

Benefits Overview

The following pages provide a high-level summary of the benefits available to you with links to additional information and resources.



UNIONCOUNTY
north carolina

Medical Insurance

Two Plan Options

- Traditional Option
- Direct Primary Care Option

Who can be covered?

- A spouse can be covered if he/she is ineligible for coverage through his/her own employer.
- Dependent children can be covered up to age 26.

When can you make changes?

- During Open Enrollment May 15 – June 14
- With a qualifying life event
 - Use the Maestro Health Enrollment form available on County Connect
 - Qualifying event documentation must be provided
 - Change requests must be turned into HR within 31 days of the qualifying event

Viewing your plan information

➔ Visit mybenefits.maestrohealth.com



Plan Administrator

Maestro Health

1-855-522-1824

www.maestrohealth.com

The plan utilizes the Medcost network.

Find providers at:

www.medcost.com

Plan Year

July 1 – June 30

Premiums

(Per pay period)

Employee Only	\$17.00
Employee + Child	\$112.00
Employee + Spouse	\$167.00
Employee + Family	\$216.00

Additional plan information and the Summary Plan Document are available on County Connect.

Medical Insurance

Direct Primary Care

HealthMapRx

Prescription Benefits

Dental Insurance

Flexible Spending

Community Eye Care

Life Insurance

Aflac

Colonial

Pet Insurance

EAP

MAFC

UC Fitness Center

College Savings

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Vacation Leave

Sick Leave

FMLA

Shared Leave

Other Leave

Tuition Reimbursement

Retirement

Direct Primary Care

Services provided by Everside Health

Viewing your plan information

- ➔ Go to www.eversidehealth.com
- ➔ Log-in to
 - Send and receive secure messages
 - Schedule appointments
 - Request prescription refills
 - View medical records
 - Access educational resources

Plan Administrator

Everside Health

704-288-3961

www.eversidehealth.com

View physician bios, FAQ's and more
on County Connect.

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HealthMapRx

Plan members with diabetes, high blood pressure, high cholesterol, depression, and/or asthma are able to take advantage of this program designed to empower and support participants in managing their conditions.

The program aims to help participants achieve a high level of control over the targeted conditions and decrease the risk to common and sometimes serious complications associated with these diseases.

- All plan members are eligible
- Participation is voluntary
- No cost to participate
- Enroll anytime

Participants are assigned to a coach who is a licensed Pharmacist who has specialized training and expertise in these conditions.

Participants meet with their coaches 4 – 6 times per year for approximately 30 minute appointments.

An incentive is provided to compliant participants of \$20 per visit.



Plan Administrator

Piedmont Pharmaceutical Care Network

Sheila Evans (Program Coordinator)

Phone: (336) 482-7898

Fax: (866) 232-1799

Sheila.Evans@emailmm.com

Enroll anytime! The enrollment form is available on County Connect.

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Prescription Benefits

Choose any retail pharmacy

Use MedVantRx for mail order pharmacy

Out of pocket maximums per plan year

Coverage Level	Individual Maximum	Tier Maximum
Employee Only	\$1,000	\$1,000
Employee + Child(ren)	\$1,000	\$3,000
Employee + Spouse	\$1,000	\$2,000
Employee + Family	\$1,000	\$4,000

Viewing your plan information

- Visit www.pharmavail.com
- Click the member link
 - Our group number is “UNCTY”
 - View claims history
 - Formulary look-up

The Rx plan is administered by:

PharmAvail

1-800-933-3734

www.pharmavail.com

Mail Order Pharmacy

1-866-744-0621

www.MedVantRx.com

Plan Year

July 1 – June 30

Co-Pay Schedule

Local Retail Pharmacy: 1-90 Day Supply

Up to 90-day supply available with one co-pay per 30-day supply

Generic \$0
Preferred Brand \$20 or 20%, the greater of
Non-Preferred Brand \$40 or 40%, the greater of

Mail-Order Pharmacy: 31-90 Day Supply

Generic \$0
Preferred Brand \$60 or 20%, the greater of
Non-Preferred Brand \$120 or 40%, the greater of

Specialty Drugs \$20 or 40%, the greater of (\$150 max)

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Dental Insurance

Choose any dentist

Benefits are paid based on the reasonable and customary charge

- Preventive Care - 100%
- Basic Dental - 80%
- Major Dental - 50%
- \$50 deductible for non-preventive care
- \$1,000 annual maximum benefit

Who can be covered?

