

2023-24 Employee Benefit Guide



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 the Medicare Notices In the annual Legal Notices posted in BenefitSolver during Enrollment or request from Human Resources Department for more details.**



HUMAN RESOURCES DEPARTMENT

Benefits • Personnel • Risk Management • Wellness

County Employees,

One of our main goals within the Administration and Human Resources Offices is to offer you a comprehensive benefits package. Our health insurance is one of the main highlights and again this year we will provide medical, dental, and vision insurances to all County Employees and eligible retirees at no cost.

We are partnering with the North Carolina Health Insurance Pool (NCHIP) for the fourth year in a row and are excited to include additional coverage elements and a lower deductible. In addition, you may elect to cover dependents at a reduced cost.

This benefits guide will assist you in selecting your insurance coverage needs through our open enrollment and new hire processes.

Thank you for choosing Alexander County, we appreciate your dedication.

Wishing you the best,

A handwritten signature in black ink, reading "Sylvia Turnmire".

Sylvia Turnmire
Human Resources Director



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 benefits. If you have any questions, feel free to reach out to Brandi Jones at **828-632-1132** or bjones@alexandercountync.gov or Lesia Breininger at **828-352-7591** or lbreininger@alexandercountync.gov



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 in 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 make your selection. Your benefits begin on the first of the month following 30 days of employment.

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 and make the change. Keep in mind, the changes you make must be directly related to the event.

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What Will It Cost?

Alexander County is committed to offering you comprehensive benefits at a fair cost.

View page 19 for more information about your costs for coverage.



Accessing Your Benefits in BenefitSolver

LOGIN

Visit www.benefitsolver.com and log in using your current username and password. If you cannot remember your user name and/or password, click on the “Forgot your username or password?” link to reset your login details.

Welcome

User Name *

case sensitive

Password *

case sensitive

Login >

[Forgot your user name or password?](#)

Password Reset

Verify User Information

Social Security Number *

123-45-6789

Date of Birth *

MM/DD/YYYY

ZIP

Enter a valid US zip, US zip+4, Canadian, or Foreign postal code. If you do not have a postal code on file, leave blank.

Company Key

NCHIP [Change](#)

Directions

Forget your user name or password? To verify that you already have an account in our system, please enter your Social Security Number or Member ID, Date of Birth, Zip Code, and Company Key (provided by your benefits administrator). All fields are required and case sensitive. After you have completed these fields, click on Continue to move to the next step.

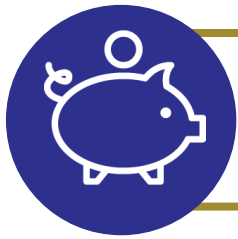
Cancel Continue >

Explore the site to learn about your benefits.

Reach out to Human Resources with questions.

www.benefitsolver.com

Company Key: NCHIP



Workplace Wellness

Alexander County Wellness Credit Incentive 2023 - 2024

HEALTH SCREENINGS ARE REQUIRED FOR EMPLOYEES ONLY!

The 2023-2024 plan year's wellness program requirements are detailed below. Upon completion, you will receive a wellness incentive credit of **\$50** per pay period beginning **July 1, 2024**, which equates to a **\$1,300** credit for the plan year.

Note: \$50 credit is applied to your insurance premium

Health Screening – completed by your Primary Care Provider between March 1, 2023 – March 31, 2024.

****Employees hired on or after November 2, 2023, are exempt for 2023 – 2024 fiscal plan year.****



338 1st Ave SW
Taylorsville NC 28681

Did you know?

Full and part-time Alexander County employees can receive medical care at the Alexander County Health Department at no cost for a variety of medical reasons. You are not required to use sick leave if you reported to work for at least half of your scheduled workday on the day of your visit.

This benefit is also available to the employee's dependents who are covered under the county medical plan.

Examples of medical visits include but are not limited to:

Cold / Flu / Covid / Strep Throat	Ear Pain / Infections
Diabetes	Hypertension
High Cholesterol	Mental Health Services
Sports Physicals	*Annual Physicals

*Acute complaints require scheduling separate, problem-focused visit.

To schedule an appointment: (828) 632-9704 and press 0



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 19 for pay period deductions.

Covered Services	PPO Plan	
	In Network	Out of Network
Annual Deductible (Individual/Family)	\$2,000/\$4,000	\$4,000/\$8,000
Coinsurance	20% of eligible expenses after deductible is met	40% of eligible expenses after deductible is met and the difference between the allowed amount and the charge
Annual Out-of-pocket Maximum (Individual/Family) Combined Medical and Pharmacy	\$4,000/\$8,000	\$8,000/\$16,000
Preventive Care	Covered at 100%	30% after deductible is met for HCR services only*
Office Visits Telemedicine Primary Care Specialist Urgent Care	 \$0 copay \$30 copay \$40 copay \$50 copay	 N/A 40% after deductible is met 40% after deductible is met \$50 copay
Nutritional Counseling (30 visits)	Covered at 100%	30% after deductible is met
Rehabilitative Therapy and Habilitative Services Physical/Occupational/Speech Therapy/ Chiropractic Services (30 visits)	\$40 copay	40% after deductible is met
Hospital Services Inpatient Outpatient	20% after deductible 20% after deductible	40% after deductible is met 40% after deductible is met
Emergency Room	\$500 copay (waived if admitted)	

*Health Care Reform (HCR) State and Federal Mandates.

