2020 - 21

Employee Benefit Guide

Availability of Summary Health Information

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your eligible dependents in the case of illness or injury.

The Summary of Benefits and Coverage (SBC), which summarizes important information about your health coverage, is available from Human Resources.

Medicare Part D—Prescription Drug Information

If you (and/or your eligible dependents) are covered by Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 26 and 27 for more details.

Alexander County

Administrative Offices

County Employees,

One of the priorities of the Administration and Human Resources Offices is to offer you, as an employee, a comprehensive benefit package. Our health insurance is one of the main highlights of this package and we strive to keep it at no-cost for all County employees and retirees each year. I am pleased to announce that again this year, we are able to achieve this.

For the upcoming year, Alexander County joined the North Carolina Health Insurance Pool (NCHIP) with healthcare provided through BlueCross BlueShield of North Carolina. As a member of NCHIP, we now have input and a vote on the future of our healthcare needs.

This benefits guide will assist you in determining your insurance needs through open enrollment and the upcoming insurance year. All of the plan documents, as well as required legal notices, are included for your convenience.

Thank you for your service to Alexander County and your patience as we continue working through the current circumstances.

Sincerely,

Rick French

Rick French, County Manager

421 Liledoun Road, Taylorsville, NC 28681
Phone (828) 632-7972 Fax (828) 632-0077

About Your Benefits

At Alexander County we are committed to providing a comprehensive and affordable benefits package to you and your family. Review this guide to learn about your options so you can make the most of your Alexander County benefits. If you have any questions, feel free to reach out to **Kim Stine** at **828-352-7588** or **KStine@alexandercountync.gov** or **Lesia Breininger** at **828-352-7591** or **lbreininger@alexandercountync.gov**.

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Eligibility and Enrollment

You are eligible to participate in Alexander County's benefits if you are a full-time employee working at least 30 hours per week. If you enroll for benefits, you may also cover your:

- Legal spouse
- Children up to age 26
- Unmarried children of any age who are mentally or physically disabled

You have 30 days from your hire date to turn in the electronic enrollment form to enroll in your benefits. Make your selection, sign the form and turn in directly to Human Resources. Your benefits begin on the first of the month following 30 days of employment.

What Will It Cost?

Alexander County is committed to offering you comprehensive benefits at a fair cost. View page 21 for more information about your costs for coverage.

Making Changes to Your Benefits

Each year, you have the opportunity to make changes to your benefits during open enrollment. You may make mid-year changes to your benefits only if you have a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Change in a dependent's eligibility status
- Change in employment status for you or your dependents resulting in the loss/gain of coverage
- A significant change in the cost or coverage of your dependent's benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

You have 30 days from the date of the event to contact Human Resources make the change. Keep in mind, the changes you make must be directly related to the event.

Workplace Wellness

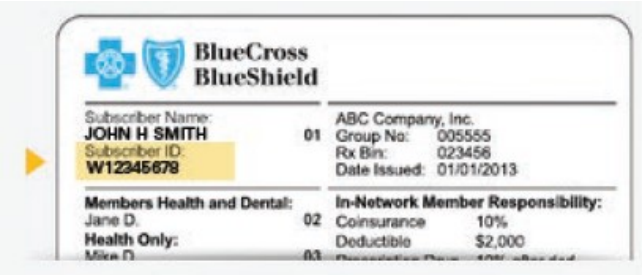
Alexander County Wellness Credit Incentive 2020 - 2021

REQUIREMENTS ARE FOR EMPLOYEES ONLY!

The wellness program for the 2020-2021 plan year includes the following requirements to receive the wellness incentive credit of **$50** per pay period beginning July 1st, 2020, which equates to a **$1,200** credit for the plan year:
Note: $50 credit is applied to your insurance premium

1 **Health Screening** – completed on-site or by Primary Physician
2. **Health Assessment (BCBS Website)** – completed on-line by March 31 , 2021

Have your BCBSNC Member ID card on hand and follow the instructions to register.



Ready to get started?

Register or log in to
BlueConnectNC.com.

BlueCross BlueShield of North Carolina

Your health plan is committed to helping you achieve your best health status. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Kim Stine at 635-8033 and she will work with you to find a wellness program with the same reward that is right for you in light of your health status.

Medical Coverage - BCBSNC

You have a choice of one medical plan through BlueCross BlueShield of NC. Review the chart below for the benefits available, should you enroll in the plan. Please see page 21 for pay period reductions.

	PPO Plan	
	In Network	Out of Network
Annual Deductible (Individual/Family)	$2,500/$5,000	$5,000/$10,000
Coinsurance	20% after deductible	40% after deductible
Annual Out-of-pocket Maximum (Individual/Family)	$4,000/$8000	$8000/$16,000
Preventive Care	Covered at 100%	40% after deductible
Office Visits		
Telemedicine*	$10 copay	N/A
Primary Care	$30 copay	40% after deductible
Specialist	$40 copay	40% after deductible
Urgent Care	$50 copay	$50 copay
Hospital Services		
Inpatient	20% after deductible	40% after deductible
Outpatient	20% after deductible	40% after deductible
Emergency Room	$500 copay (waived if admitted)	

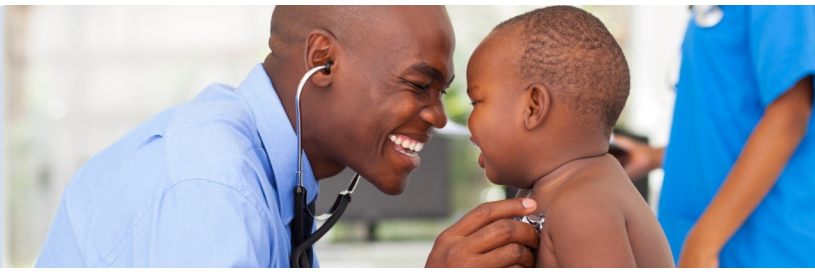
*cost for Behavioral Health Telemedicine vary based on service(s) provided.