- A spouse can be covered if he/she is ineligible for coverage through his/her own employer.
- Dependent children can be covered up to age 26.
- Dependents must be covered on the health plan in order to be covered on the dental plan.

When can you make changes?

- During Open Enrollment May 15 – June 14
- With a qualifying life event
 - Use the Maestro Health Enrollment form available on County Connect
 - Qualifying event documentation must be provided
 - Change requests must be turned into HR within 31 days of the qualifying event

Viewing your plan information

➔ Visit mybenefits.maestrohealth.com

The dental plan is administered by:

Maestro Health

1-855-522-1824

www.maestrohealth.com

Plan Year

July 1 – June 30

Premiums

(Per pay period)

Employee Only	\$0.00
Employee + Child	\$10.00
Employee + Spouse	\$10.00
Employee + Family	\$20.00

Additional plan information and the Summary Plan Document are available on County Connect.

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Direct Primary Care

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Flexible Spending

By using pre-tax dollars, you save 25% - 40% on dependent care, medical services, and medical supplies that you would normally have paid for with after-tax funds.

Medical Spending Account

You may be reimbursed up to \$2,850 for medical expenses such as deductibles, co-payments, dental expenses, orthodontics, vision care such as glasses, contacts and contact lens supplies, or other related expenses not covered by the employer's benefit plan.

Dependent Care Spending Account

You may be reimbursed up to \$5,000 for daycare or dependent care expenses each plan year.

When can you make changes?

- During open enrollment May 15 – June 14
- With a qualifying life event
- You must re-enroll each year.

Viewing your plan information

- ➔ Go to msave.maestrohealth.com or download the mSave app
- To register for a new account use registration ID (Employer ID) **BBB121002040**.
 - The Employee ID is your Social Security Number.

The FSA plan is administered by:

Maestro Health

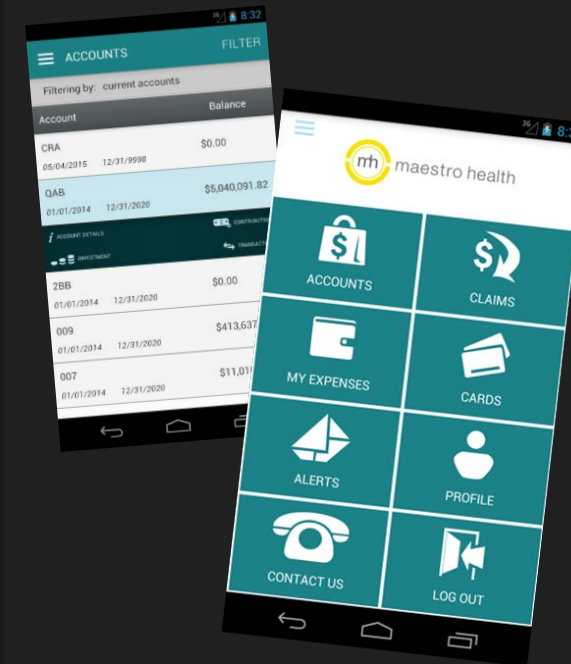
1-888-488-5054

msave.maestrohealth.com

Plan Year

July 1 – June 30

Expenses must be incurred between July 1 and September 15.



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Community Eye Care

Voluntary vision insurance with two plan options

150 Plan

- Eye exam once per year (\$15 co-pay)
- \$150 allowance for eyewear annually (\$15 co-pay)
- Contact lens fitting, re-fit, or evaluation once per year (\$15 co-pay)

200 Plan

- Eye exam once per year (\$15 co-pay)
- \$200 allowance for eyewear annually (\$15 co-pay)
- Contact lens fitting, re-fit, or evaluation once per year (\$15 co-pay)

Who can be covered?

