

TOWN OF HILLSBOROUGH



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EMPLOYEE BENEFITS SUMMARY 2011-2012

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This Employee Benefit Summary is an important part of the Town's Total Compensation Package. This summary is for eligible full time employees. Additional or more specific information can be obtained by calling the benefit provider, or your Personnel Department.

<u>BENEFIT</u>	<u>ELIGIBLE DATE</u>	<u>EMPLOYEE COST</u>	<u>BENEFIT DESCRIPTION</u>																
HEALTH CARE																			
<u>MedCost</u>																			
	30 days after employment		Features "referral-free" access to physicians.																
			<u>In-Network Benefit:</u> \$400 Individual/\$800 Family Calendar Year deductible. Doctor/Specialist co-pay \$20/\$30. Out-of-Pocket Maximum per year is \$1,500/Individual & \$3,000/Family. Emergency Room co-pay \$100 (waived if admitted). Urgent Care co-pay \$30. There is a Lifetime Maximum Benefit if \$5,000,000.																
Employee Coverage		\$ 0	<u>Pharmacy Benefits: Co-Payments:</u>																
Child/Children Coverage		\$ 421.00/Mo																	
Spouse Coverage		\$ 662.00/Mo																	
Family Coverage		\$ 1,023.00/Mo																	
			<table border="0"> <thead> <tr> <th><u>Retail</u></th> <th></th> <th></th> <th><u>Mail Order</u></th> </tr> </thead> <tbody> <tr> <td>\$5.00</td> <td>Generic</td> <td>\$10.00</td> <td>Generic</td> </tr> <tr> <td>\$20.00</td> <td>Brand Name/Preferred</td> <td>\$50.00</td> <td>Brand Name/Preferred</td> </tr> <tr> <td>\$40.00</td> <td>Non-Preferred/Multi-source</td> <td>\$115.00</td> <td>Non-Preferred/Multi-source</td> </tr> </tbody> </table>	<u>Retail</u>			<u>Mail Order</u>	\$5.00	Generic	\$10.00	Generic	\$20.00	Brand Name/Preferred	\$50.00	Brand Name/Preferred	\$40.00	Non-Preferred/Multi-source	\$115.00	Non-Preferred/Multi-source
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\$40.00	Non-Preferred/Multi-source	\$115.00	Non-Preferred/Multi-source																
			<u>Out-of-Network Benefits:</u> \$400 Individual/\$800 Family Calendar Year deductible. After deductible, plan pays 60% and employee pays 40% of usual or customary fees. There is a Lifetime Maximum Benefit if \$5,000,000. Out-of-Pocket Maximum per year is \$2,000/Individual & \$4,000/Family																

<u>BENEFIT</u>	<u>ELIGIBLE DATE</u>	<u>EMPLOYEE COST</u>	<u>BENEFIT DESCRIPTION</u>
<u>Wellness Benefit</u>			
	Upon Health Insurance Eligibility	Included in Health Insurance Premium	<ul style="list-style-type: none"> All routine preventive care received in-network is covered at 100% with no age or frequency restrictions. Colonoscopy Wellness is a “carve out” and is subject to age and frequency as recommended by the American Cancer Society. 3 nutritional evaluations per calendar year for members with a documented organic disease (Diabetes) covered at 100%. A \$500 Wellness Benefit annual limit exists on any out-of-network preventive services received.
<u>Employee Assistance Counseling Program (EACP)</u>			
(Access through EACP)	30 days after employment	\$ 0	Confidential, professional assistance for personal problems. Assistance areas include, but are not limited to, Anxiety, Alcohol Abuse, Aging Parents, Depression, Drug Abuse, Financial Stress, Family Conflict, Marriage Conflict, Grief and Loss, Job Burnout, Stress. Visits are unlimited for employees or persons living in the employee’s home within the EAP system without charge. Administered by Alamance Regional Medical Center (336-538-7481). Cost of service and amount covered by the Town Contract.
<u>DENTAL</u>			
<u>MedCost Dental</u>	30 days after employment		\$50 Individual/\$100 Family Calendar Year Deductible. Class I Expenses - Preventive and Diagnostic Care covered at 100% with no deductible. After deductible is met Class II Expenses – Basic Restorative Care (fillings, root canal, periodontal scaling, denture adjustments and repairs, extractions, anesthetics, oral surgery) is covered at 80%. Class III Expenses – Major Restorative Care (Crowns, Dentures, Bridges) are covered at 50%. Class IV Expenses – Orthodontia (Limited to dependent children to age 26) after deductible are covered at 50% with a \$1,000 Lifetime Maximum, Employee may select dentist of his/her choice.
	Employee Coverage	\$ 0	
	Child/Children Coverage	\$49.00/Mo	
	Spouse Coverage	\$26.50/Mo	
	Family Coverage	\$58.00/Mo	
<u>VISION</u>			
<u>Vision Service Plan (VSP)</u>	30 days after employment		Vision Service Plan will allow employees and dependents to reduce their current expenditures for routine eye care. Eye Exam covered in full every 12 months with a \$10 co-pay. Lenses (20% discount when a complete pair of glasses is purchased); Frames (20% discount when a complete pair of glasses is purchased); Contacts (15% discount off the contact lens fitting and evaluation exam. This exam is in addition to vision exam to ensure proper fit if contacts.) Employees must use VSP Providers.
	Employee Coverage	\$ 0	
	Child/Children Coverage	\$1.00/Mo	
	Spouse Coverage	\$1.00/Mo	
	Family Coverage	\$2.00/Mo	

