



Photo courtesy  
of Earl Moore

# PENDER COUNTY GOVERNMENT EMPLOYEE BENEFIT GUIDE

## PENDER COUNTY GOVERNMENT EMPLOYEE BENEFIT GUIDE

This guide provides an overview of the many benefits that are included as part of the benefit package for eligible Pender County employees.

Contents

Health..... 3

- Medical.....3
- Dental .....3
- Vision.....3
- Flexible Spending .....3

Employer Paid Benefits ..... 3

- Long Term Disability .....3
- Employer Paid Life Insurance .....4
- Aflac Teledoc .....4
- Employee Assistance Program .....4

Ancillary Benefits ..... 4

- Accident.....4
  - Aflac Accident ..... 4
  - Allstate Accident ..... 4
- Additional Coverages .....4
  - Aflac Critical Illness ..... 4
  - Aflac Hospital Indemnity..... 5
  - Cancer ..... 5
  - LegalShield ..... 5
  - Short-Term Disability ..... 5
- Voluntary Life Insurance .....5
  - MetLife Buy Up ..... 5
  - TransAmerica Whole Life ..... 6
  - Metlife Pet Insurance..... 6

Retirement ..... 6

- LOCG.....6
- LOCL .....6
- 401K .....7
- 457B .....7
- Retirement Planning .....7

Wellness..... 7

- Pender County Health Clinic.....7

Training and Development ..... 7

Continuous Improvement and Customer Service .....	7
Supervisor Training.....	8
Employee Training.....	8
Work-Against Program .....	8
Awards .....	8
Think Different, Expect Different .....	8
Employee Service Awards .....	8
Safety Awards.....	8
Paid Leave .....	9
Sick .....	9
Vacation .....	9
Inclement Weather .....	9
Community Service .....	9
Blood and Bone Marrow Donorship.....	9
Holiday .....	9
Overtime Pay and Compensatory Time .....	10
Other .....	10
Longevity Pay .....	10
Family Medical Leave Act.....	10
Voluntary Shared Leave Program.....	10
Civil Leave.....	10
Special Committees.....	10
Safety Committee .....	10
Recruitment and Retention/Health and Wellness Committee.....	11
Employee Appreciation Events .....	11
Employee Appreciation Picnic .....	11
Annual Christmas Party.....	11
Perks and Discounts.....	12
Credit Union Membership.....	12
Tickets at Work.....	12
Verizon Discount .....	12
Fitness Fusion Discount.....	12
Food Trucks .....	12
Book Club .....	12

## Health

### Medical

Pender County Government offers health insurance through the State Health Plan. The two plans available are the Enhanced 80/20 Plan, and the Traditional 70/30 Plan. Both are Preferred Provider Organization (PPO) plans, and are administered by Blue Cross and Blue Shield of North Carolina (BCBSNC). Medical Insurance is payroll deducted and deducted one month in advance.

[NC State Health Plan Web Link](#) [2020 Rate Sheet](#)

[QLE Document List](#)

[70/30 Benefit Booklet](#)

[80/20 Benefit Booklet](#)

[Plan Comparison](#)

### Dental

As a member of Delta Dental of North Carolina, you have access to the nation's largest dental networks, Delta Dental PPO and Delta Dental Premier. It's easy to find a dentist – just visit our website at [www.deltadentalnc.com/findadentist](http://www.deltadentalnc.com/findadentist). You will also have superior access to care and fee savings because of our agreements with participating dentists. There is a \$5,000 annual maximum per person per calendar year, and a \$25 deductible per person per calendar year (\$75 per family). You can access your benefits, claims information, ID cards, and more by visiting [www.consumertoolkit.com](http://www.consumertoolkit.com). Delta Dental can be reached at 1-800-662-8856. Dental Insurance is payroll deducted and deducted one month in advance.