Terms to Know

- **Copay** - A set dollar amount you pay for a covered health care service, usually when you receive the service.
- **Deductible** - What you pay out of pocket for health care services before the plan begins to pay a portion.
- **Coinsurance** - Your share of the costs of covered health care services after you reach the deductible. You pay the percentage noted in the table above, and the medical plan pays the rest.
- **Out-of-pocket Maximum** - What you have to pay before the plan pays 100% of your covered costs.
- **Network** - The facilities and providers the medical plan has contracted with to provide health care services. In-network providers typically provide services at a lower negotiated rate.

Finding In-network Providers

You save the most money when you choose in-network doctors, facilities and pharmacies. Log on to **www.BCBSNC.com** or call find providers in the BCBCNC network.



BlueCross BlueShield of North Carolina

Prescription Drug Coverage - BCBSNC

Prescription drug coverage through BlueCross BlueShield of NC is included with the medical plan. Review the chart below for the amount you will pay for the prescription drug service listed.

	PPO Plan	
	In Network	Out of Network
Retail (30-day Supply)		
Generic Tier 1	$5	$5
Preferred Tier 2	$20	$20
Non-preferred Tier 3	$40	$40
Specialty Tier 4	$75	$75
Mail-order (90-day Supply)		
Generic Tier 1	$15	$15
Preferred Tier 2	$60	$60
Non-preferred Tier 3	$120	$120
Specialty Tier 4	$225	$225

Generic Drugs

Generic drugs are FDA-approved, and shown to be just as safe and effective as their more expensive brand-name counterparts. If you choose a brand-name drug when a generic drug is available, you will pay the brand-name copay plus the cost difference between the generic equivalent and the brand-name drug.

Preferred Drugs

Blue Cross Blue Shield of NC regularly reviews the latest prescription drugs on the market and maintains a list of preferred drugs that are clinically effective and not cost-restrictive. These drugs are available at a lower price than those not included on the list, which are called non-preferred drugs.

Specialty Drugs

Specialty drugs are typically used to treat chronic conditions like cancer or multiple sclerosis. These drugs tend to be more expensive and usually require special handling and monitoring. You can register for mail-order pharmacy by logging on to www.BlueConnectNC.com

BlueCross BlueShield of North Carolina

Telehealth - Teladoc

Teladoc telehealth services for minor acute care and behavioral health

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is excited to offer telehealth services from Teladoc. Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. Set up your account today so when you need care now, a Teladoc doctor is just a call or click away.

What conditions can Teladoc treat for acute care?

Teladoc's doctors can diagnose and treat many non-emergency health problems:

+ Allergies
+ Cough, cold and flu
+ Diarrhea
+ Ear problems
+ Fever
+ Headache
+ Insect bite
+ Nausea and vomiting
+ Sinus problems
+ Sore throat
+ Urinary problems and UTIs
+ And more

What does it cost? $10 COPAY for acute care visits

Teladoc accepts most major credit and debit cards, and it's a qualified expense for HSAs, HRAs and FSAs.

3 ways to sign up today

So it's ready when you need it!

Download the Teladoc mobile app
(iOS- / Android-supported)

Go to *teladoc.com* and click "Log in/Register"

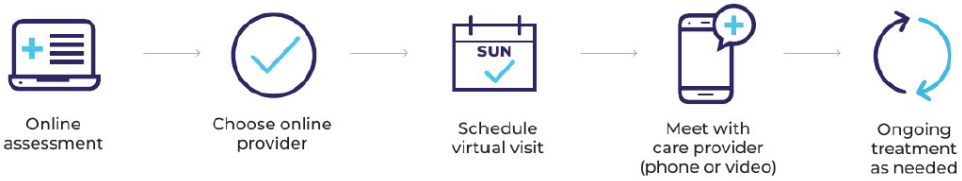
Call 1-800-835-2362 (1-800-Teladoc)

Behavioral Health Care

Access to convenient, confidential, and quality treatment by phone or video.

You have access to high quality care with board-certified psychiatrists, licensed psychologists, or licensed therapists. You can book appointments with ease and build ongoing relationships with mental health professionals of your choice—without having to travel to or wait at the provider's office.

How Virtual Behavioral Health Care works



Cost of Behavioral Health Provider Visit	Fee
Initial Psychiatric Visit	$200
Ongoing Psychiatric Visits for Individual/Family	$95
Initial Therapist Visit	$90
Ongoing Therapist Visits	$85

Common conditions treated:

- Anxiety
- Depression
- PTSD
- Stress
- Panic Disorder
- Family/marriage issues
- Grief
- Eating disorders
- Substance abuse
- Trauma resolution
- Work pressures
- ADHD

75% of members with depression or anxiety reported improvement after their third or fourth virtual care visit.

Dental Coverage - Ameritas

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Alexander County dental benefit plan.

