

Buncombe County Government Updated Summary of Employee Benefits

Effective January 2019					
STANDARD HEALTH PLAN – EMPLOYEES HIRED BEFORE 01/01/2010	*Blue Cross Blue Shield PPO Plan *\$25 Primary Care Visit *\$40 Specialist Visit *\$25 Eye Exam *\$40 Urgent Care Visit *\$150 Emergency Room *5% co-insurance after deductible *Individual Deductible: \$300 *Family Deductible: \$600 *Maximum out-of-pocket: Individual \$750, Family \$1,500 *5 Tier Prescription Drug Plan: \$0 generic, \$10 generic, \$40 brand name, \$50 brand name, \$50-\$100 specialty drugs				
BUY-UP HEALTH PLAN - EMPLOYEES HIRED ON OR AFTER 01/01/2010	*Blue Cross Blue Shield PPO Plan *\$25 Primary Care Visit *\$40 Specialist Visit *\$25 Eye Exam *\$40 Urgent Care Visit *\$150 Emergency Room *20% co-insurance for other services *Individual Deductible: \$400 *Family Deductible: \$750 *Maximum out-of-pocket: Individual \$1,150 Family \$2,500 *5 Tier Prescription Drug Plan: \$0 generic, \$10 generic, \$40 brand name, \$50 brand name, \$50-\$100 specialty drugs				
CORE HEALTH PLAN - EMPLOYEES HIRED ON OR AFTER 01/01/2010	*Blue Cross Blue Shield PPO Plan *\$25 Primary Care Visit *\$40 Specialist Visit *\$25 Eye Exam *\$40 Urgent Care Visit *\$150 Emergency Room *30% co-insurance for other services *Individual Deductible: \$650 *Family Deductible: \$1,000 *Maximum out-of-pocket: Individual \$1,900 Family \$3,750 *5 Tier Prescription Drug Plan: \$0 generic, \$10 generic \$40 brand name, \$50 brand name, \$50-\$100 specialty drugs				
DENTAL INSURANCE	*\$2,500 annual maximum *Individual deductible: \$25 *Family Deductible: \$75 *100% Diagnostic & Preventive Care *80% Maintenance and Surgical Care *50% Periodontal Services, Dental Implants, and Complex Restorative Care *50% Orthodontics for children up to age 19 with a \$5,000 lifetime maximum				
VISION HARDWARE	Blue Cross Blue Shield Plan gives an annual \$250 allowance, with a 20% discount off the remaining balance for frames, lenses and lens options once every 12 months.				
BIWEEKLY RATES:	EMPLOYEE	EMP/1 CHILD	EMP/CHILDREN	EMP/SPOUSE-DOM PARTNER	FAMILY
STANDARD	\$25	\$40	\$70	\$65	\$70
BUY-UP	\$35	\$80	\$95	\$85	\$95
CORE	\$20	\$40	\$65	\$50	\$65
DENTAL	\$21	\$35	\$58	\$35	\$58
	\$4.86	n/a	\$9.71	\$9.23	\$14.28
SCREENING MAMMOGRAM	*For female employees/spouses/domestic partners age 35 or older enrolled on our health plan *Time allowed away from work site without using leave time for visit				
PROSTATE SPECIFIC ANTIGEN (PSA) TEST	*For male employees/spouses/domestic partners enrolled on our health plan *Time allowed away from work site without using leave time for visit				
SKIN CANCER SCREENINGS	*For employees enrolled on our health insurance plan *WNC Dermatological Associates will waive the \$40 co-pay *Appointment, insurance card & certificate required				
EMPLOYEE & FAMILY HEALTH CLINIC	*Health Care Services for employees and their family members enrolled on our health plan *\$5 co-pay per visit *\$0 co-pay per generic prescription and \$6 co-pay for all other clinic prescribed medications				
RETIREMENT	*Local Governmental Employees' Retirement System *Full retirement benefit with 30 years of service, age 60 with 25 years, age 65 with five years *Reduced retirement benefit age 50 with 20 years of service or age 60 with five years *Death Benefit equal to the annual salary not less than \$25,000 or more than \$50,000				
401(k) SUPPLEMENTAL RETIREMENT INCOME PLAN	*Employer, Buncombe County, contributes 8% of employee's salary into investment plans of employee's choice *Designed to supplement employees' retirement income *Voluntary employee contributions to a variety of investment plans and also defers taxes *Roth 401(k) employee contributions – taxes are paid now versus when funds are withdrawn				
457 DEFERRED COMPENSATION PLAN	*May defer a portion of salary through payroll deductions *Provides a tax shelter and investment opportunity				
SHORT TERM DISABILITY	*Weekly benefit up to 70% of gross weekly income (\$750 weekly maximum) *Coverage pays 1st day accident and 8th day sickness, up to 26 weeks *\$0.79 per \$10 of weekly benefit *Example: \$200 weekly benefit ÷ \$10 = 20 20 x 0.79 = \$15.80 monthly cost				
LONG TERM DISABILITY	*Local Governmental Employees' Retirement System disability for employees with five years of service				
SECTION 125 PRE-TAX PLAN	*Allows payment of health and dental insurance premiums with before-tax dollars *Taxable income is less and take-home pay is increased				