NO COPAY for 3 Primary Care visits/year

Your copay is waived for your first 3 primary care visits. To obtain this benefit, **you must register** your Primary Care Physician (PCP) on BlueConnectNC.com

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 to find providers in the BCBSNC network.

Terms to Know

- **Copay** - A set dollar amount you pay for a covered health care service, usually when you receive the service. Copays do not count toward your annual deductible, but they will be applied towards your annual out-of-pocket maximum.
- **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.



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.

Mail Order—MedsYourWay™

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers access to Amazon Pharmacy, which lets you easily order and quickly get non-specialty medicines delivered at home.

Plus, you'll get access to MedsYourWay prescription drug discount card pricing. The prescription discount card gives you up to 80% savings on brand and generic medicines and is seamlessly built-in to the Amazon Pharmacy experience. You can get the lowest cost available on your prescription, all while saving time and money. Using the MedsYourWay discount card is not insurance; however, using it for covered medicines will count toward your Blue Cross NC out-of-pocket maximum.

A home delivery pharmacy option for you!
Get started at:
[Amazon.com/BlueCrossNC](https://www.amazon.com/bluecrossNC)



SHOP – Easy to use

- 24/7/365 access to a pharmacist/ Optional 90 day fills.

SAVE - Built-in drug discount card

- At checkout, you'll see the lowest cost available for your prescription.

SHIP – Free home delivery

- Prime members 2-day free shipping ; stand-ard free shipping for non-Amazon Prime members is 5 days.

Start Saving Today

Sign up and learn more at www.amazon.com/bluecrossNC. Then click on the "Get Started" link.

For questions, call Amazon Pharmacy Customer Care at 855-963-4546, Monday through Friday, 8 a.m. – 10 p.m. ET, and Saturday and Sunday, 10 a.m. – 8 p.m. ET.

- Open/tap the camera (app) on your smartphone.
- Point your camera over the QR code so it's clearly visible within your camera screen.
- A link will show up on your camera screen. Click on the link, and the Amazon Pharmacy Customer Care site will open.



SurgeryPlus - Center of Excellence Provider

Guided Access to Excellent Surgical Care

What is SurgeryPlus?

SurgeryPlus provides you with access to excellent and affordable care for many planned surgical procedures.

As a member of the North Carolina Health Insurance Pool (NCHIP), when you enroll in your employer medical benefits, you and your enrolled dependents were enrolled in the benefit as part of your medical coverage.

SurgeryPlus Partners with the best-in-class surgeons at the top facilities nationwide. Because of these partnerships, SurgeryPlus can provide significant cost-savings on many planned surgical procedures.

Your SurgeryPlus benefit includes access to the SurgeryPlus network of Surgeons of Excellence and High Quality Facilities.

- Consults and appointments with your SurgeryPlus surgeon
- Anesthesia
- Procedure and facility (hospital) fees
- Dedicated support and guidance



Be on the lookout for
SurgeryPlus ID Cards
coming Mid-July.

Transforming Access to Excellent Care

Your benefit coverage:

SurgeryPlus covers your surgery at 100%.

Commonly Covered Procedures

- Spine
- Orthopedic
- Ear, Nose & Throat
- Cardiac
- Gynecology
- General Surgery
- Gastrointestinal
- Spine and Ortho Injections
- Bariatrics

The Surgery Plus Difference



Excellent Care

Access to our network of thousands of highly qualified surgeons



Impactful Savings

Your surgery will be at little or no cost to you when you use your SurgeryPlus benefit



Guided Support

Your personal Care Advocate will support you every step of the way through your care



**Surgery
Plus**

Website: NCHIP.SurgeryPlus.com

Email: NCHIP@SurgeryPlus.com



You deserve excellent and affordable surgical care.
Call us to learn more at 833.423.2021



Telehealth - Teladoc

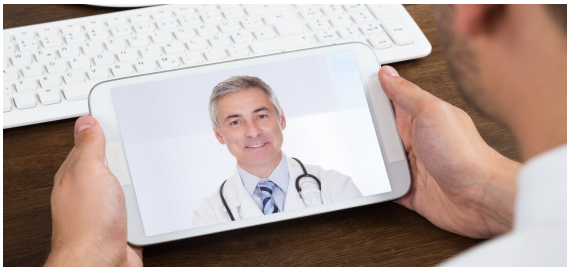
Teladoc telehealth services for minor acute care and behavioral health

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? **\$0 COPAY**

(Acute Care and Behavioral Health visits)



Download the Teladoc app

on your smartphone or tablet and follow the steps to activate your account



Call 1-800-Teladoc (835-2362)



