

Pender County Employee Benefits

Medical Insurance

Pender County Government is self funded and provides extensive Health benefits to its employees. The rates listed below convey the cost of coverage.

The plan is a PPO and utilizes the Cigna provider network.

Medical coverage highlights

Coverage Type	Rate per pay period	Rate per month
Employee Only	\$12.50	\$25.00
Employee + Children	\$102.06	\$204.12
Employee + Spouse	\$135.07	\$270.14
Employee + Family	\$243.21	\$486.42

Co-Pays and coverage	In Network	Out of Network
Physician Office	\$25.00	70% after deductible
Emergency room	\$150.00	\$150.00
Hospital Service	80% after deductible	70% after deductible

Deductibles

Per person	\$750.00	\$1,500
Per Family	\$2,250.00	\$4,500

\$0.00 Co-Pay at County Health Department

Prescription Drug Benefits

The plan provides the following co-payment for prescriptions drugs.

Generic Drugs	\$10
Formulary Drugs	\$35
Non-Formulary Drugs	\$55
Specialty Drugs	\$100

Prescription drug co-pays are reduced if purchased at Big-Box Stores (Walmart, Costco, K-Mart, Target) \$5/\$30/\$50/\$55—Specialty at Costco ONLY, otherwise \$100 co-pay for Specialty.

Dental Insurance

Voluntary dental insurance is provided to employees and their dependents at a nominal, pre-taxed cost.

Employee Only	\$16.19	Semi-monthly
Employee/Spouse	\$30.39	Semi-monthly
Employee/Children	\$27.06	Semi-monthly
Employee/Family	\$44.59	Semi-monthly

Plan year deductible	\$25.00
Plan year deductible per family	\$75.00
Preventative services	Paid 100% of usual & customary charges
Basic services	Paid 80%
Major services	Paid 50%
Plan year maximum benefit	\$1,250

Community Eye Care

Voluntary vision plan that allows employees and their families:

- An annual routine eye exam (\$10 co-pay)
- An eyewear allowance for \$150 per person every 12 months, which can be applied to frames, special lens features, contact lenses, or any combination.

Semi-monthly rates:	\$5.95 for employee only
	\$11.32 for employee/one
	\$17.28 for employee/family

Life Insurance

The County provides all active full-time employees with a free \$10,000 life insurance policy. The provider is Sun Life Assurance Company. Employees may purchase additional coverage for themselves and dependents.

Life Insurance

Long Term Disability

The County provides all active full-time employees with a free \$1,000/month LTD policy. The provider is Sun Life Assurance Company.

Flexible Spending Accounts

Through an administrating firm, the County offers employees a flexible spending account option. You may contribute tax deferred wages into an account to utilize to pay for medical or child care expenses.

Supplemental Insurance Products

Pender County offers you the option to select services from Creative Worksite Solutions. These companies offer such products as: cancer, accident, life, heart/stroke and disability insurance. The county provides payroll deduction for premiums incurred from these plans.

Wellness Program

We encourage every employee to join our wellness program. The program offers fit life incentives and camaraderie among co-workers to encourage healthy lifestyles.

Retirement Program

All full time employees are automatically enrolled into the NC Local Government Retirement System. Employees contribute 6% of gross wages to their retirement account. The County contributes based on guidelines set by the retirement system.

401(k) plan and 457 plan

These voluntary plans offer employees many investment options for retirement planning. Both offer pre-taxed contributions and the 401(k) plan offers after-tax contributions through a Roth plan. Loans are available with the 401(k) plan.

Holidays

The following paid holidays shall be observed by the County offices:

- New Years Day
- Martin Luther King, Jr. Birthday
- President's Day
- Good Friday
- Easter Monday
- Memorial Day
- Fourth of July
- Labor Day
- Veteran's Day
- Thanksgiving Day and Thanksgiving Friday
- Christmas Day plus 2 additional days

Vacation

Each employee earns vacation leave on a per pay period based on the following schedule:

Years	Hours Per Period	Annually
Less than two	3.08	80
2 but less than 5	3.69	96
5 but less than 10	4.62	120
10 but less than 15	5.54	144
15 but less than 20	6.46	168
20 years or more	7.38	192

Sick Leave

County employees may accumulate sick leave indefinitely. All vacation time in excess of 240 hours is transferred to sick leave balances. The county provides 3.69 leave per pay period (12 days per year) to each full time eligible employee.

Additional Leave

Pender County provides for and has established policies for the following types of leave.

- Paid leave for parent involved in school
- Paid Civil leave
- Military leave
- FMLA

Workers Compensation

Employee are insured for on the job injuries.

Social Security

Pender County matches your contribution to this Federal benefit.

Credit Union Membership

As an employee you are eligible to join the NC State Employees Credit Union. The credit union provides a variety of services such as checking, savings, low interest loans and investment options. Branches and ATMs are located in multiple locations within the County and around the State.

Direct Deposit

All County employees are paid via direct deposit.

LegalShield/Identity Theft Protection

Access to legal advice and/or identity theft protection is available to employees at these rates:

LegalShield	\$9.48	Semi monthly
Identity Theft	\$9.48	Semi-monthly
Both	\$16.95	Semi-monthly