Please review the chart below for the benefits available, should you enroll in the plan. Please see page 21 for pay period reductions.

	Dental Plan	
	In Network	Out of Network
Annual Deductible (Individual/Family)	$50/$150	$50/$150
Annual Maximum (Per Person)	$1,000	$1,000
Preventive Care (Routine Cleaning and X-rays)	Covered 100%	Covered 100%
Basic Services (Fillings, Basic Root Canals)	20% after deductible	20% after deductible
Major Services (Extractions, Crowns)	50% after deductible	50% after deductible
Orthodontia (Children up to age 19)	50% after deductible	50% after deductible
Orthodontia Lifetime Maximum (Per Person)	$1,000	$1,000

When you receive services from an out-of-network dentist, the percentages in the Out of Network column indicate the portion of Ameritas' *Non-participating Dentist Fee* that will be paid for those services. The non-participating Dentist Fee may be less than what your dentist charges and you will be responsible for paying that difference.

Finding In-network Dentists

You can find an in-network dentist in the Ameritas network by visiting **www.Ameritas.com**.

Ameritas®

Vision Coverage - Community Eye Care

Alexander County's vision plan through Community Eye Care covers routine eye exams and helps you pay for glasses or contact lenses. . Review the chart below for the benefits available, should you enroll in the plan. Please see page 21 for pay period reductions.

Vision - In Network		
Benefit	**Description**	**Co-pay**
Exam	A routine eye exam once a year*	$10
Eyewear	A $150 flexible allowance for eyewear annually* You can get frames, lenses, contact lenses & lens enhancements --- even non-prescription sunglasses!	$25
Contact Lens Fitting, Re-Fit or Evaluation	Once a year*	$25
Frequency	All benefits renew every 12 months	
Additional Savings Through In-Network Providers	Members who exceed their allowance are eligible for discounts on the overage at most network providers– 20% for glasses and a 10% discount for contact lenses	

* Members are eligible for their benefits every plan year. Members are not required to wait until the prior plan years' service date has passed to obtain their current benefit.

Vision—Out of Network

CEC allows you to use your full benefit when visiting an out-of-network provider. You'll need to submit an out-of-network claim form and will be reimbursed for the cost of the exam (minus the co-pay) and for the cost of the eyewear, up to the amount of the eyewear allowance (minus the co-pay). Note that co-pays for out-of-network visits are deducted from reimbursements. Reimbursement generally occurs within 60 days of submission. To learn more about filing an out-of-network claim, go to https://www.cecvision.com/oonform

CEC community eye care
a VSP company

ROUTINE RETINAL SCREENING
A routine retinal screening is an enhancement to the member's annual eye exam when seeing a CEC provider.
Frequency – once per year
Co-pay – Up to $39.00
Coverage – Covered after co-pay

ADDITIONAL PAIRS OF GLASSES
Members will receive a 20% savings on additional pairs of glasses and sunglasses, including lens enhancements, from most CEC providers within 12 months of their last eye exam.

YOU CAN GET SUNGLASSES
Non-prescription eyewear, including sunglasses, is included in your CEC vision plan. Other non-prescription eyewear such as **blue-light blocking glasses**, **safety glasses** and **readers** are also included.

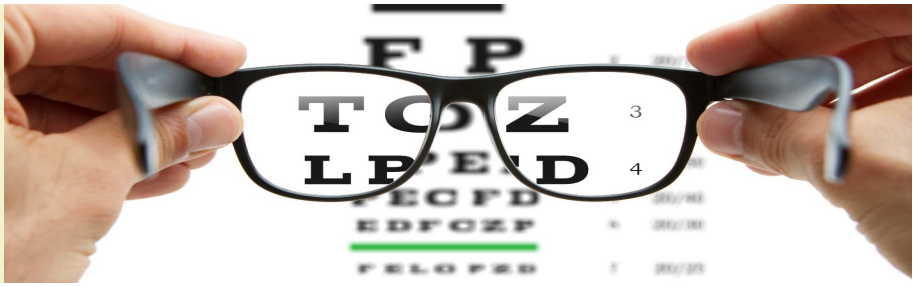
LASIK DISCOUNTS
Members can save up to 50% relative to national averages from more than 1,000 participating LASIK providers, including TLC Laser Eye Center.

SPECIAL OFFERS
A variety of special offers are available to CEC members. Visit **cecvision.com/members/special-offers** for additional information!

GLASSES AND CONTACTS
Members can purchase glasses and contact lenses in the same plan year. And frames can be purchased every plan year.

Finding In-network Eye Doctors

You can find an in-network eye doctor in the Community Eye Care network by visiting **www.cecvision.com**.



Flexible Spending Accounts - ameriflex

Paying for Health Care

If you find yourself spending money out of pocket on medical expenses, participating in a Flexible Spending Account (FSA) can make these costs more affordable. You can elect to have a specified amount of money deducted from your paycheck (pre-tax) each pay period, meaning less of your hard earned income is subject to tax.

