$5 copay per 30-day supply		\$10 copay per 30-day supply	
ACA Preventive Medications	\$0	\$0	N/A	N/A

** Preferred Brand are the OneTouch Test Strips. Non-preferred diabetic testing supplies are considered a Tier 3 member copay.

RUTHERFORD COUNTY GOVERNMENT BENEFITS

Dental (Eff July 1, 2015) Delta Dental PO Box 9085 Farmington Hills MI 48333 1-800-662-8856		Rutherford County currently provides an employee-only dental policy for each full time employee. Dependents can be covered at a cost to employee	Effective first of the month following thirty days of employment.
www.DeltaDentalNC.com	Employee only	30.77 paid by county	
	Spouse	60.13	
	Child(ren)	60.13	
	Family	94.8	
Rates subject to change			
Vision Community Eye Care 2359 Perimeter Pointe Parkway Suite 150	Rutherford county offers a supplemental vision plan through Community Eye Care. Rates to be paid by employee		Effective first of the month following thirty days of employment.
Charlotte NC 28208	Comprehensive Plan	Eyewear Only	
1-888-254-4290	Employee \$11.92	9.31	
	Employee+1 \$22.64	17.76	
	Family \$34.56	27.08	
Rates subject to change			
401K (Prudential) 30 Scranton Office Park Scranton PA 18507 1-866-627-5267		Rutherford County contributes 3.25% to all full time regular employees, 5% to law enforcement. Employees may contribute additional.	Effective first of the month following thirty days of employment.
457 (Prudential)	Optional employee contribution		
Life Insurance	County pays for a \$10,000 policy per employee		
Employee Assistance Program Preferred Choice HealthCare 182 West Court Street Rutherfordton 828-287-7806	Professional assistance to help employees resolve problems which are affecting the employee and/or the employee's family		Immediately

RUTHERFORD COUNTY GOVERNMENT BENEFITS

State Employees Credit Union	Employees are eligible to participate in the State Employees Credit Union		Immediately
Flexible Spending Accounts	Pre-taxed account used to pay for qualifying health expenses	843-455-3547	Offered each October during Open Season
Voluntary Insurance Products	Life, short term/long term disability, critical illness, cancer, accident		Offered during open season
Nationwide 457	1-877-677-3678 Optional		
COBRA		Continues health benefits for separating employees and families for 18 months or up to 36 months for certain circumstances	Upon termination of health benefits
Direct Deposit		Mandatory automatic deposit of an employee's paycheck to his/her personal checking or savings account. All employees are required to participate in Direct Deposit.	
Pay Schedule	The county issues pay 13 times per year, every 4 weeks.		
Longevity (subject to change upon Board action)		The County appreciates the loyalty of its employees and rewards employees for their longevity-	
	1 year to 5 years	\$50.00	
	5 year to 10 year	.50%	
	10 year to 15 year	.75%	
	15 year to 20 year	1.125%	
	20 year to 25 year	1.25%	
	25 year plus	2.25%	

Employees who work an average week of 37.5 hours are considered full time employees.

Employees who continually work more than 19 hours per week, but less than 30 hours per week, will be enrolled in the Retirement System and are mandated to contribute 6%.