

# COUNTY OF MOORE - HUMAN RESOURCES

## OVERVIEW OF OUR BENEFITS PACKAGE FOR REGULAR FULL-TIME EMPLOYEES

The County of Moore offers their regular full-time employees a generous benefits package to complete a competitive package geared toward enticing and retaining the highest caliber of individuals to serve the citizens of Moore County.

### HOSPITALIZATION

**Type:** Major Medical and Preferred Provider Organization (PPO)

**Plan Year:** July - June

**Physician Co-pay:**

PPO - Non-Specialist	PPO - Specialist
- Co-pay is <b>\$35.00</b> per visit	- Co-pay is <b>\$70.00</b>
<b>Non-PPO</b> - 60% after deductible	

**Deductible:**

Individual	Family
- PPO - <b>\$1,500</b> per plan year - Non PPO - <b>\$3,000</b> per plan year	- PPO - <b>\$3,000</b> per plan year - Non-PPO - <b>\$6,000</b> per plan year

**Out of Pocket Maximum Per Plan Year:**

Individual	Family
- PPO - <b>\$3,500</b> per plan year - Non PPO - <b>\$7,000</b> per plan year	- PPO - <b>\$7,000</b> per plan year - Non-PPO - <b>\$14,000</b> per plan year

**Hospitals:**

<p style="color: green; margin: 0;"><b>PPO: MedCost</b></p> <p style="margin: 0;">website: <a href="http://www.medcost.com">www.medcost.com</a> or 1-800-824-7406</p>	<p style="margin: 0;">PPO - 70%</p> <p style="margin: 0;">Non-PPO - 60%</p>
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**Eligibility Requirement for Regular Full-time Employees:** First day of employment

**Coverage for Newly Acquired Dependents:**

<b>Spouse</b>	Must complete application within 30 days of marriage
<b>Child</b>	Must complete application within 30 days of birth, adoption, or custody of a foster child. For more information, see the Health Care Plan.

**Pre-certification:** Certification is required before inpatient stay in any hospital; in the event of an emergency, approval can be obtained within 24 hours of admission. The phone number that should be called is listed on the back of health care ID card.

**Open enrollment:** Is conducted annually prior to the start of the new plan year.

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## PHARMACY

**Pharmacy Co-pays:**

<b>Generic</b>	\$4 per prescription
<b>Preferred Brand</b>	\$150 deductible, then \$45 per prescription
<b>Non-Preferred Brand</b>	\$150 deductible, then \$60 per prescription

**Out of Pocket Maximum Per Plan Year:**

<b>Individual</b>	<b>Family</b>
\$1,000 per plan year	\$2,000 per plan year

## DENTAL

**Deductible:**

<b>Individual</b>	\$50 per plan year
<b>Family</b>	\$100 per plan year

**Percentages:**

<b>Preventive and Diagnostic Treatment</b>	90% and NO deductible
<b>Basic Services (fillings, root canals, etc.)</b>	60% after deductible
<b>Major Services (crowns, dentures, etc.)</b>	50% after deductible

**Annual Benefit: \$1,000**

**Maximum Lifetime Benefit: Unlimited**

## MEDICAL/DENTAL PREMIUMS

**Medical/Pharmacy Dependent Costs:**

<b>Employee Coverage</b>	<b>County pays 100% of cost</b>
<b>Spouse Only</b>	\$108.81 per pay period (automatically deducted from employee paycheck)
<b>Child Only</b>	\$52.04 per pay period (automatically deducted from employee paycheck)
<b>Children Only</b>	\$105.91 per pay period (automatically deducted from employee paycheck)
<b>Family</b>	\$121.56 per pay period (automatically deducted from employee paycheck)

**Dental Dependent Costs:**

<b>Employee Coverage</b>	<b>County pays 100% of cost</b>
<b>Spouse Only</b>	\$14.92 per pay period (automatically deducted from employee paycheck)
<b>Child(ren) Only</b>	\$14.92 per pay period (automatically deducted from employee paycheck)
<b>Family = Spouse and Child(ren)</b>	\$29.83 per pay period (automatically deducted from employee paycheck)

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## LIFE INSURANCE

*Life Amount: 2 x Basic Yearly Earnings*

*\*\*Selection for dependent coverage **MUST** be made WITHIN the first 31 days of employment*

*Dependent Coverage Cost and Amount of Coverage: **Full Family** - .84 cents per pay period (every 2 weeks) with \$5,000 coverage on spouse and children up to 26 years old.*

*Coverage for newly acquired dependents:*

<i>Spouse</i>	<i>Must complete within 30 days of marriage</i>
<i>Child</i>	<i>Must be complete within 30 days of birth, adoption, or custody of a foster child</i>

## NC401(k)

[www.nc401k.prudential.com](http://www.nc401k.prudential.com)

*Regular full-time employees receive an employer contribution of 1.5% if hired after June 30, 2013 and 3% for those hired prior to July 1, 2013 based upon their salary each pay period without an introductory period. Law enforcement personnel receive an employer contribution of 5% each pay period with no introductory period.*

## RETIREMENT SYSTEM

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

*Type: Local Governmental Employee's Retirement System*

*Employer Contribution: At a matching rate*

*Employee Contribution: 6.00% per pay period (every 2 weeks)*

*Unreduced Benefits:*

<i>Age 65</i>	<i>With 5 years of creditable service</i>
<i>Age 60</i>	<i>With 25 years of creditable service</i>
	<i>With 30 years of creditable service</i>

*Death Benefit: Twelve months salary no less than \$25,000 and no more than \$50,000 (see Retirement Booklet for specific requirements)*

## CAFETERIA BENEFITS PLAN

[www.markiibrokerage.com/moorecountync](http://www.markiibrokerage.com/moorecountync)

*The Cafeteria Plan includes an Accident Plan, Cancer Plan, Community Eye Care, Health Care and Dependent Care Reimbursement Accounts, Life Insurance, Long Term Disability and Short Term Disability Plan. Enrollment is required within 30 days of employment and annually thereafter during our Open Enrollment.*

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## LOCAL GOVERNMENT FEDERAL CREDIT UNION

[www.lgfcu.org](http://www.lgfcu.org)

*The Local Government Federal Credit Union is a not-for-profit cooperative providing financial services such as:*

*Share Savings and Share Draft Accounts, Visa Credit Cards, Individual Retirement Accounts, Money Market Savings, Loan Services, Payroll Deduction for Deposits and Loans, and Certificates of Deposit*

*Requirement for membership: Membership fee of \$5.00 and a deposit of at least \$25.00 in a share savings account.*

### SICK TIME

*Regular full-time employees earn 8 hours of sick time each month.*

### VACATION TIME

*Regular full-time employees earn vacation hours in accordance with the following accrual codes:*

<b>ACCRUAL CODE</b>	<b>YEARS OF AGGREGATE SERVICE</b>	<b>ACCRUAL HOURS PER MONTH</b>
80	<i>Less than 2 years</i>	8
81	<i>2 years but less than 5 years</i>	9
82	<i>5 years but less than 10 years</i>	11
83	<i>10 years but less than 15 years</i>	13
84	<i>15 years but less than 20 years</i>	15
86	<i>20 years or more</i>	17

### HOLIDAY PAY

*Regular full-time employees receive 11 to 12 paid holidays each year.*