- Your spouse
- Dependent children can be covered up to age 26.

When can you make changes?

- During Open Enrollment May 15 – June 14
- With a qualifying life event

Viewing your plan information

➔ Go to www.cecvision.com



Community Eye Care

1-888-254-4290

www.cecvision.com

Plan Year

July 1 – June 30

Premiums

(Per pay period)

	<u>150 Plan</u>	<u>200 Plan</u>
Employee Only	\$3.65	\$5.31
Employee + One	\$7.07	\$10.25
Employee + Family	\$10.72	\$15.48

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Life Insurance

The County provides you with one times your annual salary in basic term life insurance coverage.

You can elect supplemental life insurance for

Employee

- \$300,000 or 5 times your annual salary without evidence of good health
- \$750,000 or 5 times your annual salary with evidence of good health

Spouse

- Employees can elect spouse coverage in \$10,000 increments not to exceed 50% of the approved employee's amount to a maximum of \$100,000.
- Spouse guaranteed issue amount is \$50,000

Dependent children up to age 26

- Employees can cover their dependent children for \$5,000, \$10,000, or \$15,000 guaranteed issue insurance (no health questions) for one semi-monthly cost.

Accidental Death & Dismemberment Insurance (AD&D)

- Employee or Family coverage
- \$500,000 or 10 times your annual salary

When can you make changes?

- During Open Enrollment November 15 – December 15
- With a qualifying life event



Life insurance is provided by:
Sun Life

Plan Year

November 1 – December 31

Free Value Added Benefits

Emergency Travel Assistance

If you have a medical emergency while you are more than 100 miles away from home, you don't have to face it alone. Assist America's staff can help you 24/7.

Identity Theft Protection

AssistAmerica can help stop identity theft protection before it happens and can offer support if you become a victim of identity theft.

Additional program information is available on County Connect.

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Available Plans

- Personal Cancer Protection
- Voluntary Indemnity Plan (hospital confinement policy)
- The Personal Accident Indemnity Plan
- Short-term Disability

Make changes anytime

Viewing your policy information

→ www.aflac.com

- First time users must register to create an account
- View policies, claims, account preferences



Aflac

1-800-992-3522
www.aflac.com

To enroll or make changes to your plan contact:

Michael Hurd
(704) 277-8705
michaelr_hurd@us.aflac.com

Medical Insurance

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Retirement

Colonial Life

Available Plans

- Cancer
- Accident Care
 - Gun Shot Wound Policy available
- Whole Life
- Critical Illness
- Intensive Care
- Short-term Disability
- Hospital Confinement/Indemnity

When can you make changes?

- During Open Enrollment January 1 – January 31
- With a qualifying life event

Viewing your plan information

➔ Log-in to www.coloniallife.com



Colonial Life

1-800-325-4368

www.coloniallife.com

Plan Year

March 1 – February 28

Medical Insurance

Direct Primary Care

HealthMapRx

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Pet Insurance

My Pet Protection is exclusive to employees and not available to the general public.

- ✓ Plans starting at \$35/month
- ✓ Broad, nationwide coverage
- ✓ Use any vet

Enroll or make changes to your plan at anytime



Nationwide

www.petinsurance.com/unioncounty

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Employee Assistance Program

Your EAP Can provide:

- ✓ Counseling to assist in managing and resolving personal issues that affect our lives and work.
- ✓ Confidential appointments with trained counselors.
- ✓ Up to 6 visits at no cost per year.
- ✓ Assistance in dealing with all types of personal issues- marital, family, financial, alcohol, drug, emotional, and others.

Accrued sick leave may be used for EAP appointments.

Deer Oaks EAP

1-888-993-7650

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Monroe Aquatics & Fitness Center

Union County is a corporate member of the Monroe Aquatics and Fitness Center.

- ✓ Full-time and benefitted part-time employees are given a 50% joining fee discount.
- ✓ Employees are given a 10% discount off the monthly fee.