<u>BENEFIT</u>	<u>ELIGIBLE DATE</u>	<u>EMPLOYEE COST</u>	<u>BENEFIT DESCRIPTION</u>
LIFE INSURANCE			
<u>Unum Provident</u>			
Term Life Insurance	30 days after employment.	\$0	Basic term life insurance plus accidental death and dismemberment insurance. No employee cost. Amount is one times the employee's annual salary rounded to next \$1,000, based on current salary UP TO \$50,000. Employees earning more than \$50,000 have the option to purchase the additional coverage at their expense. "Accelerated Life Benefit" provision allows early distribution of funds for terminally ill.
Dependant Life		\$.88/Mo	<p>BASIC SPOUSE LIFE INSURANCE \$2,000</p> <p>CONTRIBUTIONS Employees pay toward the cost of this insurance.</p> <p>EFFECTIVE DATE OF CHANGES A change in the amount of benefits due to a change in employment class, attainment of a specific age, or a change in Annual Earnings or options will become effective on the date of change subject to Actively at Work requirements.</p> <p>BASIC CHILD LIFE INSURANCE <u>Unmarried Dependent Children</u></p> <p>Live birth to 6 months \$1,000 6 months to age 19; or to age 26 if a full-time student \$2,000</p> <p>CONTRIBUTIONS Employees pay toward the cost of this insurance.</p> <p>EFFECTIVE DATE OF CHANGES A change in the amount of benefits due to a change in employment class, attainment of a specific age, or a change in Annual Earnings or options will become effective on the date of change subject to Actively at Work requirements.</p>

<u>BENEFIT</u>	<u>ELIGIBLE DATE</u>	<u>EMPLOYEE COST</u>	<u>BENEFIT DESCRIPTION</u>
SUPPLEMENTAL INSURANCE			
<u>Creative Employee Benefits and AFLAC</u> Life, Accident, Disability, Cancer, Intensive Care, Group Universal Life, Long Term Disability, Critical Illness, Heart Attack/Stroke	Each year at Open Enrollment in November	Varies, based on desired coverage level.	Provides a variety of insurance coverage for numerous insurance needs, including disability income for accident or sickness, costs associated with cancer treatments or critical illness/intensive care expenses, expenses related to heart attack or stroke, and Group Universal Life Insurance.
RETIREMENT			
<u>North Carolina Local Government Employee's Retirement System</u>	As of date of employment.	6% annual salary.	Vesting occurs after five (5) years in Retirement System. Service, early, and disability retirements are available based on State guidelines. City contributes 6.45% of annual salary for regular employees and 6.41% for Law Enforcement employees to the retirement system on the employee's behalf. Employee contributes 6% of gross annual salary.
Retirement Benefits	As of date of retirement approved by NC Local Governmental Employee's Retirement System.	Health insurance Retiree Coverage Rate	Employees hired after February 9, 2009, who are regular employees, at age 60 years, and sworn law enforcement employees, at age 57 years, who retire from town employment with at least 30 years of continuous service may, upon request and upon agreement to cooperate with the town as to information and document requests, and the health insurance carrier will permit, continue to receive hospitalization insurance coverage comparable to that being provided for fulltime employees without cost for the life of the employee until such time as they become eligible for Medicare. Employees hired before February 9, 2009, are grandfathered in at age 55 for regular employees and age 52 for law enforcement with 20 years of continuous service. At the time the employee becomes eligible for Medicare, or if the employee accepts other full-time employment following retirement, this hospitalization insurance coverage will terminate.