Go to [BlueCrossNC.com/Teladoc](https://www.BlueCrossNC.com/Teladoc) and click "Get Started Now"

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



Online assessment



Choose online provider



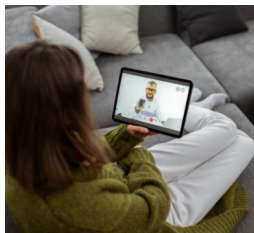
Schedule virtual visit



Meet with care provider (phone or video)



Ongoing treatment as needed



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

Common conditions treated:

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



Livongo Solutions

Programs to support your health and wellness - Livongo for Chronic Condition Management of Diabetes, Hypertension, and Weight Management (Pre-Diabetes)

Blue Cross and Blue Shield of North Carolina and Teladoc Health are offering Livongo Whole-Person solutions to manage chronic conditions.

Livongo helps you stay on top of your health. Join today and get connected devices, personalized guidance, on-demand coaching, an easy-to-use app, and more.

Login to Livongo through your Teladoc account. Answer the questionnaire to see if you qualify for these chronic condition programs!



Sign in to your account

New to Teladoc?

USERNAME

PASSWORD

Forgot Username or Password?

SIGN IN

Teladoc connects you to the right care when you need it most. Talk to a doctor, therapist or medical expert anywhere you are by phone or video.

Care that fits into your life.

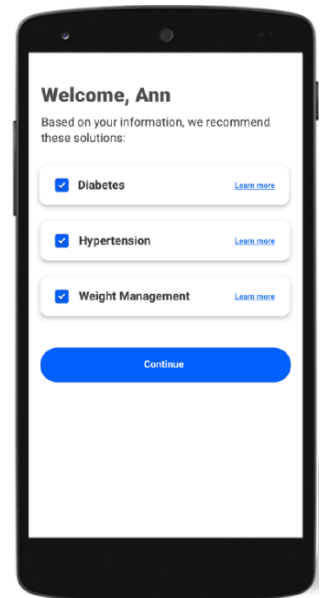
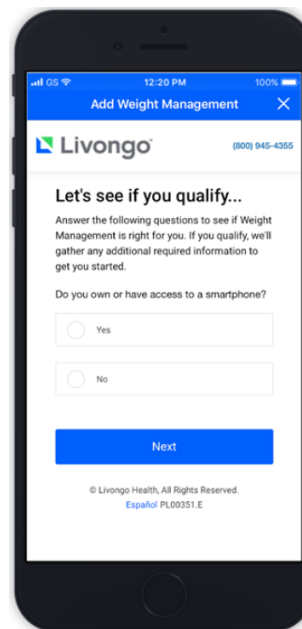
GET STARTED

Alexander County Registration Code

Use Code [BCNC2](#) to login.

Members can access Livongo from the Teladoc Health App with a single log-in. Once you've logged in, select the "Condition Management" card for streamlined registration and use of the Livongo app.

This program is offered at **no cost to members** and covered dependents with coverage through the Blue Cross and Blue Shield of North Carolina health plan.



What's Included...

Diabetes

Connected blood glucose monitor
Testing strips
Lancing device
Lancets
Control solution
Carrying case

Hypertension

Connected blood pressure monitor
Carry case

Weight Management (Pre-Diabetes)

Connected scale





Complementary Alternative Medicine

New this year, beginning July 1st, 2023, Alexander County is offering access to alternative therapies to improve your health and wellness. These therapies are not typically covered benefits for most medical plans.

Therapies Include:

- Acupuncture
- Acupressure
- Ayurvedic Medicine
- Biofeedback
- Qi Gong
- Reiki
- Homeopathy
- Hypnotherapy
- Massage Therapy
- Naturopathy
- Traditional Chinese/Asian Medicine
- Yoga

Cost: \$10 Copay
(limit the plan will pay is \$750/year)

*****Please Process under Therapies according to CGS (F43a)*****

Member Claim Form

SECTION 1: Patient Information Please enter the subscriber number from your ID card.

Subscriber Number: _____ (4 digits following member's name (see ID card))

Begin with letter prefix: _____

Patient's Last Name: _____ First Name: _____ Middle Initial: _____

Date of Birth: _____ Sex: ☐ Male ☐ Female Relationship to Subscriber: ☐ Self ☐ Child ☐ Spouse ☐ Other: _____

SECTION 2: Mailing Information

Subscriber Name: _____

Address (Line 1): _____

City: _____ State: _____ Zip Code: _____

SECTION 3: Other Insurance Information

Please complete the information below if the patient is covered by another health insurance policy.

Does the patient have other insurance? ☐ Yes ☐ No Other health insurance company name: _____

Other policy number: _____ Other policy holder's name: _____

Other policy holder's employer name: _____

Please complete the information below if the patient is covered by Medicare:

Medicare health insurance claim number: _____ Is patient eligible for: ☐ Part A ☐ Part B ☐ Part C

SECTION 4: International Information

Please complete the information below if the provider or services rendered were out of the United States.