	Health Care Flexible Spending Account (FSA)
What expenses are eligible?	Medical, prescription drug, dental and vision care (See IRS publication 502 for a full list of eligible expenses)
When can I use the funds?	All of the funds you elect for the year are available July 1st
Can I rollover funds each year?	You have from July 1, 2020 through September 15, 2021 to incur qualified expenses eligible for reimbursement. If you do not incur qualified expenses eligible for reimbursement by September 15, 2021, and/or file for reimbursement by September 28, 2021 excess contributions will forfeited under the use-or-lose it rule. But, you can rollover up to $500 into the next year.
How do I pay for eligible expenses?	With your MyAmeriflex debit card (you can also submit claims for reimbursement online at **www.myameriflex.com**)
How much can I contribute each year?	Between $500 and $2,750 in 2020
Can I change my contributions throughout the year?	No, unless you have a qualifying life event, you choose an annual election amount during open enrollment and that amount is taken out of each paycheck in equal increments throughout the year

Paying for Dependent Care

You can contribute pre-tax dollars into a dependent care FSA to pay for eligible child or elderly care expenses.

	Dependent Care FSA
What is it?	An account that allows you to set aside pre-tax dollars from each paycheck to pay for eligible child or elderly care expenses while you and your spouse work full time
Why should I consider it?	You can lower your taxable income to save some money while you take care of your daycare expenses
What expenses are eligible?	Daycare expenses for your children under age 13 or dependents who are mentally or physically incapable of caring for themselves (including elderly dependents)
When can I use the funds?	Funds are available as you contribute to the account with each paycheck
Can I roll over funds each year?	No, you will lose any funds remaining in your account at the end of the year
How do I pay for eligible expenses?	With your MyAmeriflex debit card (you can also submit claims for reimbursement online at **www.myameriflex.com**)
How much can I contribute each year?	Between $500 and $5,000 in 2020

Important Note

Both the health care and dependent care FSAs have a use-it-or-lose-it rule.

Life and AD&D Insurance - UNUM

Life and AD&D Insurance

Alexander County provides basic life and accidental death and dismemberment (AD&D) insurance through UNUM at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates.

	How it Works	Basic Life and AD&D (Company-paid benefit)	Voluntary Life and AD&D (Employee-paid benefit)
Life	Your beneficiaries receive this benefit if you pass away	**You:** Flat $12,500	**You:** 5X salary in increments of $10,000 up to $500,000. Guarantee Issue $200,000 **Your spouse:** Lesser of 100% of employee benefit or $500, 000 in increments of $5,000. Guaranteed Issue $30,000. **Your child(ren):** Lesser of 100% of employee benefit or $10,000 in increments of $5,000. Guaranteed issue is same as coverage. Birth to 6 months: $1,000
AD&D	You (or your beneficiaries) receive this benefit if you pass away or are seriously injured in an accident	**You:** Flat $12,500	**You:** 5X salary in increments of $10,000 up to $500,000. Guarantee Issue $200,000 **Your spouse:** Lesser of 100% of employee benefit or $500, 000 in increments of $5,000. Guaranteed Issue $30,000. **Your child(ren):** Lesser of 100% of employee benefit or $10,000 in increments of $5,000. Guaranteed issue is same as coverage. Birth to 6 months: $1,000

Note: Your life and AD&D benefits will reduce by 50% at age 70.

Voluntary Life and AD&D Insurance

Guaranteed Issue is available for new hires who enroll in the first 30 day of employment. Guaranteed Issue is the amount of insurance available to you regardless of health status. Evidence of Insurability and approval may be required for late entrants.

Children are eligible up to age 19 or 26 if a full-time student.

Keep Your Beneficiaries Up to Date

You must log on to **www.UNUM.com** to designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Make sure to keep this person's information updated so your benefit is paid according to your wishes.

Voluntary Benefits

Colonial Life

Voluntary Benefits

You never know when an unexpected illness or injury could leave you and your family with financial difficulties. Health insurance can help, but you can still have deductibles, co-payments, and other out-of-pocket expenses. That's where voluntary benefits come in. Sometimes called supplemental insurance, voluntary benefits are designed to complement your health insurance and help provide extra financial protection. This year, your employer is helping you protect your way of life by giving you the opportunity to purchase the following voluntary benefits from Colonial Life:

- Accident Insurance
- Cancer Insurance
- Specified disease insurance
- Disability insurance
- Hospital confinement indemnity insurance
- Term life insurance
- Whole life insurance
- Ameriflex Spending Accounts

To learn more, talk to your Colonial Life benefits counselor.

Colonial Meetings are tentatively scheduled for the week of May 18 - 20, 2020. Meetings may be offered via phone or in-person.

Employee Assistance Program (EAP)

The employee assistance program provides free, **confidential**, professional assistance to help employees and their families resolve problems affecting their personal lives or job performance. In addition to being **confidential**, the program is voluntary—it's designed to allow employees or anyone living with an employee to seek help on their own. Typical problem area are:

- Marriage Difficulties
- Alcohol & Drugs
- Stress/Anxiety
- Communication Issues
- Vocational
- Depression
- Parent/Child
- Anger Management
- Legal
- Financial
- Medical
- Sleep Difficulties

The county covers the first five (5) visits for free.

If further assistance is needed, the employee's health insurance will be considered. If services are needed which are not covered by health insurance, the counselor will try to help the employee minimize costs by making referrals to the most appropriate agency. These costs are the employee's responsibility, but services are often available which are based in the individual's ability to pay. The Counseling Group serves most EAP users in three to four sessions.