<u>BENEFIT</u>	<u>ELIGIBLE DATE</u>	<u>EMPLOYEE COST</u>	<u>BENEFIT DESCRIPTION</u>
DEFERRED COMPENSATION PROGRAMS			
<u>State 401 (k) Plan</u> Admin. by Prudential Retirement	As of date of employment and member of the NC Local Governmental Employees' Retirement System.	Varies based on selected options.	Provides pre-tax retirement and long-term savings and investment options through annuities and other various investments options, payable at Retirement or age 59½. The City contributes an amount equal to 4.96% of regular employee's monthly gross salary and 5% of Law Enforcement employees salary to the State 401(k) Plan. Employees may contribute additional amounts through payroll deduction. Employee loan provisions are available on accounts.
LEAVE			
<u>Annual Leave (Vacation)</u>	Accrual begins as of the bi-weekly pay period following employment.	\$0	Accrual rate is per bi-weekly pay period. Employees can use accrued time after successful completion of probationary period or before if approved by the Town Manager. Annual rate: less than 2 years = 96.20 hours, 2-5 years = 118.04 hours, 5-10 years = 141.96 hours, 10-15 years = 166.14 hours, 15-20 years = 190.06 hours, 20 years and over = 213.98 hours. Unused annual leave days beyond 240 hours do not carry over but are transferred to sick leave.
<u>Sick Leave</u>	Accrual begins as of the bi-weekly pay-period following employment.	\$0	Accrual rate is 8 hours per month. There is no maximum accumulation. Sick leave may be taken as necessary per proper notification of supervisor and may be used for illness, medical appointments, maternity/paternity, or to supplement funeral leave. Verification may be required by the supervisor. At time of retirement, unused sick leave may be converted to accrued service credit.
<u>Shared Sick Leave</u>	As of date of employment	\$0	Shared sick leave is considered on a case by case basis and approved only by the Town Manager.
<u>Death Leave</u>	As of the bi-weekly pay period following employment.	\$0	For immediate family members. May be taken for up to 3 days per occurrence . (Immediate Family – spouse, mother, father, guardian, children, sister, brother, grandparents, grandchildren plus the various half, step, in-law and adopted relationships that can be derived from those named.

<u>BENEFIT</u>	<u>ELIGIBLE DATE</u>	<u>EMPLOYEE COST</u>	<u>BENEFIT DESCRIPTION</u>
<u>Leave Without Pay</u>	At discretion of Town Manager	\$0	Leave may be granted for extended illness, paternity, maternity, education, military service, or other approved reasons. Leave may be granted in three-month intervals up to one (1) year maximum.
<u>Paid Short Term Disability Leave</u>	Successful completion of probationary period.	\$0	With written medical certification, up to six (26) full weeks disability pay. Doctor's verification of disability is required prior to leave being granted. This plan does not allow for the benefit to be supplemented with any accrued leave time.
<u>Parental Involvement Leave</u>	As of date of employment.		Regular and temporary with benefits employees allowed up to four (4) hours per fiscal year to attend or otherwise be involved at their child's school occurrences and times are not charged against employee's leave time.
<u>Civil Leave</u>	As of date of employment.	\$0	Used when employee must appear as a witness in court, on Town business, civic responsibilities, or to serve as a juror. Annual leave is not charged. Juror payments may be kept by employee.
<u>Worker's Compensation</u>	First day of employment	\$0	For on-the-job injuries and illnesses. Accidents must be reported immediately to Safety Officer at 919-241-4615 or 336-516-0781.
<u>Longevity Pay</u>	Benefit is pro-rated if employed less than one year	No cost to employee.	Based on length of satisfactory services and salary as of October 31 st each year with a maximum annual payout of \$1,500. For percentages of payout, please refer to the Personnel Policy.

<u>BENEFIT</u>	<u>ELIGIBLE DATE</u>	<u>EMPLOYEE COST</u>	<u>BENEFIT DESCRIPTION</u>
<u>Military Leave</u>	First day of employment	\$0	<p>Regular employees who are members of the National Guard or Armed Forces Reserve will be allowed military training leave when called to active duty (including the required annual training period, but not including voluntary duty).</p> <p>If the compensation received while on military leave is less than the salary that would have been earned during this same period as a Town employee, the employee shall, for a maximum period of twelve months, receive partial compensation equal to the difference in base salary earned as a reservist or guardsman and the salary that would have been earned during this same period as a Town employee. The effect will be to maintain the employee's salary at the normal level during this period.</p> <p>While taking military leave, an employee continues to accrue leave credits and other benefits as if the employee physically remained with the Town during this period.</p> <p>If an employee remains on military leave for a period in excess of twelve months, the employee may then exhaust the annual vacation leave in the same manner as an employee going on leave without pay under subsection 4-24(d).</p> <p>If an employee remains on military leave for a period in excess of twelve months and after annual vacation leave has been exhausted pursuant to subsection (d), then the employee may continue on military leave but will not be entitled to further compensation from the Town.</p> <p>Regular employees who are guardsmen and reservists have all job rights specified in the Veteran's Readjustment Assistance Act.</p>
<u>Paid Holidays</u>	As of date of employment.	\$0	Several paid holidays per year including New Years Day, Martin Luther King's Jr. Birthday, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day and the day after Thanksgiving, and 2-3 Christmas holidays.

This summary of benefits is not a guarantee of benefits or employment, and is neither an implicit nor explicit contract. The Town reserves the right to change benefits and programs at any point.