Country: _____ Currency Used: _____

SECTION 5: Submitting Form Information

MAIL, FAX OR EMAIL THIS FORM, ITEMIZED RECEIPTS AND EXPLANATION OF BENEFITS (if applicable) TO:

MAIL: Blue Cross and Blue Shield of North Carolina, P.O. Box 35, Durham, NC 27702

FAX: 1-866-990-1385

EMAIL: MemberClaimsSubmission@bcbsnc.com

PLEASE NOTE: If your other insurance or Medicare policy is primary, you must attach a copy of the Explanation of Benefits from that insurer. Your claim cannot be processed without this information.

I certify that the information on this form is correct and the expenses incurred were necessary for the services filed.

Signature: _____ Date: _____ Daytime Phone Number: _____

BlueCross BlueShield of North Carolina

CPT CODE: _____ DIAGNOSIS CODE: _____

Step 1. Complete Member Claim Form in its entirety.

Step 2. Include Receipts with Provider Information. Attached receipts must include:

- Provider name, Address and License Number
- Date(s) of Service
- CPT Code (procedure code)

CPT Code obtained from Provider

Acupressure
Acupuncture
Massage Therapy
Hypnotherapy
Biofeedback

(Request CPT from Provider)

CPT Code (97799) for Services

Ayurvedic Medicine
Qi Gong
Reiki
Homeopathy
Naturopathy

Traditional Chinese/ Asian Medicine
Yoga

- Diagnosis Code (Dx) - Obtained from some providers or if diagnosis code is not available, member should write diagnosis code for the medical reason seeking services on both the claim form and the receipt.

Diagnosis Codes - chronic back pain: G89.29, shoulder tightness: M25.619, neck pain: M54.2, chronic pain: G89.29, infertility: N46.9 (male) N97.9 (female), digestive issues: K92.9, anxiety: F41.9, depression: F32.A, ADHD: F90.2, insomnia: G47.00, sciatica: M54.30, migraines: G43.911, nausea: R11.0.

Step 3. Mail to address, Email or Fax to number listed on the Member Claim Form.

BCBS of NC

P O Box 35

Durham, NC 27702

Email: MemberClaimsSubmission@bcbsnc.com

Fax: 866-990-1385

CPT 97799 - Members should not use this CPT code for any services that a CPT Code and Dx Code is available from their provider. The appropriate CPT code that matches the services received should always be utilized on the form.

***Yoga:** If member submits a "Visit Package", every 1-5 visits package will pull one \$10 copay, every 6-10 visits package will pull one \$20 copay, 11-15 visits \$30, 16-20 visits \$40. If member submits a "monthly unlimited package", every monthly unlimited package will pull one \$30 copay.

**** Biofeedback:** Member submitted claims will apply to this benefit/reimbursement. Biofeedback submitted by a physician for medical purposes will process based on POS.

Download a copy of the Member Claim Form
GO TO the Reference Center in
www.benefitsolver.com and download the Form.

Company Key: NCHIP





NCHIP Concierge/Blue Rewards

NCHIP Concierge Program

Enjoy the benefits of personalized service! Connect with North Carolina Health Insurance Pool (NCHIP) Concierge Program advocates for expert help by phone, chat or email. As a Blue Cross and Blue Shield of North Carolina (Blue Cross NC) customer, you have free access to one-on-one guidance finding the best care and cost options; advice from registered nurses; help with claims, billing and more. Learn more today at: BlueCrossNC.com/NCHIPconcierge.

Connect with us

Call 1-800-795-9402

Monday-Friday, 8am—9pm EST

Or

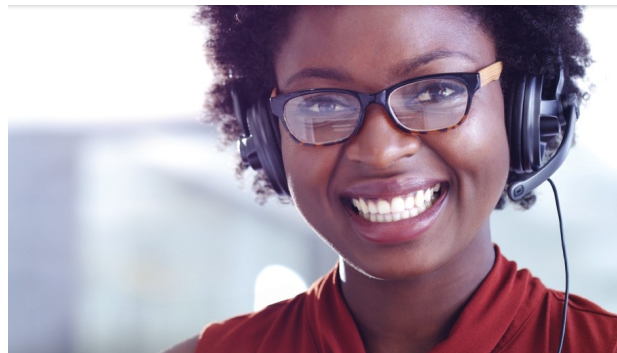
Send secure email by logging in to
BlueConnectNC.com

WE'RE HERE FOR YOU

With personalized customer support

Key Benefits:

- Convenient access to expert help
- Extended hours via phone or email
- Connects you with registered nurse support
- Assistance finding the best care and cost options
- Help making informed health care decisions
- Support for health issues
- Help with claims and billing



Earn Rally Coins to Purchase Blue Rewards

You now have even more ways to earn rewards with Rally Coins. You can earn this virtual currency to spend in the portal, with lots of different ways to get fun products and discounts. Your wellness program also comes with Blue Rewards, where you can earn extra Coins for doing wellness activities and more!

How it works...

