



# CARTERET COUNTY GOVERNMENT BENEFIT SUMMARY \*

## AUGUST 2021

### **MEDICAL INSURANCE**

Medical coverage is available through Blue Cross Blue Shield of NC ([www.bluecrossnc.com](http://www.bluecrossnc.com)) according to the premiums listed in the table below. Additionally, dependent/spouse coverage can be purchased at the premiums listed below. Full-time, benefit-eligible employees who choose to waive medical coverage may be eligible for a \$75.00 Waiver Credit to be paid during pay periods in which benefits are deducted. The employee will be required to provide proof of other healthcare coverage.

	<b>Base Plan - HDHP w/HSA</b>	<b>Buy Up Plan - Blue Options 1-2-3 PPO</b>
<b>Employee Only</b>	Paid by County (\$601.23)	\$ 75.00/pay period
<b>Employee/Spouse</b>	\$ 473.08/pay period	\$ 738.48/pay period
<b>Employee/Child(ren)</b>	\$ 237.81/pay period	\$ 408.51/pay period
<b>Employee/Family</b>	\$ 711.86/pay period	\$ 1,073.30/pay period

### **HEALTH SAVINGS ACCOUNT**

A Health Savings Account (HSA) is available to those who have elected coverage under the Base Plan (HDHP) and meet criteria outlined by the Internal Revenue Service (IRS) as found in *Benefitfirst*. An HSA offers pre-tax savings for medical, dental & vision expenses.

### **MEDICAL AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (\*OPTIONAL\*)**

Medical and Dependent Care Flexible Spending Accounts are available through iSolved ([www.isolvedbenefitservices.com](http://www.isolvedbenefitservices.com)). Flexible Spending Accounts are designed to work in conjunction with other benefits to save tax dollars. The maximum annual Medical contribution for 2021 is \$2,750. The maximum annual Dependent Care contribution is \$5,000. Employees also enrolled in a Health Savings Account (HSA) are only eligible for contributions to a Dependent Care account or a Limited Medical account (dental and vision expenses only).

### **DENTAL INSURANCE**

Dental coverage is available through Ameritas ([www.ameritas.com](http://www.ameritas.com)). Every benefit-eligible employee is enrolled in the Dental base plan, but has the option to add additional coverage or dependent/spouse coverage at the premiums listed below.

	<b>Base Plan</b>	<b>Buy Up Plan</b>
<b>Employee Only</b>	Paid by County (\$29.24)	\$ 8.04/pay period
<b>Employee/Spouse</b>	\$ 15.00/pay period	\$ 34.23/pay period
<b>Employee/Child(ren)</b>	\$ 14.46/pay period	\$ 44.90/pay period
<b>Employee/Family</b>	\$ 29.40/pay period	\$ 71.10/pay period

### **GROUP LIFE INSURANCE**

A \$15,000 Life and Accidental Death & Dismemberment (AD&D) coverage is provided to benefit-eligible employees through The Standard Insurance Company ([www.standard.com](http://www.standard.com)). Supplemental insurance coverage is available for employees, spouses, and children at an additional cost. A Line of Duty Benefit (Deputy Sheriffs, Detention Officers and Paramedics) is provided at a rate equal to a minimum of 100% of AD&D coverage to a maximum of \$50,000. Basic and Supplemental coverage may be ported or converted for employee, spouse and children at termination or retirement.

### **VISION INSURANCE (\*OPTIONAL\*)**

Vision coverage through Community Eye Care (VSP) may be purchased at the premiums listed below. Special discounts for items such as hearing aids and batteries, contact lenses, retinal screenings, and Lasik surgery are also available with enrollment.

<b>Employee Only</b>	\$ 2.80/pay period
<b>Employee/Spouse</b>	\$ 5.43/pay period
<b>Employee/Child(ren)</b>	\$ 5.49/pay period
<b>Employee/Family</b>	\$ 8.26/pay period

\* For more comprehensive benefit information, see the CCG Benefit Guide found on *Benefitfirst*.



## **NORTH CAROLINA GOVERNMENT EMPLOYEES RETIREMENT SYSTEM**

Benefit-eligible employees will be enrolled in the North Carolina Local Government Employees Retirement System (LGERS; [www.nctreasurer.com](http://www.nctreasurer.com)). Enrollment in LGERS requires employees to contribute 6% of salary into his/her account. The County contributes an 11.35% equivalent of the employee's salary for regular employees and 12.10% for LEO's. An employee is vested in this plan after (5) years of creditable service.

Retirement has a built-in death benefit for 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 highest annual salary for 12 consecutive months during the 24 months before death (no less than \$25,000 and not to exceed \$50,000). Public safety employees have a line-of-duty death benefit in the amount of \$100,000.

## **401(k)/457(b) PLANS**

Benefit-eligible employees will be enrolled in a 401(k) administered by Prudential (Information Hotline 1-866-NC401K1 or visit [www.ncplans.retirepru.com](http://www.ncplans.retirepru.com)). The County contributes 5% equivalent of salary for full-time employees to the 401(k). The employee may also contribute to their plan with Traditional, Roth, or a combination of both types of funds up to 80% of gross salary or \$19,500. Employees over age 50 may contribute an additional \$6,500 annually. Employees also have the option to enroll and contribute to 457(b) Plan.

## **SUPPLEMENTAL INSURANCE (\*OPTIONAL\*)**

Supplemental Critical Illness, Cancer, and Accident insurance is available through Allstate ([www.allstateatwork.com](http://www.allstateatwork.com)). Supplemental Short-Term & Long-Term Disability insurance is available through The Standard Insurance Company ([www.standard.com](http://www.standard.com)).

## **EMPLOYEE ASSISTANCE PROGRAM**

Employees, dependents, and all household members have confidential 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 through The Standard ([www.workhealthlife.com/standard3](http://www.workhealthlife.com/standard3) or 888-293-6948).

## **NC LOCAL GOVERNMENT FEDERAL CREDIT UNION**

All employees are eligible to join the Local Government Federal Credit Union (LGFCU) located inside each State Employees Credit Union (SECU) branch. A pay stub is required as proof of employment to open an account.

Locations:	5073 Executive Drive (Hwy 24 & 70)	1900 Live Oak Street
	Morehead City, NC 28557	Beaufort, NC 28516
	Phone: 252-247-6188	Phone: 252-728-0027

## **FITNESS CENTERS**

The following area Fitness Centers offer discounts/waived fees to Carteret County Government employees:

- The GYM – Cape Carteret ([www.ccaw.net](http://www.ccaw.net))
- Sports Center – Morehead City ([www.sportscentermorehead.com](http://www.sportscentermorehead.com))

## **CARTERET COUNTY AREA TRANSPORTATION SYSTEM (CCATS)**

All Carteret County Government employees are eligible to utilize CCATS free of charge during regular service hours. Reservations are required and can be made by calling 252-240-1043. Also, enjoy weekday service to the Raleigh/Durham area on the DownEast Express. Employees ride free with only a \$25/person fee each way for your spouse or children 13 years or older.