[Benefit Feature Sheet](#)

### Vision

Pender County has partnered with Community Eye Care (CEC) to provide vision coverage, which features an annual voluntary vision plan that allows employees and their families: An annual routine eye exam (\$10 co-pay), an eyewear allowance for \$200 per person every 12 months, which can be applied to frames, special lens features, contact lenses, or any combination. CEC gives you 24/7 access to find a provider, view your benefit information, check your current eligibility, and print a temporary ID card at [www.cecvision.com](http://www.cecvision.com). Community Eye Care can be reached at 1-888-254-4290. Vision Insurance is payroll deducted and deducted one month in advance.

[CEC Flyer](#)

[LASIK Program](#)

[Coastal Step By Step Guide](#)

### Flexible Spending

A Flexible Spending Account (FSA) is an employer sponsored plan that allows you to deduct dollars from your paycheck and deposit them into a special account that is protected from taxes (Social Security taxes, Federal, and in most cases, State taxes). Pender County recently partnered with Flores as our FSA vendor. Their flyer highlights everything you would need to know about them.

[Flores](#)

## Employer Paid Benefits

### Long Term Disability

The County provides all active full-time employees with a free \$1,000 a month LTD insurance policy through MetLife.

## [Employer Paid Life Insurance](#)

The County provides all active full-time employees with a free \$10,000 life insurance policy through MetLife. Employees may purchase additional coverage for themselves and dependents via payroll deduction

## [Aflac Teledoc](#)

Employees can connect with a board certified, licensed medical provider for \$25 per visit via Aflac Telemedicine. Aflac Telemedicine is available to all Pender County employees and eligible dependents at no additional charge.

## [Aflac TeleDoc Flyer](#)

## [Employee Assistance Program](#)

24/7, 365, confidential access to employee assistance programs offered through McLaughlin Young at no additional cost to our employees. Coverage also extends to dependent members within the immediate household. McLaughlin Young can be reached anytime at 1-800-633-3353.

## [Online Resource](#)

## [More Resources](#)

## Ancillary Benefits

### Accident

#### Aflac Accident

The Aflac Group Accident plan provides cash benefits directly to you, which helps with out of pocket expenses (medical and nonmedical) associated with treatment in the event of a covered accident. Examples of covered accidents include ER/Urgent Care, ambulance, ER observations, prescriptions, concussions, Traumatic Brain Injury, Coma, Burns, emergency dental work, eye injury, dislocations, and lacerations. For more information, please text our representative, Steve Cooper, at 919-417-7476. Aflac Accident is payroll deducted.

#### [Aflac Accident Booklet](#)

#### Allstate Accident

Allstate Accident Insurance can help cover medical expenses that may not have been covered by other major medical insurance plans. Allstate Accident coverage pays cash benefits that correspond with a variety of covered occurrences, such as dismemberment, dislocation or fracture, hospital confinement, ambulance services, and more. The cash benefit can be used to help pay for deductibles, treatment, rent, and more. Additionally, Allstate offers an office visit benefit of \$50 for seeing a doctor, eye doctor, or dentist. Coverage is managed through Creative Worksite Solutions, 1-866-971-9715. Allstate Accident is payroll deducted.

#### [Allstate Accident Flyer](#)

## Additional Coverages

### Aflac Critical Illness

The Aflac Group Critical Illness Plan provides cash benefits when an insured person is diagnosed with a covered critical illness. The plan provides a lump-sum benefit to help with out-of-pocket medical

expenses and living expenses that can accompany a covered critical illness. For more information, please text our representative, Steve Cooper, at 919-417-7476. Aflac Critical Illness is payroll deducted.

#### [Critical Illness Booklet](#)

#### Aflac Hospital Indemnity

The Aflac Group Hospital Indemnity Plan provides cash benefits directly to you – which helps pay for some of the costs (medical and nonmedical) associated with a covered hospital stay due to a sickness or accidental injury. For more information, please text our representative, Steve Cooper, at 919-417-7476. Aflac Hospital Indemnity is payroll deducted.