Rates

Type	Joining Fee	50% Discount	Monthly Fee	10% Discount	Membership Description
Individual	\$75.00	\$37.50	\$47.00	\$42.30	1 adult (age 24 and up)
Family	\$100.00	\$50.00	\$78.00	\$70.20	Up to 4 (couple w/dependent children)
Parent/Child	\$75.00	\$37.50	\$54.00	\$48.60	1 parent/1 dependent child
Couple	\$75.00	\$37.50	\$60.00	\$54.00	Married couple residing at same address
Senior	\$60.00	\$30.00	\$40.00	\$36.00	1 person (age 55 or older)
Senior Couple	\$60.00	\$30.00	\$54.00	\$48.60	Married couple (1 person age 55 or older)
Young Adult	\$50.00	\$25.00	\$35.00	\$31.50	Age 16 years – 23 years
Extra Children			\$6.00	\$5.40	
Grandchild			\$12.00	\$10.80	

Monroe Aquatics & Fitness Center

704-282-4680

www.monroenc.org

Address

2325 Hanover Drive
Monroe, NC 28110

Contact MAFC to sign-up.

Hours of Operation

Monday - Friday

5:00 am - 9:30 pm

Saturday

6:30 am - 7:00 pm

Sunday

1:00 pm - 7:00pm

Medical Insurance

Direct Primary Care

HealthMapRx

Prescription Benefits

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Life Insurance

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Union County Fitness Center

Equipment and Fitness Classes available

Employees must sign the Acknowledgement and Release of Liability form available on CountyConnect prior to use.

Open 24/7



Union County Fitness Center

<http://countyconnect2/dotnetnuke/Fitness-Center>

Address

Human Services Center
First floor room A118
2330 Concord Avenue
Monroe, NC 28110

Facility rules and equipment instructional videos can be found on County Connect.

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College Savings Program

This program (NC529) allows employees to invest funds to pay for qualified higher education expenses of designated beneficiaries.

Earnings contributed to a 529 plan are free from federal and state income taxes as long as the funds are used to pay for qualified educational expenses.

Covered Expenses:

- Tuition
- Fees
- Cost of books, supplies and certain equipment
- Certain room and board costs

Visit CFNC.org for additional information.



College Foundation of North Carolina

1-866-866-2362

www.cfnc.org

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Banking

Truist

The Truist One Checking Program offers UNION COUNTY employees FREE and DISCOUNTED banking services.

Local Government Federal Credit Union (LGFCU)

Employees of Union County are eligible to join the North Carolina Local Government Employees Credit Union. The Credit Union offers higher interest rates on savings accounts, traveler's checks, lower interest rates on loans, money orders, free notary service and more.

Truist

1-844-487-8478

[Truist.com/financialwellness](https://truist.com/financialwellness)

Financial Wellness Code: 092243

Local Government Federal Credit Union

1-888-732-8562

www.lgfcu.org

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Discounts and Perks

Discounts

Corporate Shopping

This employee discount program features a portfolio of national retailers offering employee discounts, member benefits, corporate perks, student discounts and coupons.

Union County Chamber of Commerce

Union County is a Chamber member. Employees are eligible for member Cost Saving Programs, Member-to-Member Discounts and Hot Deals.

We Save

We Save is an online market place open to state and local government employees.

Just Ask

Many retailers and service providers offer deals and discounts to government employees. Just ask them.

Perks

County Parks

Employees receive free admission to County-owned parks.

Corporate Shopping

www.corporateshopping.com

Union County Chamber of Commerce

www.unioncountycoc.com

We Save

www.wesave.com

Discounts available from the Information Technology Division

Free Sophos Antivirus

Verizon Wireless

- 20% off monthly plan charge
- 25% off the purchase of new accessories

Dell Employee Purchase Program

Microsoft Home Use Program

- Save 30% on Office 365

View details on the Information
Systems page on County Connect.

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Holiday Leave

Employees receive 12 or 13 paid holidays per year.

You must be on a pay status the work day before and after the holiday occurs to accrue the holiday leave.