THE COUNSELING GROUP

Locations

Hickory Office (main)
106 3rd Ave., NE
Hickory, NC 28601
Phone: (828)322-8736
Fax: (828)3227890

Morganton Office
305 E Union Street, B113
Morganton, NC 28655
Phone: (828)322-8736

Lenoir Office
210 Mulberry Street, SW
Lenoir, NC 28645
Phone: (828)322-8739

www.thecounselinggroup.com

To Schedule an Appointment

If you or family member need help, call the Hickory main office to schedule a private appointment or answer any questions.

(828) 322 - 9130

Office Hours: 8:30 am to 5:00pm M-F

Evening appointments available M, T, And W

If you need to talk to a counselor after hours, please call (828) 322-9130. Our counselors are on call 24/7.

STRICTLY CONFIDENTIAL

Retirement Plans

Questions About Retirement?

Your 457(b) deferred compensation plan is with Nationwide.

A 457(b) deferred compensation plan is a retirement plan offered by your employer, created to allow public employees like you to put aside money from each paycheck toward retirement. A deferred comp plan can help bridge the gap between what you have in your pension and Social Security, and how much you'll need in retirement.

You do not have to be an expert on deferred compensation to get the most out of your plan. Whether you have been enrolled for years or just getting started, Colleen Heptig and Tom Bussard can answer your questions.

- Identify your retirement goals
- Enroll in Alexander County's plan
- Determine contribution level
- Determine your investor profile
- Keep track of your plan over time

Coleen Heptig
704-775-0760
heptigc@nationwide.com

Tom Bussard
877-677-3678 x-48746
bussart@nationwide.com

Information from Retirement Specialists is for educational purposes only and not intended to be investment advice

Your 401(k) qualified retirement plan is with Prudential

Alexander County offers a 401(k) plan through Prudential with a wide variety of investment options to help you prepare for retirement.

- **Contributions** - You can contribute up a flat dollar amount per pay period (Ex $25/pay period) to the Alexander County 401(k) plan. Contribution limits vary each year based on the IRS 402g limit for that year. For 2020 the limit is $19,500. For individuals 50 or older in 2020 the additional "catch-up" contribution limit is $6,500, bringing the total an individual age 50 or older can contribute in 2020 to $26,000. your contributions can be pre-tax or after-tax Roth contributions.
- Log on to **www.ncplans.prudential.com** at any time to choose or increase your contributions.
- **Vesting** - You are immediately vested in all of your contributions and any earnings your contributions make.

To schedule a virtual consultation, click this link. https://prutimetrade.secure.force.com/cts?Id=a3S3b000000p7VZEAY

Prudential Service Center

866 - 627- 5267

Donny Dutton
Retirement Education Counselor
336-209-3507
Donny.Dutton@prudential.com

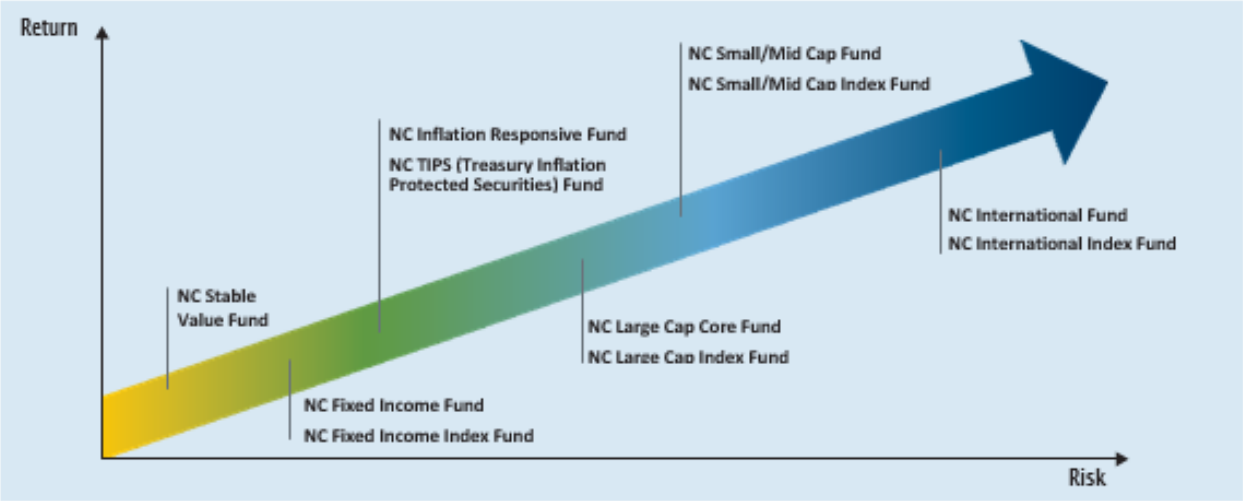
Choosing Your NC 401(k) & NC 457 Plan Investments

Taking a thoughtful approach to selecting a mix of investments designed to suit your needs can help you manage unforeseen risk in the markets as you work to save for a secure retirement.

TWO APPROACHES AVAILABLE - CHOOSE YOUR OWN OR USE GOALMAKER

You can select your own investments from those offered in the NC 401(k) and NC 457 Plans' investment lineup, or you can elect GoalMaker ®, an optional easy-to-use asset allocation program available as no additional cost. The Supplemental Retirement Board of Trustees works to leverage the size of our plans to make available these diverse, high-quality investment options, at very competitive costs.

Option 1: **Choose your own investment options**



Keep in mind that every investment has some degree of risk—and potential reward. If an investment offers little risk of losing money, it may also offer less chance for high returns. An investment with greater risk may offer a higher chance for returns. There is no guarantee a higher-risk investment will provide greater returns.