#### [Claim Checklist](#)

#### [Claim Form](#)

#### [Hospital Indemnity Booklet](#)

#### Cancer

While typical health insurance pays your doctor or hospital, this supplemental insurance pays you directly unless you assign benefits. Some benefits pay by the day or treatment, while others reimburse you for expenses you incur. This plan offers a \$100 wellness benefit for each covered person, Per year. Supplemental Cancer coverage is offered through TransAmerica CancerSelect Plus, and is managed through Creative Worksite Solutions, 1-866-971-9715. TransAmerica CancerSelect is payroll deducted.

#### [TransAmerica CancerSelect Plus Flyer](#)

#### LegalShield

LegalShield gives you the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs. Under the protection of LegalShield, you or your family can live your lives worry free. Even better, you don't have to worry about figuring out which attorney to use – LegalShield does that for you! From real estate to speeding tickets to Will preparation and beyond, LegalShield is here to help you with any legal matter – no matter how traumatic or trivial it may seem. LegalShield's dedicated law firms are prepaid, so their sole focus is serving, rather than billing, you. Our LegalShield representative, John Wynn, can be reached at 910- 859-0102 or by email at [johnwynn10@gmail.com](mailto:johnwynn10@gmail.com). LegalShield is payroll deducted.

#### [LegalShield Flyer](#)

#### Short-Term Disability

Short-Term Disability is intended to protect your income for a short duration in case you become ill or injured. The plan does have a Pre-Existing Disability Clause and covers up to 60% of your weekly salary, up to \$3,500 per month, for up to 26 weeks. Our Short-Term Disability Plan is managed through Creative Worksite Solutions, 1-866-971-9715. Short-Term Disability is payroll deducted.

#### [Lincoln STD Claim Instructions](#)

#### [Lincoln STD Rates](#)

#### Voluntary Life Insurance

#### MetLife Buy Up

Employees are eligible to purchase up to \$490,000 of additional life insurance through MetLife (Pender County pays for a \$10,000 policy at no additional costs to the employee.) Employee's spouses are eligible to have up to 50% of the coverage of the employee's plan, up to \$100,000. Example: Employee has \$50,000 policy, spouse could have up to \$25,000. A Statement of Health does not need to be

completed if you are a new hire and are not opting for more than \$100,000, or if you are a current employee who already has a buy up plan, and are not increasing your coverage by more than \$10,000. Metlife Buy-up is payroll deducted.

### [Statement of Health](#)

#### TransAmerica Whole Life

Whole Life Insurance provides protection for you, your spouse, child(ren), and grandchildren. Meaningful Guarantees for your family's future include a life insurance benefit that will never decrease, premiums that will never increase, a 4% guaranteed interest rate, and a paid-up whole life insurance policy for your retirement. TransAmerica Whole Life is managed through Creative Worksite Solutions, 1-866-971-9715. Employees must call Creative Worksite Solutions directly for rate information. TransAmerica Whole Life is payroll deducted.

### [TransAmerica Trans\\$ure Flyer](#)

#### Metlife Pet Insurance

Metlife offers a plan to help you show your furry family members how much you care for them. The plan is flexible and covers accidents and critical illness for any cats and/or dogs you may have.

### [Pet Insurance](#)

## Retirement

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.

Members can log in anytime through the NC State Retirement System – Orbit. ORBIT is a secure site that allows you to view your personal account information, download retirement forms, and access retirement resources 24 hours a day, seven days a week. To set up or log in to your personal ORBIT account, go to the [ORBIT website](#) and follow the log in instructions, or register for an ORBIT account. More information can be found in the Retirement System handbook.

### LOGG

The Local Governmental Employees' Retirement System (LGERS) is a defined benefit plan qualified under Section 401(a) of the Internal Revenue Code. Defined benefit plans use a formula to calculate monthly retirement benefits once eligibility requirements have been met.

### [NC Retirement System Website for Current Employees](#)

### LOCL

You become a member of LGERS as a local law enforcement officer on your hire date if you are a permanent, full-time paid employee of an employer, who (i) possesses the power of arrest, (ii) has taken the law enforcement oath administered under the authority of the state as prescribed by G. S. 11-11 and (iii) is certified as a law enforcement officer under the provisions of Chapter 17C of the General Statutes or certified as a deputy sheriff under the provisions of Chapter 17E of the General Statutes.

