



# 2020-2021 Employee Benefits Presentation

Plan Year  
July 1, 2020– June 30, 2021



- ▶ 2020-2021 plan year benefits overview
- ▶ What do I need to do during annual enrollment?
- ▶ How do I enroll?
- ▶ Details on plan options
- ▶ Communications and resources



- **Medical Plan** will continue to be administered by **BCBS of NC**
- **Dental Plan** will be administered by **Ameritas NEW**
- **Vision Plan** will be administered by **Community Eye Care NEW**
- **Basic Life and AD&D** will be administered by **UNUM NEW**
- **Voluntary Life and AD&D** will be administered by **UNUM NEW**
- **Voluntary Benefits** will continue to be offered by **Colonial**
  - Specified Disease Insurance
  - Cancer Insurance
  - Accident Insurance
  - Disability Insurance
  - Hospital Confinement Indemnity Insurance
  - Term Life Insurance
  - Whole Life Insurance
  - Ameriflex Spending Accounts (FSA)



- Review all of the Alexander County benefit highlights and cost for the new plan year
- Review current coverage elections
- This is a passive enrollment. You **DO NOT** need to enroll UNLESS you are making a change to your current election, dropping or adding coverage, or re-enrolling .
- Employee who wish to enroll or re-enroll in their Flexible Spending Accounts must make their election during open Enrollment.
  - Current FSA accounts do not rollover.
- **Enrollment changes must be completed and delivered to Human Resources by the close of business on Sunday, May 22<sup>nd</sup>, 2020.**
- Become familiar with the Alexander County Benefits Guide!



## Annual Enrollment:    **May 4<sup>st</sup> through May22nd**

### New Hires:

- ▶ You and your dependents become eligible for Alexander County benefit plans on the 1<sup>st</sup> of the month following 30 days of continuous full-time employment.
- ▶ If you do not enroll in your benefits within the first 30 days from your benefit eligibility date, you will have to wait until annual enrollment at the end of the year to elect benefit.  
**(Unless you have a qualifying life event)**



A **Cafeteria (or Section 125) Plan** allows you to pay for certain benefits with **pre-tax income**. The premiums are deducted from your pay before your taxes are calculated, reducing your taxable income. **Alexander County’s Cafeteria Plan includes:** Medical & Dental

**Because the IRS governs the pre-taxing of benefits, your benefit elections and payroll deductions are binding for the entire plan year (July 1 – June 30) unless you experience a Qualifying Event**

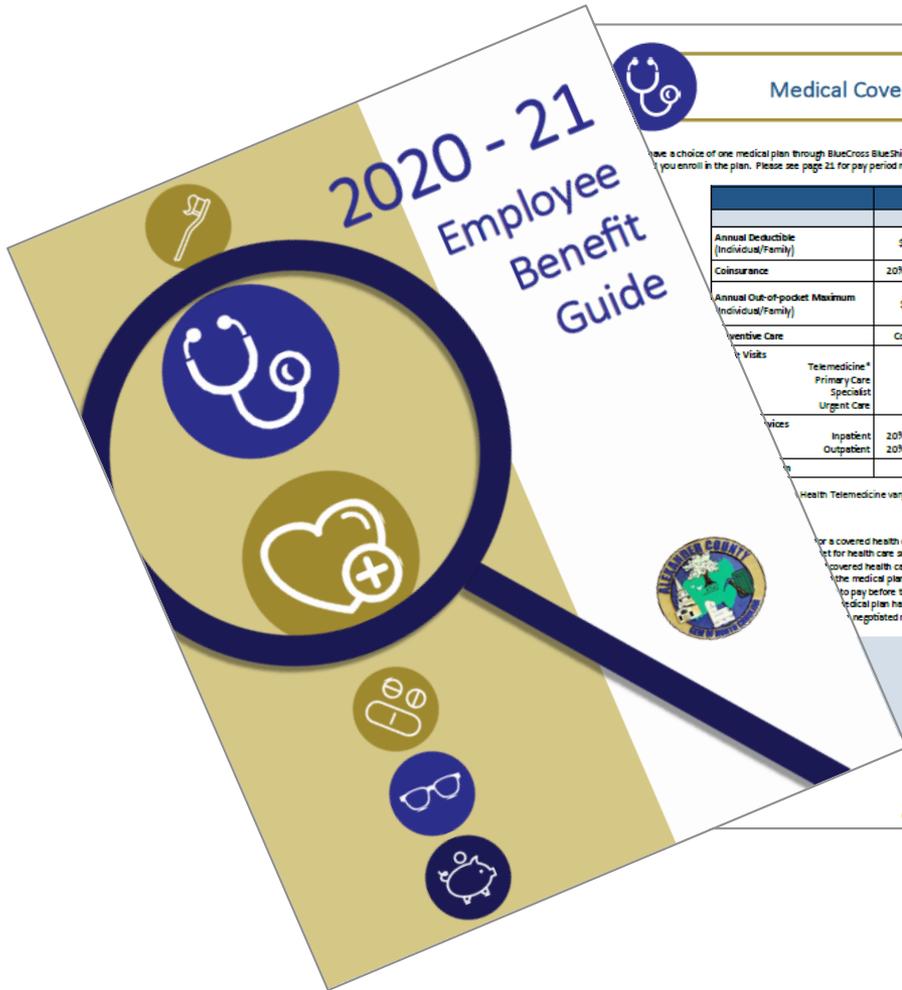
### Qualifying Status Changes Include:

- Marriage or divorce
- Birth or adoption of a child
- Death of spouse or dependent
- Change in work status or employment status of you, your spouse or dependent (full-time to part-time, termination, new job, etc.)
- A dependent no longer qualifies for coverage
- Unpaid leave of absence by you or your spouse
- Significant change in health coverage due to your or your spouse’s employment
- Loss of health coverage due to residence or worksite change for you, your spouse, or dependent

***You have 30 days from the date of the life event to submit an enrollment change form and documentation of the event to HR. If you pass your 30 day window, you must wait until the next annual enrollment period to make a change to your elections.***



# Alexander County Communication: Employee Benefit Guide



### Medical Coverage - BCBSNC

Please make a choice of one medical plan through BlueCross BlueShield of NC. Review the chart below for the benefits available, and when 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
Coinurance	20% after deductible	40% after deductible
Annual Out-of-pocket Maximum (Individual/Family)	\$4,000/\$8,000	\$8000/\$16,000
Preventive Care	Covered at 100%	40% after deductible
Office Visits	Telemedicine* \$10 copay Primary Care \$30 copay Specialist \$40 copay Urgent Care \$50 copay	N/A
Services	Inpatient 20% after deductible Outpatient 20% after deductible	40% after deductible 40% after deductible
		\$500 copay (waived if admitted)

\*Health Telemedicine vary based on service(s) provided.

For a covered health care service, usually when you receive the service, you must pay for health care services before the plan begins to pay a portion. For covered health care services after you reach the deductible. You pay the deductible, the medical plan pays the rest.

You must pay before the plan pays 100% of your covered costs. If your medical plan has contracted with to provide health care services. In-network rates are negotiated rate.




BlueCross BlueShield of North Carolina

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### Workplace Wellness



#### Workplace Wellness Credit Incentive 2020 - 2021

For the 2020-2021 plan year includes the following wellness incentive credit of \$50 per pay period which equates to a \$1,200 credit for the plan year.

Completed on-site or by Primary Physician

Completed on-line by March 31, 2021

Ready to get started? Register or log in to [bluecrossnc.com](https://bluecrossnc.com)

BlueCross BlueShield of North Carolina

EMPLOYEES ONLY!

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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 1<sup>st</sup>, 2020, which equates to a **\$1,200** credit for the plan year:

Note: \$50 Credit is applied to insurance contribution.

1. **Health Screening** - Completed onsite or by primary care physician.
2. **Health Assessment** (BCBS Website) Completed online by March 31, 2021

**REQUIREMENTS ARE FOR EMPLOYEES ONLY!**



**Ready to get started?**

Register or log in to  
[BlueConnectNC.com](https://www.BlueConnectNC.com).



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



Visit  
[www.bcbsnc.com](http://www.bcbsnc.com)  
to locate  
in-network  
providers



## Covered 100% at your **in-network** provider's office\*:

- ✓ Well baby and well child care
- ✓ Routine physicals
- ✓ Routine screening tests
- ✓ Immunizations

For a list of covered preventive care services: [www.bcbsnc.com/preventive](http://www.bcbsnc.com/preventive)

\* Preventive care services received from an in-network provider in an office-based, outpatient or ambulatory surgical setting or urgent care center are covered at 100%. For a list of covered preventive care services refer to your benefit booklet or [www.bcbsnc.com/preventive](http://www.bcbsnc.com/preventive). Certain preventive care procedures are only covered in-network. Gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, newborn hearing screening and prostate specific antigen tests (PSAs) are covered out-of-network at 70% after you meet your deductible.





## Acute Care Virtual Visits

Teladoc provides a national network of U.S. board-certified doctors available 24/7/365 to resolve many of your medical issues. It's quality care when you need it at a price you can afford.

### How Much Does a Teladoc Virtual Visit Cost?

**\$10** per visit for  
(acute care visits)

### Talk to a Doctor Anytime

Less than an a doctor visit, urgent care and ER visit.

### Get the care you need

**Teladoc** doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more

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](https://www.teladoc.com) and click "Log in/Register"**



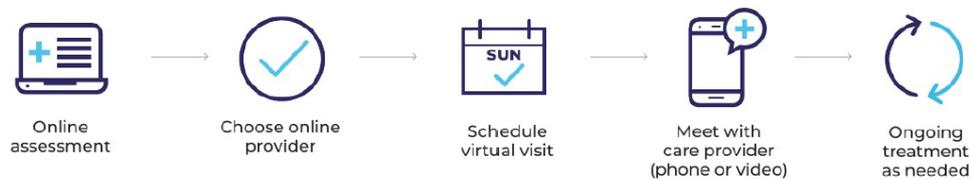
**Call 1-800-835-2362  
(1-800-Teladoc)**



### Behavioral Health Virtual Visits

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.