- 1** Get an alert when an activity is waiting
BCNC will notify you by mail, email and/or SMS about some of the activities in your package when you become eligible.
- 2** View your available activities
Go to BlueConnectNC.com to access your wellness portal on Rally and see your available activities on the Blue Rewards page.
- 3** Select an activity to complete
Read each activity and how to complete it to qualify for rewards.
- 4** Earn Rally Coins
Once the activity is completed, Rally Coins will be deposited into your Coins Balance in the wellness portal.
- 5** Enjoy your reward
Cash in your Coins for discounts on fitness trackers and more, bid on rewards at auctions, use them to enter a sweepstakes or help a charity—all from your wellness portal.

BlueRewards™





BCBSNC Enhanced Programs



Find A Therapist

Headway partners with Blue Cross to bring members affordable and accessible behavioral health solutions. Headway offers the first asset-free national network of therapists who accept insurance. With Headway, you can expect personalized matching support that matches you with a provider who fits your needs, the choice of in-person or virtual care, affordable and transparent pricing, and on-demand matching with providers who have openings within 48 hours, including dependent children.

1

Scan this QR code or go to headway.co/BlueCrossNC



2

Tell Headway what you're looking for

Choose your concerns and/or preferences for therapy to find the best match for you. Headway will calculate the exact cost before your session.

3

Start therapy

Choose a therapist from your matches and book your first appointment right on Headway.



Blue 365



CLICK. SAVE. SHARE.
member-only deals

Staying healthy means more than just seeing the doctor once or twice a year. And Blue Cross NC is committed to helping its members find savings wherever they can. Blue365 offers exclusive member-only discounts on healthy products and services at no extra cost.

Get deals, discounts & more in these categories:

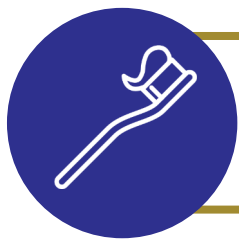
- ⇒ **Fitness:** Gym membership & fitness gear
- ⇒ **Personal Care:** Hearing & Vision
- ⇒ **Healthy Eating:** Weight loss & Nutrition programs
- ⇒ **Lifestyle:** Travel & Family Activities
- ⇒ **Wellness:** Mind/body wellness tools and resources
- ⇒ **Financial Health:** Financial tools & programs

You'll also get special weekly deals from well-known companies – delivered right to your email inbox. From sports gear to personal care, you'll always find healthy savings with Blue365.

Joining is easy

Simply visit BlueCrossNC.com/Blue365 to register.





Dental Coverage - Delta Dental

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 19 for pay period deductions.

	PPO	
	In Network	Out of Network*
Annual Deductible (Individual/Family)	\$50/\$150 <i>(per plan year for Type 2 & 3 services)</i>	\$50/\$150 <i>(per plan year for Type 2 & 3 services)</i>
Annual Maximum (Per Person)	\$1,000 per plan year	\$1,000 per plan year
Preventive Care (Type 1)	Covered 100%	Covered 100%
Basic Services (Type 2)	20% after deductible is met	20% after deductible is met
Major Services (Type 3)	50% after deductible	50% after deductible is met
Orthodontia (Adult & Child)	50% / No Deductible	50% / No Deductible
Orthodontia Lifetime Maximum	\$1,000 per person	\$1,000 per person

*Out-of-Network

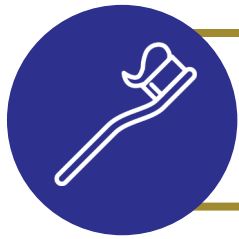
When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.



Finding In-network Dentists

You can find an in-network dentist in the Delta Dental network by visiting www.deltadentalnc.com/findadentist.

Ask Human Resources for a provider directory for your local area.



Dental Coverage - Delta Dental

Examples of Common Procedures

Preventive Services Type 1	Basic Services Type 2	Major Services Type 3
<ul style="list-style-type: none"> Routine Exam (2/year) Bitewing X-rays (1/year) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2/year) Fluoride for Children 18 and under (1 per year) Sealants (age 16 & under) Space Maintainers 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (surgical & nonsurgical) Periodontics (surgical & nonsurgical) Denture Repair Simple & Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 every 8 years per tooth) Crown Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 every 8 years)

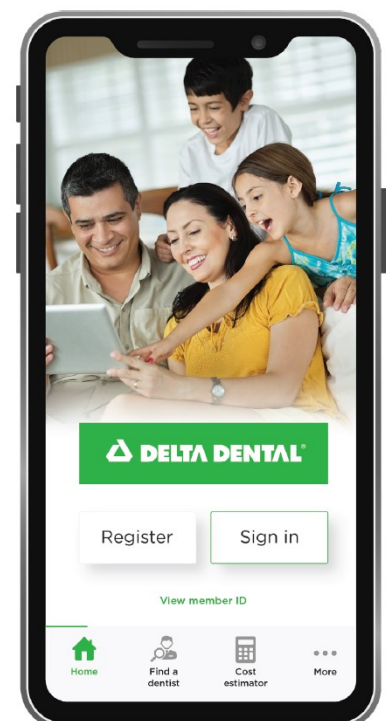
Eligible Dependents

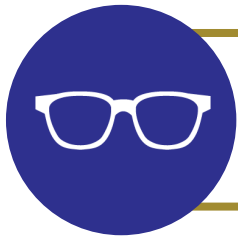
Children under age 26 are eligible for benefits, including children who are married, who do not live with you, who are not dependents for federal income tax purposes, and/or who are not permanently disabled. **It is your responsibility to notify payroll in writing when a dependent is no longer eligible for coverage.**

Delta Dental Mobile App

Manage your oral health anytime, anywhere with the Delta Dental Mobile App. The App makes it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, view ID cards and more, right on your mobile device. Download the App today and sign in or register with your Delta Dental credentials!