### [NC Retirement System Website for LEO](#)

## 401K

Pender County is committed to helping its employee's save for retirement. In doing so, we have partnered with Prudential to offer 401k options, featuring both a 401k (pre-tax and Roth) and 457 plan. Law Enforcement Officers receive 5% of gross income contribution from the County into the 401(K) plan. Regular full-time employees receive 2.5% of gross income contribution from the County into the 401(K) plan. Employees can make changes to their contributions at anytime via the Prudential Website. 401K contributions are payroll deducted.

[Prudential Website](#)    [Prudential Flyer](#)

## 457B

In addition to offering this benefit through Prudential, Pender County offers an additional 457B deferred-compensation retirement plan through Nationwide. 457B is payroll deducted.

[Nationwide Flyer](#)

## Retirement Planning

Leaving the workforce can be a big transition - Pender County hosts an educational Retirement Orientation every quarter for those that are retiring or are planning to retire soon. Special guests include NC Retired Governmental Employees' Association, Local Government Federal Credit Union, a Retirement Education Counselor from Prudential Retirement, and Blue Cross Blue Shield.

[Pender County Retirement Packet](#)    [LEO Guide](#)    [LGERS Guide](#)

## Wellness

### Pender County Health Clinic

Pender County Health Department makes health and dental care convenient for our employees! Offering services such as vaccines, sick and well care, family planning and prenatal care, and a variety of dental services, managing your health while working has never been easier! Most appointments can be scheduled for same day service.

[Pender County Health Department Employee Perk Sheet](#)

## Training and Development

### Continuous Improvement and Customer Service

Pender County is in an exciting state of organizational change. – the cornerstone of this new movement to better our workforce is our “Think Different, Expect Different” philosophy. Pender County is committed to providing a quality customer experience delivered by well trained, highly qualified public servants. Our workplace thrives on community, professionalism, accountability, vision, passion, and innovation. Pender County wants to continue to improve as a workplace and Think Different, Expect Different is a crucial key in the continuous effort to be the best that we can be. Pender County wants its employees to cultivate ways of thinking that will inspire culture for a better workplace organization, and allow employees to have an active voice in how these changes occur.



## Supervisor Training

Great leadership starts at the top – Pender County takes supervisory roles seriously and strives to keep our management staff held to high standards. Supervisors attend an in depth new hire training, followed by an annual training, that includes topics ranging from employment law, best practicing for conducting interviewing, emotional intelligence in the workplace, Pender County policy, Pender County Procedures, and safety training.

Supervisors are required to complete training in the areas of Managing Difficult Situations and People, Meeting Management, Communication and Behavioral Styles, and Supervisor Training within one year after being hired or promoted, and Workplace/Sexual Harassment annually.

## Employee Training

It is the County's goal to promote learning opportunities that support life-long learning and assist individuals in working effectively together within their departments and throughout County Government. Training and development will assist the County in adapting to change, increasing productivity, and improving the quality of the work environment and the employee's interactions with each other and with citizens.

Pender County's learning platform is hosted via NEOGOV LEARN. New hires (with the exception of Sheriff employees) are trained in the areas of Safety, Workplace/Sexual Harassment, Cultural Diversity, Customer Service, Workplace Violence, and Professionalism/Ethics.

Continuous Learning is featured through [Turtle Tutorials](#) as well as the [ITS Resource Page](#), both of which help employees navigate and utilize new technology, and access resources covering topics such as resiliency training, how to have difficult conversations, team building, and more!

## Work-Against Program

Pender County does offer trainee and Work-Against programs.

## Awards

### Think Different, Expect Different

Pender County is committed to providing a quality customer experience delivered by well trained, highly qualified public servants. Our workplace thrives on community, professionalism, accountability, vision, passion, and innovation. The Think Different, Expect Different award is given to those employee(s) who model this vision statement and embody these qualities.

### Employee Service Awards

These awards are given to full-time employees who have completed their 5, 10, 15, 20, 25, and even 30 years of service with Pender County. We spend the morning enjoying a catered lunch, a motivational speaker, and awards based on years of experience given by the County Manager and Board of Commissioners.