Option 2: Use Goal Maker

With GoalMaker, simply answer a few questions and you're on your way toward choosing the model portfolio you feel works best for you. (The GoalMaker model portfolios are shown on the reverse.)

When you enroll in GoalMaker, your model portfolio will:

- Rebalance each quarter
- Automatically adjust as you approach retirement

*Investment of your account balance according to a GoalMaker portfolio can and will be cancelled at any time if you direct Prudential to invest your account according to an investment allocation of your own design. The GoalMaker model portfolios are subject to change as directed by your plan administrator, including, for example, the replacement of investment options and the change of investment options as a percentage of the portfolio. You will be notified in writing in advance of any such changes.

Retirement Plans

GoalMaker features

Rebalancing

Each quarter, your investments automatically reset to align with your model portfolio's original asset allocation.

Age Adjustment

Your investment mix will automatically adjust to a more conservative mix of funds as you approach retirement.

What kind of investor are you?

- **Aggressive investors** generally seek to maximize investment returns and can tolerate substantial market fluctuations.
- **Moderate investors** generally are wiling to sacrifice safety of principal for potentially greater returns, and can tolerate modest market fluctuations.
- **Conservative investors** generally are concerned about short-term ups and downs in the market, and want to minimize risk and maintain principal.

For more information about your investments, or to change your investment elections, visit NCPLANS.prudential.com.

GoalMaker portfolios

Aggressive

	YEARS UNTIL RETIREMENT						YEARS AFTER RETIREMENT		
	26+	21-25	16-20	11-15	6-10	0-5	0-5	6-10	11+
NC Stable Value Fund	0%	0%	0%	0%	1%	3%	8%	14%	17%
NC Inflation Responsive Fund	10	10	9	9	7	6	4	3	3
NC TIPS Fund	0	0	0	0	1	3	8	14	17
NC Fixed Income Fund	2	2	7	13	21	27	26	19	19
NC Large Cap Index Fund	34	34	32	30	28	27	25	24	21
NC Small/Mid Cap Core Fund	14	14	14	12	10	10	8	6	6
NC International Fund	40	40	38	36	32	24	21	20	17
Total percent	100	100	100	100	100	100	100	100	100

Moderate

	YEARS UNTIL RETIREMENT						YEARS AFTER RETIREMENT		
	26+	21-25	16-20	11-15	6-10	0-5	0-5	6-10	11+
NC Stable Value Fund	0%	0%	0%	3%	6%	10%	14%	19%	22%
NC Inflation Responsive Fund	9	9	8	7	6	5	4	4	3
NC TIPS Fund	0	0	0	0	2	5	9	16	22
NC Fixed Income Fund	6	13	21	28	33	36	34	27	23
NC Large Cap Index Fund	33	30	27	24	21	19	18	16	14
NC Small/Mid Cap Fund	14	12	12	10	8	6	6	4	4
NC International Fund	38	36	32	28	24	19	15	14	12
Total percent	100	100	100	100	100	100	100	100	100

Conservative

	YEARS UNTIL RETIREMENT						YEARS AFTER RETIREMENT		
	26+	21-25	16-20	11-15	6-10	0-5	0-5	6-10	11+
NC Stable Value Fund	0%	0%	4%	8%	12%	17%	22%	25%	26%
NC Inflation Responsive Fund	8	7	6	5	4	3	3	2	2
NC TIPS Fund	0	0	0	3	6	10	15	19	24
NC Fixed Income Fund	21	31	37	41	42	41	36	33	29
NC Large Cap Index Fund	27	24	20	17	14	13	11	10	9
NC Small/Mid Cap Core Fund	12	10	8	8	6	4	4	2	2
NC International Fund	32	28	25	18	16	12	9	9	8
Total percent	100	100	100	100	100	100	100	100	100

Additional Benefits

Paid Time Off and Leave Policies

Holidays - Twelve Paid holidays

New Year's Day

Martin Luther King, Jr Birthday

Good Friday

Memorial Day

Independence Day

Labor Day

Veteran's Day

Thanksgiving Day (2 days)

Christmas Day (three days)

Sick Leave

Employees with 40-hour work week earn eight hours per month; and EMS employees working a 24-hour shift schedule earn 11 hours per month.

Annual Leave - Employees earn eight hours per month based upon years of service and hours worked. Annual leave in excess of 240 hours rolls over into Sick Leave each December 31st.

Years of Service	40 Hour Employee	24 Hour EMS Employee
Less than 2	**7.83 hours**	**11.50 hours**
2 to 5	**9.17 hours**	**13.50 hours**
5 to 10	**11.17 hours**	**15.50 hours**
10 to 15	**13.17 hours**	**17.50 hours**
15 to 20	**15.17 hours**	**19.50 hours**
20 to 25	**17.17 hours**	**21.50 hours**
25 to 30	**19.17 hours**	**23.50 hours**
30+	**21.17 hours**	**25.50 hours**

Child Involvement Leave - Employees earn eight hours per calendar year, expiring December 31.

Longevity - After five (5) years of continuous full - time County service, employees receive a lump sum payment of 1.5% of their annual salary on the first payroll date during their anniversary month. Moving forward, the amount increases based upon years of service.

Additional Benefits

Discount Ticket Program

Discount tickets to various attractions are available to full time and part time employees. Contact Shelly Elder In Human Resources to purchase discount tickets at selder@alexandercountync.com or 828-352-7840. Please make checks payable to Alexander County or have exact change.