FLEXIBLE SPENDING ACCOUNT FOR HEALTH CARE AND DEPENDENT CARE REIMBURSEMENT	<ul style="list-style-type: none"> *Portion of income set aside in reimbursement account on a pre-tax basis *Account used to reimburse health care expenses (\$260 minimum up to \$2,700 maximum) *Account used to reimburse dependent care expenses (maximum of \$5,000) *Taxable income is less and take-home pay is increased 			
BASIC LIFE INSURANCE	*County paid Basic Life Insurance of \$30,000 & Accidental Death & Dismemberment of \$30,000			
SUPPLEMENTAL LIFE INSURANCE	<ul style="list-style-type: none"> *Optional supplemental life insurance amounts: \$10,000, \$25,000, \$50,000, \$75,000, or \$100,000 *Premiums progress in five year increments based on age as of January 1 of each year *Guaranteed issue when first eligible 			
DEPENDENT LIFE INSURANCE	<ul style="list-style-type: none"> *\$5,000 coverage on eligible dependents over 6 months of age (\$250 under 6 months) *\$1.80 monthly premium covers spouse/domestic partner and children *Guaranteed issue when first eligible 			
SPOUSE LIFE INSURANCE	<ul style="list-style-type: none"> *\$10,000 or \$25,000 coverage on spouse *Premiums progress in five year increments based on age as of January 1 of each year *Guaranteed issue when first eligible 			
HOLIDAYS	*Twelve paid County holidays			
SICK LEAVE	<ul style="list-style-type: none"> *12 days earned per year with unlimited accumulation *May be used for employee or immediate family member's illness, medical/dental appointments, death of a relative *One month of retirement service credit allowed for each 20 days, or portion, of unused sick leave *Sick Leave balance from other local governments may be transferred to the County 			
VACATION LEAVE (ANNUAL LEAVE)	YEARS OF SERVICE	If hire date is before 8/1/2002	If hire date is on or after 8/1/2002	If hire date is on or after 2/15/2011
	DAYS EARNED PER YEAR			
	Less than 2 years	12 days	10 days	10 days
	2 but less than 5 years	14 days	12 days	12 days
	5 but less than 10 years	18 days	16 days	14 days
	10 but less than 15 years	21 days	19 days	16 days
	15 but less than 20 years	24 days	22 days	18 days
	20 or more years	27 days	25 days	20 days
	Employees rehired or employees transferring from within the NC State Retirement System may use their time working in government for their rate of annual leave accrual			
PERSONAL TIME OFF (PTO)	<ul style="list-style-type: none"> *Regular employees receive two days of PTO on January 1 of each year. *Used for rest and relaxation, medical appointments for employees or family members, etc. 			
HEALTHY HOURS EARNED (HHE) LEAVE TIME	<ul style="list-style-type: none"> *County employees with benefits who get their numbers checked at Employee Health will receive four hours of HHE leave time *When numbers are checked a second time and there is improvement in one or more of their numbers or they maintains good levels, employees receive four additional hours of HHE 			
MILITARY LEAVE	*15 days per year with partial compensation			
CIVIL LEAVE	*Jury Duty Leave with pay			
FUNERAL LEAVE	*Three days with pay for death of immediate family member			
PREMIER FEDERAL CREDIT UNION	<ul style="list-style-type: none"> *Membership open to the employees and family members *Checking and savings accounts, loans, IRA, and Christmas Clubs 			
LOCAL GOVERNMENT FEDERAL CREDIT UNION	<ul style="list-style-type: none"> *Membership open to the employees and family members *Checking and savings accounts, loans, IRA, and Christmas Clubs 			
LAW ENFORCEMENT OFFICERS' SPECIAL SEPARATION ALLOWANCE	<ul style="list-style-type: none"> *Provides separation benefits to Law Enforcement Officers *Must complete 30 or more years creditable service or be at least age 55 with 5 years of service *Paid until age 62 			
NC FIREMEN'S AND RESCUE SQUAD WORKERS' PENSION FUND	<ul style="list-style-type: none"> *Eligible Emergency Medical Service employees may make application for membership *Membership is voluntary and requires monthly payment by employee *Benefits are payable to retired members who have served 20 years as an Emergency Medical Service employee 			
LONGEVITY PAY	Lump sum payment based on regular aggregate service with Buncombe County as of December 1			
	Less than 1 year = \$100 1 year but < 2 = 1% 2 years but < 5 = 3% 5 years but < 10 = 4%			
	10 years but < 15 = 5% 15 years but < 25 = 6% 25 years plus = 7%			
RETIREE HEALTH INSURANCE - only for employees hired BEFORE July 1, 2015	<ul style="list-style-type: none"> *County paid health insurance coverage for the retiree only until age 65 *Continuation of dependent coverage is available at a cost *After 20 years of service with Buncombe County, dependent coverage may continue at the employee rate 			
RETIREE DENTAL	*Dental insurance coverage for retiree (until age 65) and their dependents at the employee rate			
RETIREMENT INCENTIVE PLAN	<ul style="list-style-type: none"> *Employees must have 25 years of service with Buncombe County and the NC Retirement System. *Choice of one of the following: <ul style="list-style-type: none"> (1) Medicare Supplement & Prescription Plan beginning at age 65 paid by Buncombe County (2) Medicare Supplement Payment Plan of \$268 per month beginning at age 65 paid by Buncombe County (3) Lump sum Payment Plan of ½ annual salary, paid at time of retirement 			
CONSUMER PRICE INDEX (C.P.I.) SALARY ADJUSTMENT	*Across the Board Salary Adjustment during April based on prior year C.P.I.			