Scan this QR code to download the Delta Dental Mobile App today!





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 19 for pay period deductions.

Vision - In Network			Vision—Out of Network
Benefit	Description	Co-pay	<p>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</p>
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.



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](https://www.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.





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. When you purchase life, you are automatically enrolled in AD&D of the equal amount.

	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.



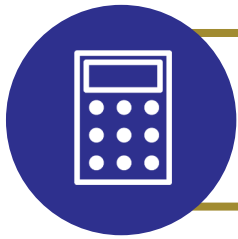
Voluntary Life and AD&D Insurance

- Guaranteed Issue is available for new hires who enroll in the first 30 days of employment. Guaranteed Issue is the amount of insurance available to you regardless of health status. Evidence of Insurability and approval will be required for late entrants for any amount of coverage.
- To enroll your dependent(s) in voluntary life and AD&D coverage, as an employee, you must also be enrolled. Dependent coverage cannot exceed the employee voluntary coverage amount.
- Children are eligible up to age 19 or 26 if unmarried. No dependent child(ren) may be covered by more than one employee, for example, in the case that both the employee and spouse are employed by the County. You may not cover your spouse as a dependent if your spouse is enrolled for coverage as an employee.
- Unum Voluntary Life and AD&D coverage offers an accelerated benefit option (ABO) that pays a portion of the insured employee's life benefit in the event the employee is diagnosed as having a terminal illness and life expectancy is less than 12 months. The employee's death benefit will be decreased by the accelerated death benefit paid.
- Suicide Exclusion - No voluntary employee life or dependent life benefits are payable if you commit suicide within two years from the effective date of the coverage.



Keep Your Beneficiaries Up to Date

You must log on to www.benefitsolver.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.



Coverage Costs

Below is an overview of your benefit coverage costs.

Bi-weekly Cost for Medical

Coverage Tier	BCBCNC PPO Plan
Employee Only	\$0.00
Employee + Child	\$69.24
Employee + Child(ren)	\$218.52
Employee + Spouse	\$256.80
Employee + Family	\$530.10

Bi-weekly Cost for Dental and Vision Coverage

Coverage Tier	Delta Dental Dental Plan	CEC Vision Plan
Employee Only	\$0.00	\$0.00
Employee + Child(ren)	\$14.80	\$2.76
Employee + Spouse	\$16.49	\$2.48
Employee + Family	\$45.68	\$5.35

Bi-weekly Cost for Voluntary Life and AD&D Insurance

(per \$1,000 of coverage)

Administered by UNUM

COSTS			
Rates	Employee	Spouse	Employee: 5X salary in increments of \$10,000 Guarantee Issue \$200,000 Spouse: Equal to or less than employee amount in increments of \$5,000 Guarantee Issue \$30,000 Child: Eligible for only \$5,000 or \$10,000 Birth - 6 months: \$1,000 of coverage Child Life and AD&D Coverage \$5,000 for \$0.65 per pay period \$10,000 for \$1.30 per pay period Family Life Coverage \$5,000 for \$0.58 per pay period (Life coverage only)
Age Range	per \$1,000	per \$1,000	
< age 20	\$0.055	\$0.051	
20-24	\$0.055	\$0.051	
25-29	\$0.060	\$0.056	
30-34	\$0.075	\$0.070	
35-39	\$0.106	\$0.097	
40-44	\$0.116	\$0.107	
45-49	\$0.131	\$0.120	
50-54	\$0.136	\$0.125	
55-59	\$0.162	\$0.148	
60-64	\$0.263	\$0.240	
65-69	\$0.517	\$0.471	
70+	\$1.030	\$0.937	

Note: 1) Your life and AD&D benefits will reduce by 50% at age 70.
2) Child coverage is regardless of the number of children covered.



Voluntary Benefits



Alexander County is pleased to offer a variety of benefit options that enhance you and your family's well-being.

Disability Insurance helps replace a portion of your income to help make ends meet if you become disabled from a covered accident or sickness.

Accident Insurance provides a benefit for a range of accidental injuries.

Cancer Insurance provides a benefit to help offset the out-of-pocket medical and indirect non-medical expenses related to cancer.

Critical Illness Insurance provides a benefit to help you manage the financial impacts of a critical illness.

Hospital Indemnity Insurance provides a benefit for hospital confinement or outpatient surgery to help with co-payments and deductibles.