ALEXANDER COUNTY EMPLOYEES

2020 DISCOUNT TICKET PROGRAM

	AC Employee Price		Age for Children's Tickets	Regular Price		Savings per Ticket	
Vendor	***Adult***	***Child***		*Adult*	*Child*	*Adult*	*Child*
AMC Theatres	**$8.50**		Child = 2 - 12 Senior 60+	$10.99	Child $8.49 Senior $7.69	$2.49	
Carowinds	Carowinds Tickets available through TicketsatWork.com using the company code: CAALEX						
Emerald Pointe Water Park Season: 5-23-2020 - 9-7-2020	**$30.50** + $3 fee ea. or $9.99/4+	**$25.00** + $3 fee ea. or $9.99/4+	Under 48" Under 2 = Free	$43.99 + $3 fee ea. or $9.99/4+	$34.99 + $3 fee ea. or $9.99/4+	$13.49	$9.99
Hickory Crawdads Baseball	**$7.90** ($6 +$1.90 ticket fee)	**$7.90** ($6 +$1.90 ticket fee)	Child = 3 - 12 Under 3 = Free	**$11.35** ($9 +$2.35 ticket fee)	**$11.35** ($9 +$2.35 ticket fee)	$3.45	$3.45
Tweetsie Railroad Opening Day 4-3-2020 Daytime only except June 12-21	**$44.00**	**$25.00**	3 - 12	$52.00	$33.00	$8.00	$8.00
Catawba Science Center 1 year family membership July 1, 2020 through June 30, 2021	**$12.25**	**2 adults and children under the age of 18**		$75.00	Must show proof of employment at the door.		
Zootastic Park Troutman NC	**$11.00**	**$11.00**	Child= 2 - 11	$13.50	$11.50	$2.50	$0.50
Biltmore Estate	**Biltmore now has season based ticket pricing. ~Premium Season tickets are valid for any time of the year.~**						
Regular Season (April 1 - Sept 30)	**$58.85**	*	under 9=Free	Gate pricing for daytime adult admission is $79.00 - $99.00 plus tax dependent on the day.			
Premium Season (Oct 1 - Jan 5)	**$69.55**	*	Under 9 = Free				
Winter Season (Jan 6 - Mar 31)	**$52.43**	*	Under 9 = Free				
*** Youth tickets are available at TicketsatWork.com/tickets using company code: CAALEX**							

Additional Benefits

SECU/Local Government Federal Credit Union

Memberships are available to employees by opening a saving account.

45 Carrigan Road

Taylorsville, NC 28682

Phone: (828) 635-8901

No Joining Fee!

Full Time employees - NO Charge!

Full Time Family Rate -$6.92/pay period

Alexander County Family YMCA

(828) 632-9699 | 260 Black Oak Ridge Road Taylorsville, NC 28681

The Alexander County Family YMCA is a state-of-the-art facility conveniently located near downtown Taylorsville. The Y offers great group exercise programs, a comprehensive wellness center, as well as a wide range of youth development programs.

UPDATE REGARDING COVID-19: All YMCA of NWNC locations are temporarily closed until at least the end of the business day on April 29. Please click here for more information.

Hours

Mon – Thurs: 5:00am – 9:00pm
Friday: 5:00am – 7:00pm
Saturday: 7:00am – 2:00pm

Holiday Hours | Child Watch

Coverage Costs

Below is an overview of your benefit coverage costs.

Per-paycheck Cost for Medical

Coverage Tier	BCBCNC PPO Plan
Employee Only	$0.00
Employee + Spouse	$274.34
Employee + Child	$84.77
Employee + Child(ren)	$235.65
Employee + Family	$550.56

Per-paycheck Cost for Dental and Vision Coverage

Coverage Tier	Ameritas Dental Plan	CEC Voluntary Vision Plan
Employee Only	$0.00	$0.00
Employee + Spouse	$14.27	$2.48
Employee + Child(ren)	$12.67	$2.76
Employee + Family	$39.12	$5.35

Per-paycheck Cost for Voluntary Life and AD&D Insurance (per $1,000 of coverage)

Administered by UNUM

COSTS		
Rates	**Employee**	**Spouse**
Age Range	per $1,000	per $1,000
< age 20	$0.051	$0.051
20-24	$0.051	$0.051
25-29	$0.056	$0.056
30-34	$0.070	$0.070
35-39	$0.097	$0.097
40-44	$0.107	$0.107
45-49	$0.120	$0.120
50-54	$0.125	$0.125
55-59	$0.148	$0.148
60-64	$0.240	$0.240
65-69	$0.471	$0.471
70-74	$0.937	$0.937
75-79	$2.784	$2.784
80<	$2.784	$2.784
Child Rate	$0.130	

Note: Your life and AD&D benefits will reduce by 50% at age 70.