Holiday Leave Year: November 1 – October 31

Employee must use their accrued holiday leave within the leave year.

All unused leave will be forfeited at the end of the pay period that includes October 31st.

Floating Holiday

Eligible employees will receive one floating holiday per leave year. The floating holiday will be accrued at the beginning of each holiday leave year.

Religious Holiday Leave

Unpaid Leave may be requested to observe a religious holiday.

Employees may also request to use accrued holiday leave, vacation leave, or compensatory time off for thereligious holiday.

Want more information?

The Holiday Policy is in Article VI of the Personnel Resolution available on County Connect.

Leave Year

November 1 – October 31

Paid Holidays

- New Year’s Day
- Martin Luther King, Jr. Holiday
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Veteran’s Day
- Thanksgiving (2 days)
- Christmas (2 or 3 days)

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Vacation Leave

Vacation hours are accrued on the 15th of each month.

- Employees must be on a pay status to accrue.

The rate of vacation accrual is based on the length of service in the North Carolina Local Government Employees Retirement System and the annualized work schedule of the employee.

Length of Service	Days Earned Per Year	Hours Accrued Per Month
Less than 2 years	12 days	8.00 hours
2 but less than 5 years	14 days	9.33 hours
5 but less than 10 years	17 days	11.33 hours
10 but less than 15 years	20 days	13.33 hours
15 but less than 20 years	23 days	15.33 hours
20 years or more	26 days	17.33 hours

The accrual rate for full-time employees scheduled to work 2,080 hours per year is shown above.

Employees may accumulate vacation leave without any applicable maximum until the end of the calendar year. Excess hours over the policy maximums at the end of the year will be rolled to the employee's sick leave balance.

Want more information?

The Vacation Leave Policy is in Article VI of the Personnel Resolution available on County Connect.

Leave Year

January 1 – January 31

Additional accrual rate tables and maximum accumulations can be found in the Personnel Resolution.

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Sick Leave

Sick hours are accrued on the 15th of each month.

- Employees must be on a pay status to accrue.

Sick leave accrual rates are governed by the annualized work schedule of the employee.

Sick leave may be taken for the following reasons:

- Medical/Dental appointments – employee or immediate family member
- Illness or injury of the employee or immediate family member
- Quarantine due to a contagious disease
- Child birth
- Adoption or foster child placement

- **Bereavement**

Up to five days of sick leave may be used due to a death of an immediate family member.

One day of sick leave may be used for bereavement or funeral attendance due to the death of an extended family member or close personal friend

Want more information?

The Sick Leave Policy is in Article VI of the Personnel Resolution available on County Connect.

Additional accrual rate tables can be found in the Personnel Resolution.

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Family & Medical Leave (FMLA)

Family and Medical Leave

After working at least 12 months and at least 1,250 hours for Union County, qualified employees are entitled to 12 weeks of Family and Medical Leave.

- Entitlement is per rolling 12-month period.
- The situations for eligibility for FML are as follows:
- the birth of a child/care for newborn,
- adoption of a child or placement of a foster child
- care for a spouse, dependent son or daughter, parent
- personal serious health condition as defined by the FML guidelines

Military Family Leave

Care Giver Leave

Up to 26 work weeks of unpaid leave during any 12-month period to care for a spouse, child, parent or next of kin who is a military service member recovering from a serious illness or injury sustained in the line of active duty.

Qualifying Exigency Leave

Up to 12 work weeks of unpaid leave during any 12-month period for a qualifying exigency arising out the fact that a spouse, child or parent in on active duty or has been notified of an impending call to active duty status in support of a contingency operation.

Want more information?

The Family and Medical Leave Policy is in Article VI of the Personnel Resolution available on County Connect.

Additional resources and required forms are available on County Connect.

Paid Parental Leave

Eligible employees may receive up to eight weeks of paid parental for the birth of a child or the placement with the employee of a child for adoption or foster care.

Employees must be on FMLA and use PPL within the first 12 months following the birth or placement. PPL will run concurrently with FMLA. PPL may not be taken intermittently.

