Pender County Employee Benefits

Medical and Dental Insurance

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

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

- **Medical coverage highlights**

Coverage Type	*Rate per pay period*	*Rate per month*
Employee Only	County pays 100%	
Employee + Children	$89.56	$179.12
Employee + Spouse	$122.57	$245.14
Employee + Family	$230.71	$461.42

Co-Pays and coverage	*In Network*	*Out of Network*
Physician Office	$20.00	70% after deductible
Emergency room	$150.00	$150.00
Hospital Service	80% after deductible	$70 after deductible

Deductibles

Per person	$500.00	$1,000
Per Family	$1,500.00	$3,000

- **Dental Coverage Highlights**

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

- **Prescription Drug Benefits**
  The plan provides the following co-payment for prescriptions drugs

Generic Drugs	$10
Formulary Drugs	$20
Non-Formulary Drugs	$35
Specialty Indictable	$50

- **Vision benefit**
  The medical plan offers a vision benefit of one eye exam per 12 month period.

Life Insurance

The County provides all active full time employees with a free $10,000 life insurance policy. The provider is Guardian Life Insurance Company.

Retirement Program

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

401K plan

Under this plan wages are payroll deducted pre-tax and deposited into investment account. Many investment choices are offered and loans are available. This plan offers an additional way to prepare for retirement effectively.

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 accounts, savings, low interest loans and investment options. Branches and ATM are located in multiple locations within the county and statewide.

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.

Direct Deposit

All County employees are paid via direct deposit.

Supplemental Insurance products

Pender County offers you the option to select services from AFLAC and Colonial Life and Accident companies. 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.

Holidays

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

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

Prepaid Legal Services

Voluntary plan that allows employees to purchase Prepaid Legal Services.

Coverage Type	*Rate per pay period*	*Rate per month*
Legal Only	$7.98	$15.95
Legal + ID Theft	$12.95	$ 25.90

Vacation

Each employee earns vacation leave on a per pay period basis in accordance with 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.

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/spouse
17.28 for employee/family