Contact Information

Benefit	Vendor	Phone	Website or Email
Medical	BlueCross BlueShield of NC	888-206-4697	www.BCBSNC.com
Dental	Ameritas	800-487-5553	www.Ameritas.com
Vision	Community Eye Care	888-254-4290	www.cecvision.com
Flexible Spending Account	Ameriflex	888-868-3539	www.myameriflex.com
Life and AD&D	UNUM	800-421-0344	www.unum.com
Voluntary Life and AD&D	UNUM	800-421-0344	www.unum.com
Voluntary Benefits	Colonial Life	828-320-0888	Hope.Reynolds@ColonialLifeSales.com
Employee Assistance Program	The Counseling Group	828-322-9130	www.thecounselinggroup.com
Deferred Compensation Plan 457(b)	Nationwide	Coleen Heptig: 704-775-0760 Tom Bussard: 877-677-3678 x-48746	Coleen Heptig: heptigc@nationwide.com Tom Bussard: bussart@nationwide.com
Qualified Retirement Plan 401(k)	Prudential	Donny Dutton 336-209-3507	Donny Dutton Donny.Dutton@prudential.com

Alexander County Human Resources Department
Kim Stine: kstine@alexandercountync.gov
828-352-7588
Lesia Breininger: lbreininger@alexandercountync.gov
828-352-7591
https://alexandercountync.gov/departments/human-resources/

Legal Notices

Premium Assistance Under Medicaid and the Children's Health Insurance Program

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or ww.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272).**

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2020. Contact your State for more information on eligibility.

ALABAMA – Medicaid	COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Website: http://myalhipp.com/ Phone: 1-855-692-5447	Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711
ALASKA – Medicaid	**FLORIDA – Medicaid**
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	Website: http://flmedicaidtplrecovery.com/hipp/ Phone: 1-877-357-3268
ARKANSAS – Medicaid	**GEORGIA – Medicaid**
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162 ext 2131

Legal Notices

CALIFORNIA – Medicaid	INDIANA – Medicaid
Website: https://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_co nt.aspx Phone: 1-800-541-5555	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864
IOWA – Medicaid and CHIP (Hawki)	**NEBRASKA – Medicaid**
Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
KANSAS – Medicaid	**NEVADA – Medicaid**
Website: http://www.kdheks.gov/hcf/default.htm Phone: 1-800-792-4884	Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900
KENTUCKY – Medicaid	**NEW HAMPSHIRE – Medicaid**
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov	Website: https://www.dhhs.nh.gov/oii/hipp.htm Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218
LOUISIANA – Medicaid	**NEW JERSEY – Medicaid and CHIP**
Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)	Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710
MAINE – Medicaid	**NEW YORK – Medicaid**
Website: http://www.maine.gov/dhhs/ofi/public- assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
MASSACHUSETTS – Medicaid and CHIP	**NORTH CAROLINA – Medicaid**
Website: http://www.mass.gov/eohhs/gov/departments/masshealth/ Phone: 1-800-862-4840	Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100
MINNESOTA – Medicaid	**NORTH DAKOTA – Medicaid**
Website: https://mn.gov/dhs/people-we-serve/children-and- families/health-care/health-care-programs/programs-and-services/medical-assistance.jsp Under ELIGIBILITY tab, see "what if I have other health insurance?"] Phone: 1-800-657-3739	Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825

Legal Notices

MISSOURI – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
MONTANA – Medicaid	**OREGON – Medicaid**
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084	Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid	**RHODE ISLAND – Medicaid and CHIP**
Website: https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx Phone: 1-800-692-7462	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)
SOUTH CAROLINA – Medicaid	**VIRGINIA – Medicaid and CHIP**
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: https://www.coverva.org/hipp/ Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282
SOUTH DAKOTA - Medicaid	**WASHINGTON – Medicaid**
Website: http://dss.sd.gov Phone: 1-888-828-0059	Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022
TEXAS – Medicaid	**WEST VIRGINIA – Medicaid**
Website: http://gethipptexas.com/ Phone: 1-800-440-0493	Website: http://mywvhipp.com/ Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
UTAH – Medicaid and CHIP	**WISCONSIN – Medicaid and CHIP**
Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669	Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002
VERMONT– Medicaid	**WYOMING – Medicaid**
Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427	Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531

To see if any other states have added a premium assistance program since January 31, 2020, or for more information on special enrollment rights, contact either:

U.S. Department of Labor

Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Legal Notices

Medicare Part D Notice

Important Notice from Alexander County, NC About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with **Alexander County, NC** and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescrip tion drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. **Alexander County, NC** has determined that the prescription drug coverage offered by the **Alexander County, NC**, **BlueCross BlueShield of North Carolina** Medical Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th .

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current **Alexander County, NC** coverage **will not** be affected. You **can** keep this coverage if you elect Part D, but the group health plan **will not** coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current **Alexander County, NC** coverage, be aware that you and your dependents will be able to get this coverage back only during open enrollment or a special enrollment event.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with **Alexander County, NC** and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if yo u go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug cover age. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage…

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through **Alexander County, NC** changes. You also may request a copy of this notice at any time.

Legal Notices

For More Information About Your Options Under Medicare Prescription Drug Coverage…
More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	July 1, 2020
Name of Entity/Sender:	Alexander County, NC
Contact-Position/Office:	Kim Stine/ Human Resources
Address:	621 Liledoun Road Taylorsville, North Carolina, 28681
Phone:	828.632.1132

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137(expires 1/31/2023).

Gallagher

Insurance | Risk Management | Consulting

The information contained in this summary should in no way be construed as a promise or guarantee of employment. The company reserves the right to modify, amend, suspend, or terminate any plan at any time for any reason. If there is a conflict between the information in this brochure and the actual plan documents or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from your Human Resources Office. This benefits enrollment guide highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act ("ERISA") as a Summary of Material Modifications and should be kept with your most recent summary plan description.