### Common conditions treated:

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

### Cost of Behavioral Health Provider Visit

	<b>Fee</b>
Initial Psychiatric Visit*	\$200
Ongoing Psychiatric Visits for Individual/Family	\$95
Initial Therapist Visit	\$90
Ongoing Therapist Visits	\$85

\* Average wait time to schedule initial visit is 5 days.



## Your Pharmacy benefits are administered by BCBS of NC



**Retail (30 day supply)**

**Mail Order (90 day supply)**

	Tier 1	Tier 2	Tier 3	Tier 4
Retail (30 day supply)	\$5	\$20	\$40	\$75
Mail Order (90 day supply)	\$15	\$60	\$120	\$225



Please visit [www.bcbsnc.com](http://www.bcbsnc.com) for details of the drug plan including mail order prescriptions.



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

**Important:** You may seek treatment with any dental provider. However, there are advantages to visiting a dentist in the Ameritas network.

- 1) No balance billing from provider and
- 2) Negotiated discounted price.

[www.Ameritas.com](http://www.Ameritas.com)



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

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).

\* 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.



To search for in-network providers go to [www.cecvision.com](http://www.cecvision.com)



- Used to pay for eligible medical, dental, prescription drug, vision and hearing expenses not covered by other plans
- **\$500 annual minimum and \$2,750 annual maximum**
- Use it or lose it! If you do not incur qualified expenses eligible for reimbursement by September 15, 2021, and/or file for reimbursement by September 28, 2021 your unused contributions are forfeited over \$500. You can rollover up to \$500 into the next plan year.
- Your elected amount is deducted from pay prior to the calculation of taxes
- Your full election amount is available Day 1 of the plan year
- Enrollment in your FSA will be available when you meet with your Colonial representative.
- *You must re-enroll each year in order to participate*

Colonial Life

partners  
with



[www.myameriflex.com](http://www.myameriflex.com)



- Used to pay for eligible day care expenses for children or disabled adult dependents
- **\$5,000 annual maximum** (\$2,500 maximum if married and file separate tax returns)
- Use it or lose it. If you do not incur qualified expenses eligible for reimbursement by September 15, 2021, and/or file for reimbursement by September 28, 2021 any excess contributions are forfeited.
- Elected amount is deducted from pay prior to the calculation of taxes.



[www.myameriflex.com](http://www.myameriflex.com)



- **Basic Life and AD&D Insurance: (County paid)**
  - Benefit eligible employees receive a flat \$12,500 benefit. **No cost to you!**
  - Your benefit reduces by 50% at age 70.
- **Voluntary Life and AD&D Insurance (Employee Paid)**
  - **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.

**Guaranteed Issue:** 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. Increases in coverage or coverage for late entrants requires completion of an application and must be approved by UNUM.



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

**Colonial Meetings  
in-person or phone  
visits are tentatively  
scheduled for the week  
of May 18 - 20, 2020.**

Hope Reynolds  
828-320-0888

[Hope.Reynolds@ColonialLifeSales.com](mailto:Hope.Reynolds@ColonialLifeSales.com)





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 when you say you are with Alexander county.

### 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**





## 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.



Coleen Heptig  
704-775-0760  
[heptigc@nationwide.com](mailto:heptigc@nationwide.com)



Tom Bussard  
877-677-3678 x-48746  
[bussart@nationwide.com](mailto:bussart@nationwide.com)



## Your 401(k) qualified retirement plan is with Prudential

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



Donny Dutton  
Retirement Education  
Counselor  
336-209-3507  
[Donny.Dutton@prudential.com](mailto:Donny.Dutton@prudential.com)





The employee contributions listed below will be effective July 1, 2020.

### Pre paycheck – Voluntary Life and AD&D

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	

### Per paycheck - 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 – Dental and Vision

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



- ✓ Previous elections will automatically rollover with the exception of Flexible Spending Accounts
- ✓ Enrollment elections must be made for the Flexible Spending Accounts
- ✓ You will be provided enrollment forms to turn in to Human Resources
- ✓ Open enrollment is from May 4<sup>th</sup> - May 22<sup>nd</sup>

## Alexander County Human Resources Department

Kim Stine: [kstine@alexandercountync.gov](mailto:kstine@alexandercountync.gov)

828-352-7588

Lesia Breininger: [lbreininger@alexandercountync.gov](mailto:lbreininger@alexandercountync.gov)

828-352-7591

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



*The information contained in this presentation should in no way be construed as a promise or guarantee of employment or benefits. 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 presentation 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 Human Resources.*