Whole Life Insurance provides a benefit to help protect your family's way of life in the event of your death.

Term Life Insurance offers a predictable way to provide more life coverage at more affordable prices during high-need years.

To learn more, contact your Colonial Life benefits counselor.

(828) 320-0888 or Hope.Reynolds@ColonialLifeSales.com

Colonial Meetings are tentatively scheduled for the week of **May 8th - 12th, 2023.**

Meetings may be offered via phone or in person.





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, 2023 through June 30, 2024 to incur qualified expenses eligible for reimbursement. If you do not incur qualified expenses eligible for reimbursement by June 30, 2024, and/or file for reimbursement by September 30, 2024, excess contributions over \$610 will be forfeited under the use or lose it rule.
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 \$3,050
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



Important Note

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



Employee Assistance Program (EAP)

The employee assistance program provides **confidential** and 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 areas 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.

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 on the individual's ability to pay. The Counseling Group serves most EAP users in three to four sessions.



Locations

Hickory Office (main)

106 3rd Ave., NE
Hickory, NC 28601
Phone: (828)322-8736
Fax: (828)322-7890

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 5:00 pm 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



North Carolina
Total Retirement Plans



Dale R. Folwell, CPA
State Treasurer of North Carolina
DALE R. FOLWELL, CPA

The Local Governmental Employees Retirement System (LGERS) is a pension plan administered by the North Carolina Total Retirement Plans within the Department of State Treasurer (DST).

The Local Governmental Employees Retirement System is a defined benefit plan. Full-time and eligible part-time employees are automatically enrolled in the system. Employees contribute a mandatory, fixed 6% on a pre-tax basis.

- Contributions to LGERS are invested by the Department of State Treasurer and these funds are protected by the Constitution of North Carolina from being used for any purpose other than retirement system benefits and expenses.
- An employee is considered vested after five years of contributory service. This means that you are eligible to apply for **lifetime monthly retirement benefits** based on the retirement formula in effect at the time of your retirement.
- Defined benefit plans use a formula to calculate monthly retirement benefits once eligibility requirements have been met.
- Unused sick leave can be converted to additional retirement service credit at the time of your retirement if certain conditions are met.
- You become eligible to apply for disability retirement benefits after five years of creditable service if you become totally and permanently disabled for your job, as approved by the Medical Review Board.
- Alexander County has elected Lump-Sum Death Benefit. If you die while still in active service after one year as a contributing member, your beneficiary will receive a lump-sum payment equal to your highest salary for 12 consecutive months during the 24 months before you die. The payment will be at least \$25,000 but no more than \$50,000.



North Carolina
Total Retirement Plans



Dale R. Folwell, CPA
State Treasurer of North Carolina
DALE R. FOLWELL, CPA

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 at orbit.myncretirement.com and follow the login instructions or register for an ORBIT account.

When creating your account, use your personal email address. If you already have an account and use your work email, we recommend logging in and changing this to your personal email so you will continue to have access to your account should you switch jobs or retire.

You should perform a beneficiary check-up every couple of years or if you have a life-changing event, such as marriage, divorce, family changes, or adoptions.

Toll-free 1-877-627-3287 (1-877-NCSECURE)

Call Center hours are

Monday - Friday, 8:00 am - 5:30 pm

MyNCRetirement.com



Retirement Plans

457(b) deferred compensation 401(k)

Alexander County offers a 457(b) and 401(k) through Empower with a wide variety of investment options to help you prepare for retirement. Each plan is a retirement savings plan administered by the North Carolina Department of State Treasurer.

- **Contributions** - You can contribute a flat dollar amount per pay period. Contribution limits vary each year.
- Log on to www.ncplans.prudential.com at any time to enroll or change your contributions.
- **100% vesting** - You are fully vested in the NC 401(k) and 457(b) from your first contribution to your last. To be "vested" means to own, which means money is always yours.
- **Simple investing with GoalMaker** - GoalMaker® is an optional, easy-to-use asset allocation program available at no additional cost that automatically guides you to an age-appropriate investment mix based on your investor style. Keep in mind that application of asset allocation and diversification concepts does not assure a profit or protect against loss in a declining market. You can lose money by investing in securities.
- **Quarterly statements to keep you informed** - Statements are provided after the end of each quarter to help you monitor activity in your account.
- **Online retirement planning tools** - You may access your account 24 hours a day, 7 days a week. You may also access a host of retirement articles, interactive calculators and other resources at NCPlans.prudential.com.

To schedule a virtual consultation with Donny, [Click Here](#).



Empower Service Center

866 - 627- 5267

Donny Dutton

Retirement Education Counselor

336-209-3507

Donny.Dutton@empower.com



Dale R. Folwell, CPA
STATE TREASURER OF NORTH CAROLINA
DALE R. FOLWELL, CPA





Additional Benefits



Local Government Federal Credit Union

Memberships are available to employees by opening a savings account.