Refer to the Personnel Resolution for additional information on eligibility and usage.

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Voluntary Shared Leave

The Voluntary Shared Leave Program allows employees to assist another employee who has a prolonged medical condition and has exhausted all available paid leave that would otherwise force the employee to be placed on Family and Medical Leave without pay status, resulting in a loss of income and benefits.

Who can receive Shared Leave?

Full-time and benefitted part-time employees who have worked for Union County for at least one year and who are on FMLA

Qualifying Conditions

- Prolonged medical condition
- Birth of a child

Non-Qualifying Conditions

- Short-term or sporadic conditions or illnesses, intermittent absences, illness or injury covered by Workers' Compensation.

All of the employee's own paid leave accrual must be exhausted before Shared Leave can be received.

Program participation is limited to a lifetime maximum of 480 hours

- Prorated for benefitted part-time employees

Want more information?

The Shared Leave Policy is in Article VI of the Personnel Resolution available on County Connect.

Medical Insurance

Direct Primary Care

HealthMapRx

Prescription Benefits

Dental Insurance

Flexible Spending

Community Eye Care

Life Insurance

Aflac

Colonial

Pet Insurance

EAP

MAFC

UC Fitness Center

College Savings

Banking

Discounts and Perks

Holidays

Vacation Leave

Sick Leave

FMLA

Shared Leave

Other Leave

Tuition Reimbursement

Retirement

Other Types of Leave

Volunteer Time Off (VTO)

Eligible employees may be paid for up to 16 hours of VTO per calendar year to volunteer for approved community service agencies or organizations.

Civil Leave (Jury duty)

Parental Leave for School Involvement

Up to four unpaid hours of leave per child may be granted each school year for parental involvement in school

Leave Without Pay (non-FML)

- Leave without pay may be granted to full and benefitted part-time employees, not to exceed 40 scheduled hours in a rolling 12 month period.
- Must be approved by a supervisor.
- A non-exempt employee who takes leave without pay will be responsible for paying a prorated premium cost for all employment benefits otherwise paid for by the County.
- Leave Without Pay form is available on County Connect.

Military Leave

Inactive Duty Training Leave

- Up to ten days of paid IDT per year

Active Duty Leave

- Up to 20 days of paid IDT per year

Want more information?

These policies can be found in Article VI of the Personnel Resolution available on County Connect.

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Tuition Reimbursement

Tuition Reimbursement Program

Assists employees pursuing educational opportunities to further their professional development with Union County.

Specific criteria must be met for participation in the program.

- Full-time or benefitted part-time employees may participate.
- Complete one full year of employment and meet the performance expectations as tate in the policy.
- Enrollment in an accredited educational institution as recognized by one of the National or Regional Accreditation Councils recognized by the US Dept. of Education.
- Submit a completed application as outlined in the policy.

Reimbursable Fee Examples:

- Tuition (up to IRS taxable limit)
- Program fees
- Lab fees
- Technology fees
- Library fees

Want more information?

These policies can be found in Article IX of the Personnel Resolution available on County Connect.

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Retirement Plans

Local Government Employees' Retirement System

- Full-time and benefitted part-time employees are automatically enrolled in the North Carolina Local Government Employees' or Local Law Enforcement Officers' Retirement System on their date of hire.
- The mandatory tax-deferred contribution of 6% is deducted per pay period.
- There is a give year vesting period.
- Eligibility for retirement benefits may be found in the Retirement Handbook.

NC 401(k) Plan

- Union county participates in the NC401(k) plan administered by Empower.
- Each pay period Union County contributes an amount equal to 5% of each full-time and benefitted part-time employee's gross salary into an individual 401(k) account.
- Employees are not required to contribute but may contribute up to 80% of their wages not to exceed the yearly allowable amount set by the IRS.
- There is no vesting period.
- Eligible employees may also save for retirement by participating in the 457 plan.

Want more information?

NC Retirement Systems

1-877-627-3287

www.myncretirement.com

NC 401(k) and 457 Plans

1-866-627-5267

NCplans.prudential.com

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