### Safety Awards

Pender County is an active participant in the NC Department of Labor's annual Safety Awards Program, which is administered through the State's Education, Training and Technical Assistance Bureau of the Occupational Safety and Health Division. The program is designed to stimulate interest in accident

prevention and to promote safety in the workplace by providing an incentive to employers and employees to maintain a safe and healthful workplace.

## Paid Leave

### Sick

County employees may accumulate sick leave indefinitely. The County provides 3.69 sick leave hours per pay period (12 days per year) to each full-time eligible employee. All vacation time in excess of 240 hours is transferred to sick leave balances at the end of each calendar year. For more information, please refer to [Pender County Personnel Policy](#).

### Vacation

Vacation leave is earned by regular, probationary and trainee full-time and part-time employees that work twenty-four (24) hours or more per week working each pay period based on years of service to the County. Eligible employees begin accruing vacation leave on the employee's hire date. For more information, please refer to [Pender County Personnel Policy](#).

### Inclement Weather

If the County Manager has suspended operations of the County due to adverse weather/catastrophic conditions, eligible employees will receive up to a maximum of 16 hours of pay per weather event to compensate for the closure of County operations. For more information, please refer to [Pender County Personnel Policy](#).

### Community Service

In recognition of the importance of parent involvement in schools, the County's diverse needs for volunteers to support schools, communities, citizens and non-profit organizations, and the commitment of Pender County employees to engage in volunteer service, Community Service Leave may be granted to eligible employees for (a) parent involvement in schools, (b) volunteer activity in schools or a Community Service organization, (c) tutoring and mentoring in the schools, (d) volunteering in a State of North Carolina Public University, Community College System, or state agency. Eligible full-time employees who have completed their probationary period with the County are granted a maximum of eight (8) Community Service Hours per year. For more information, please refer to [Pender County Personnel Policy](#).

### Blood and Bone Marrow Donorship

Employees are encouraged to use the privilege and opportunities to participate in life-giving through blood and bone marrow donorship. Participating employees shall be given reasonable time off with pay for the whole blood donation, pheresis procedure, and bone marrow transplant.

### [Blood and Bone Marrow Form](#)

### Holiday

Pender County has a generous Paid Holiday package, including New Years Day, Martin Luther King Jr. Birthday, Presidents' Day, Good Friday, Easter Monday, Memorial Day, Fourth of July, Labor Day, Veteran's Day, Thanksgiving Day plus 2 additional days, Christmas Day plus 2 additional days.

## Overtime Pay and Compensatory Time

It is Pender County's policy to comply with the provisions of the Fair Labor Standards Act (FLSA) – employees in an exempt job class will not be compensated for hours worked over 40 hours in a workweek. Any overtime work performed by non-exempt employees shall be compensated with time and a half compensatory time. For more information, please refer to [Pender County Personnel Policy](#).

## Other

### Longevity Pay

In addition to regular wages, a longevity payment will be made annually in recognition of long-term service of regular or permanent full-time employees who have served at least five (5) continuous years with Pender County in a regular or permanent full-time position. For more information, please refer to [Pender County Personnel Policy](#).

### Family Medical Leave Act

Some employees may be eligible for up to twelve weeks of job-protected unpaid leave in certain circumstances. Pender County does not require the use of Paid Time Off while the employee is out on leave. For more information, please refer to [Pender County Personnel Policy](#).

### Voluntary Shared Leave Program

In case of serious medical conditions, an eligible employee may apply to be nominated to become a recipient of leave transferred from the vacation leave accounts of one or more employees. The intent of this leave is to allow employees to assist each other in cases of prolonged medical conditions that have resulted in the exhaustion of all earned leave. For more information, please refer to [Pender County Personnel Policy](#).

### Civil Leave

Pender County grants Civil Leave to its employees. A County employee who has been summoned for jury duty shall receive leave with pay. For more information, please refer to [Pender County Personnel Policy](#).

