



**2019/2020
IREDELL COUNTY BENEFITS SUMMARY**

Health Insurance

- Provided by Blue Cross and Blue Shield of North Carolina (BCBS).
- Effective first day of the month following 30 days of employment.
- Choice of Base PPO plan, High Deductible plan with Health Savings Account, PPO Buy Up plan, or Opt-Out Plan (incentive for employees who decline Health Insurance).
- Spouses can only be covered under the County Health Insurance Plan if they have no Health Insurance coverage available through their own employer.

Semi-Monthly rates for Base PPO Plan, High Deductible Plan (HSA), and PPO Buy Up Plan (7/1 – 6/30):

| Wellness Program Rates | Base PPO Plan | High Deductible Plan | PPO Buy Up Plan |
|-------------------------------------|----------------------|-----------------------------|------------------------|
| Employee Only | \$ 0.00 | \$ 0.00 | \$ 30.00 |
| Employee/Spouse | \$ 143.50 | \$ 143.50 | \$ 203.50 |
| Employee/1 Child | \$ 127.50 | \$ 127.50 | \$ 167.50 |
| Employee/Children | \$ 182.00 | \$ 182.00 | \$ 232.00 |
| Employee Family | \$ 234.50 | \$ 234.50 | \$ 314.50 |
| NON - Wellness Program Rates | Base PPO Plan | High Deductible Plan | PPO Buy Up Plan |
| Employee Only | \$ 30.00 | \$ 30.00 | \$ 60.00 |
| Employee/Spouse | \$ 173.50 | \$ 173.50 | \$ 233.50 |
| Employee/1 Child | \$ 157.50 | \$ 157.50 | \$ 197.50 |
| Employee/Children | \$ 212.00 | \$ 212.00 | \$ 262.00 |
| Employee Family | \$ 264.50 | \$ 264.50 | \$ 344.50 |

Dental Insurance

- Provided by MetLife.
- Effective first day of the month following 30 days of employment.

Semi-Monthly rates for Dental Low and High Plan (7/1 – 6/30):

| | Low Plan | High Plan |
|---------------------|-----------------|------------------|
| Employee Only | \$ 16.57 | \$ 19.47 |
| Employee/Spouse | \$ 33.14 | \$ 38.93 |
| Employee/Child(ren) | \$ 40.39 | \$ 46.78 |
| Employee/Family | \$ 53.01 | \$ 61.46 |

Vision Insurance

- Provided by Community Eye Care.
- Effective first day of the month following 30 days of employment.

Semi-Monthly rates for Comprehensive and Eyewear Plan (7/1 – 6/30):

| | Comprehensive Plan | Eyewear Plan |
|---------------------|---------------------------|---------------------|
| Employee Only | \$ 4.54 | \$ 2.59 |
| Employee/Spouse | \$ 9.62 | \$ 4.99 |
| Employee/Child(ren) | \$ 8.24 | \$ 4.29 |
| Employee/Family | \$ 13.32 | \$ 6.69 |

Life Insurance Coverage

- Iredell County provides eligible employees, at no cost, one times basic annual earnings rounded to the next higher \$1,000, not less than 25,000 and no more than \$75,000.
- Optional, term and whole life insurance policies available through payroll deduction; rates vary w/ level of coverage selected.

Retirement

- NC Local Government Retirement System (Mandatory) - 6% required contribution made by employee.
- Prudential 401(k) Plan – 5% contribution made by County; if desired, employee may contribute an additional amount.
- Employee only contribution to a 457(B) plan.

Other Insurance Coverage Available

- Cancer insurance – rates vary w/ level of coverage selected.
- Disability insurance– rates vary w/ level of coverage selected.
- Critical Illness Insurance- rates vary w/ level of coverage selected.
- Personal Accident Insurance– rates vary w/ level of coverage selected.
- Whole Life Insurance Policy – rates vary w/level of coverage selected.

Miscellaneous

- Section 125 Cafeteria Plan w/ Health Care and Child Care Reimbursement Accounts.
- Employee Assistance Program.
- Employee On-site Wellness Clinic.

Leaves

- **Annual Leave** – 10 - 24 days of annual leave based on years of service.
- **Sick Leave** - 12 days per year.
- **Paid Holidays** – 11 - 12 holidays.

Wellness

- For the benefit plan year beginning 7/1/17, employees who meet one of the following benchmarks will be eligible for the wellness discount on their health insurance premiums:
 - *Meet 4 out of 5 biometric criteria regarding blood pressure, waist circumference, cholesterol ratio, A1C, and tobacco usage. Employees are also required to complete an online Health Risk Assessment.
 - *For employees meeting fewer than 4 of the benchmarks, they may still receive the wellness discount by meeting with the wellness nurse once per quarter (for two quarters they may opt to participate in a wellness activity in lieu of the nurse visit)
 - *Employees hired will be required to comply with the requirements upon hire in order to be eligible for the discounted health insurance premium rate.
- All spouses and dependents (over the age of 18) covered under the Health Insurance Plan are required to participate in the Wellness Program in order to receive a discounted rate on Health Insurance.
- **Gym Membership**
Iredell County Partners with local gyms in order to provide reduced membership dues for employees. Discounted membership rates are available for the Iredell County Recreational Center, City of Statesville Fitness Center, 24/7 Total Fitness, and Rock Fitness.

Iredell County Policies and Procedures may be located at www.co.iredell.nc.us