1-888-732-8562

www.lgfcu.org



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-Thu: 5:00 am—8:00pm

Friday: 5:00am—6:00 pm

Saturday: 8:00am—12:00pm

[Holiday Hours](#)

[Child Watch](#)



Alexander County Discount Ticket Program



409 E Main Ave, Taylorsville NC 28681

(828) 320-7330

www.puregritnc.com

Meal prep services are available through
Toasted Catering.

PureGrit Fitness is a 24/7 gym that combines personal training-led classes with a free weight gym. You can have the best of both worlds whether you like to train solo or be motivated by one of our trainers.

Discount for Alexander County Employees!

- Weight Room Access Only: \$15/member/month
- Grit Unlimited (classes & weight room): \$25/member/month
- Day Pass: \$5

Employee is responsible for paying fees directly to PureGrit



Additional Benefits

Paid Time Off and Leave Policies

Holidays - Twelve Paid holidays

New Year's Day	Labor Day
Martin Luther King, Jr Birthday	Veteran's Day
Good Friday	Thanksgiving Day (2 days)
Memorial Day	Christmas Day (3 days)
Independence Day	

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 prorated hours per month based upon 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	12 Hour Employee	24 Hour (EMS) Employee
Less than 2	8 hours	10 hours	12 hours
2 to 5	9.5 hours	11.5 hours	13.5 hours
5 to 10	11.5 hours	13.5 hours	15.50 hours
10 to 15	13.5 hours	15.5 hours	17.5 hours
15 to 20	15.5 hours	17.5 hours	19.5 hours
20 to 25	17.5 hours	19.5 hours	21.5 hours
25 to 30	19.5 hours	21.5 hours	23.5 hours
30+	21.5 hours	23.5 hours	25.5 hours

Birth Month Leave - Employees receive an extra day of annual leave during their birth month.

Community 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.





Continuation of Benefits

If you Leave Employment



Blue Cross Blue Shield of North Carolina (Medical)

BCBSNC coverage will end on the last day of the month in which an employee's employment with the County is terminated. Under the group medical plan, you and your covered dependents are eligible to continue coverage through COBRA according to the same qualifying events listed by the IRS. Should you have any questions, you may contact 1-833-357-8165.

Delta Dental

Delta Dental coverage will end on the last day of the month in which an employee's employment with the County is terminated. Under the group dental plan, you and your covered dependents are eligible to continue dental coverage through COBRA according to the same qualifying events listed by the IRS. Should you have any questions, you may contact 1-833-357-8165.

Community Eye Care (Vision)

Community Eye Care vision coverage will end on the last day of the month in which an employee's employment with the County is terminated. Existing CEC members who terminate employment will be able to enroll in the CEC portability plan within 60 days of their termination date. Coverage will commence on the first day of the month following receipt of the member's completed form. New membership cards will be mailed to the member prior to their new effective date. Should you have any questions, you may contact Community Eye Care at 1-888-254-4290.

Unum Life (Term Life)

Unum Life coverage will end on the date in which an employee's employment with the County is terminated. If you would like to continue coverage, you must apply for portable coverage for yourself and your dependents and pay the first premium within 30 days after the date in which an employee's employment with the County is terminated. Should you have any questions, you may contact UNUM at 1-800-421-0344.

Colonial Benefits (Voluntary)

Colonial benefits will end on the pay date following the date of your last deduction. You have the option to continue your coverage through Colonial Life's portability plan. You have 30 days from the date your coverage ends to port your coverage by contacting Colonial at (828)-320-0888.

Ameriflex (Flexible Spending Account)

If you have a positive balance (*payroll deductions are greater than the amount you have received in reimbursements*) in your Flexible Spending Account at the time of your termination, you may continue participation in the plan for the remainder of the plan year through COBRA. If you choose not to continue your plan through COBRA, you must submit manual claims (your card will expire on your termination date) to Ameriflex within 30 days of your termination date for any claims incurred **prior** to the date of termination. After the 30-day run out period, the balance in your account will be forfeited without exception. You will receive COBRA information from Ameriflex. Should you have any questions you can contact Ameriflex at (888) 868-3539.



Contact Information

Benefit	Vendor	Phone	Website or Email
Medical	BlueCross BlueShield of NC	877-275-9787	www.BCBSNC.com
Medical Surgery Provider	SurgeryPlus	855-204-3922	www.SurgeryPlus.com
Dental	Delta Dental of North Carolina	800-662-8856	www.deltadentalnc.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)	Empower	Donny Dutton 336-209-3507	Donny Dutton Donny.Dutton@prudential.com
Qualified Retirement Plan 401(k)	Empower	Donny Dutton 336-209-3507	Donny Dutton Donny.Dutton@prudential.com
Local Governmental Employees' Retirement System	Retirement System Division	877-627-3287	MyNCRetirement.com

Alexander County Human Resources Department

Brandi Jones: bjones@alexandercountync.gov
828-632-1132

Lesia Breininger: lbreininger@alexandercountync.gov
828-352-7591

Shelly Elder: selder@alexandercountync.gov
828-352-7840

<https://alexandercountync.gov/departments/human-resources/>





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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.