## Special Committees

### Safety Committee

Pender County Government is dedicated to providing a safe workplace for its employees. The primary purpose of the Safety Committee is to involve decision makers in a cooperative effort to minimize risk to our employees.

The primary responsibility of the Committee shall be to review and update the County's Exposure Control Plan. The Committee will also collaborate to address workplace safety concerns. The Committee shall be a consultative entity that provides guidance and leadership in matters pertaining to employee safety.

The Safety Committee shall be comprised of the Safety Coordinator, Department Manager, and employees. The Risk Management Specialist shall serve as Chairperson. The Department Manager may delegate this responsibility to other employees within the department if the designate serves in a work capacity which is covered by the regulations.

## Recruitment and Retention/Health and Wellness Committee

Recruitment and Retention is a growing focus for management within the County. The primary focus of the Recruitment and Retention Committee is to collaborate and implement more effective recruitment and retention strategies. The Recruitment and Retention Committee is committed to stabilizing the workforce of Pender County Government.

The Health and Wellness Committee was formed to best serve our County's interests with regards to health and benefit policies, operational issues, as well as State and Federal legislative activities that affect the County's health and benefits. The intent of the committee is to ensure that all County employees are represented, and that benefits and wellness activities for the County will be guided by employee input.

The Committee is comprised of diverse employees that have been nominated by their Department Manager and consists of department representatives, health and benefits professionals, as well as subject matter experts. Member term is two years, at which time, departments will make new nominations. County Manager and Human Resource Personnel terms do not expire. Terms on The Recruitment and Retention Committee and The Health and Wellness Taskforce are concurrent. Meetings alternate monthly.

Topics or areas of concern or praise can be addressed by speaking with a committee member, or through anonymous means via the [Anonymous Suggestion Box](#).

## Employee Appreciation Events

Throughout the year we have several events to highlight departments and employees for all they do. Our Service Luncheon, Summer Picnic, and Christmas Party are our formal events in which we highlight and celebrate our employees. Pender County also works to recognize the day-to-day accomplishments of our employees on a monthly basis on our intranet site, [MyPender](#).

## Employee Appreciation Picnic

As summer begins to kick off, Pender County hosts a County-wide picnic for its employees. We take a couple of hours out of the work day to enjoy catered food and various activities, be it dunking various employees (such as the Sheriff) in the dunk tank, bailing a coworker (or HR Director), out of jail for a good cause, and altogether spend time and fellowship with our coworkers!

## Annual Christmas Party

One way we celebrate bringing the year to an end is with our Annual Christmas Party! We gather all our employees together for karaoke and a catered buffet. Some departments sponsor their own entertainment which has included employee bands, choirs, and DJs. The party concludes with a raffle of several prizes which have previously included insta-pots, gift cards, and a brand new TV!

## Perks and Discounts

### Credit Union Membership

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

[Credit Union Flyer](#)

### Tickets at Work

Our partnership with Tickets at Work allows our employees access to numerous discounts in areas such as: pet insurance, sporting events, concerts, Work from Home resources, and so much more!

[Tickets at Work Flyer](#)

### Verizon Discount

Pender County Employees may be eligible for exclusive savings from Verizon Wireless – America’s largest 4G LTE Network. Take advantage of discounts on your monthly calling or data plan, phones, and accessories.

[Verizon Flyer](#)

### Fitness Fusion Discount

Fitness Fusion offers state-of-the-art fitness center equipment and has a full staff of certified instructors to lead class programs and assist clients. The gym is conveniently located within walking distance of the Burgaw campus.

[Fitness Fusion Flyer](#)     [Fitness Fusion Website](#)

### Food Trucks

Every week we have the opportunity to offer food trucks for our employees! We have a diverse list that includes trucks such as: Pepe’s Tacos, PTs Grille, Port City Que, and so many others. We try to get new trucks in every week for our employees to be able to step right outside of their office to grab a delicious lunch while building comradery with coworkers!

### Book Club

Pender County employees that are book lovers are encouraged to attend it’s very own book club – all events have food related to the theme of the book being read!