

Additional Benefits for Pitt County Employees

HEALTH INSURANCE

The health insurance plan is administered by Blue Cross and Blue Shield of North Carolina. All part-time or full-time County employees who are eligible for benefits may participate in the County's group health insurance plan. The Board of Commissioners determines the level of coverage and any fees charged to employees for coverage. Employees may pay the cost of dependent coverage by purchasing a Parent/Child, Employee/Spouse, or Family plan. Family coverage is available for the employee's spouse and child or children. Parent/Child coverage is available if the employee has only one child. If an employee has more than one child under 19 years of age and chooses to cover one child, then all children under 19 must be covered on the group health insurance plan, unless a Court Order states otherwise. However, if there are one or more dependent children over 19, in addition to one or more under 19, then the employee is not required to cover the dependents over 19, but can if he/she chooses to do so. Children may be covered until they reach age 26, and do not have to be in school, nor do they have to be a dependent under IRS standards. Because the cost to cover two employees is equivalent to the cost of Family coverage, married couples where both spouses are employed and actively working for Pitt County Government in positions eligible for benefits prior to July 1, 2013, do not have to pay for dependent coverage, but are required to pay any Board mandated participation fees. Administration of the health insurance plan including types of coverage offered and any fees or premiums charged for the coverage shall be determined by the Board of Commissioners during the annual budget process each fiscal year or at any other time as they deem necessary.

DENTAL/VISION REIMBURSEMENT

Dental/Vision Reimbursement is not an insurance plan but a reimbursement program provided at no cost to the employee and to family members covered under the BCBS health insurance plan. Dependents who are late enrollees to the health insurance plan (not enrolled in Parent/Child, Employee/Spouse, or Family coverage when the employee was first eligible for coverage) will have a six-month waiting period for all dental/vision reimbursement and a two-year waiting period for all orthodontic reimbursement. The waiting period is waived for dependents added within 30 days of a marriage or birth.

The plan operates on a fiscal year basis (July 1 - June 30). To have a dental or vision expense considered for reimbursement, the service must have been performed and the bill must have been paid in full within 12 months of the date of service. Copayments for dental or vision services are not eligible for reimbursement. A reimbursement claim form and an original itemized receipt must be submitted to Human Resources for approval and payment. Claims will be paid biweekly. All claims received by the 2nd Friday of each pay period will be paid the following Friday.

RETIREMENT

All employees appointed to a permanently established position and required to work at least 1,000 hours a year are required to participate in the Local Governmental Employees' Retirement System. As a member, you will contribute 6% of your annual salary (before taxes) into the plan. The County contributes an actuarially determined amount to your Retirement account. Once vested (five years of creditable service), you will be eligible for a monthly benefit based upon your age and years of service in the plan. Upon vesting, you will also be eligible for a monthly benefit if you become permanently disabled and are approved by the NC Retirement System.

If you leave the Retirement System for any reason other than retirement or death, you may: (1) receive a refund of your contributions (plus interest, if you have at least five years of service as a contributing member), (2) leave your contributions in the System and keep all the earned creditable service, or (3) if you accept employment with the State, transfer your contributions and creditable service to the Teachers' and State Employees' Retirement System, as long as you are an eligible member of the System to which you are transferring and did not receive a refund of your contributions.

Federal and North Carolina income tax laws require the withholding of Federal, and in most cases, North Carolina income tax from the taxable portion of the refund of accumulated contributions, unless the refund is directly rolled over to a traditional IRA or another employer plan that accepts your direct rollover. If you receive payment of your accumulated contributions before age 59½, you may have to pay an additional 10% early withdrawal penalty. Your refund will not be paid by the Retirement System earlier than 60 days from the date of your termination of employment.

In the event of your death, your designated beneficiaries will receive your contributions in the Retirement System. The County has elected to pay a Retirement System death benefit to your beneficiary, if you die while in active service with Pitt County, after one year as a contributing member of the Local Governmental Employees' Retirement System. Your beneficiary will receive a lump sum payment which equals the highest 12 months' salary in a row during the 24 months preceding the month before death. The death benefit payment will be no less than \$25,000 and no more than \$50,000. Beneficiary designation may be changed at any time by completing the necessary forms from the Human Resources Department.

GROUP TERM LIFE INSURANCE

Permanent employees who are eligible for benefits are provided basic life insurance at no cost to the employee equal to his/her base annual salary rounded to the next higher \$1,000 up to a maximum of \$150,000. The basic insurance includes Accidental Death & Dismemberment coverage. This coverage is guaranteed at employment with no evidence of insurability required.

Employees may purchase supplemental life insurance in increments of \$10,000 up to 5 times his/her base salary up to a maximum of \$400,000. However, if this coverage is not purchased at the time of employment, evidence of insurability is required and the insurance carrier has the option to deny coverage. The supplemental insurance also includes Accidental Death & Dismemberment coverage.

Once a year, the basic life insurance is adjusted for any changes in the employee's base salary. There will be one Annual Benefit Election Period, and employees will be allowed to increase the supplemental life insurance coverage by \$10,000 as long as their total supplemental coverage amount does not exceed \$150,000, with no evidence of insurability, provided the employee is already purchasing supplemental coverage.

Life insurance in the amount of \$5,000 may be purchased on a spouse and dependents.

NC 401(k) PLAN

The Supplemental Retirement Income Plan of North Carolina was created by the North Carolina General Assembly to offer employees additional ways to save for retirement. The plan is allowed and governed under Section 401(k) of the Internal Revenue Code. Employees who are eligible for benefits may make traditional before-tax 401(k) contributions and/or Roth 401(k) after-tax contributions.

The traditional contribution helps you plan for retirement in three ways: 1) The amount of money you contribute to the Plan in a year is excluded from your taxable income for that year. 2) Earnings on money you contribute accumulate tax-deferred. 3) The money in the tax-deferred plan is taxed only when it is withdrawn. The Roth 401(k) contributions are made with after-tax dollars. Roth contributions grow tax free and can provide tax-free income at retirement. To be eligible for the tax free status on a distribution, you must wait at least five (5) years after making your first Roth 401(k) contribution, and the distribution must occur when you are 59 ½ years of age or older.

The County contributes to the 401(k) account on behalf of all part-time and full-time employees who are eligible for benefits. All employer contributions are made on a pre-tax basis. The County's rate of contribution is determined at the beginning of each fiscal year. Employees may voluntarily contribute through payroll deduction. These voluntary contributions are subject to annual limits set by the Internal Revenue Service. Employees are allowed to start and stop their contributions at any time, and this does not affect the County's rate of contribution.

Refer to your 401(k) handbook for rules and regulations on withdrawals, payout options, or rollovers to other plans.

PERSONAL LEAVE

Each county employee eligible for benefits shall accrue personal leave based on length of County service as follows:

	Month	Year
Less than 2 years	7.75 hours	93.00 hours
2 but less than 5	9.00 hours	108.00 hours
5 but less than 10	11.00 hours	132.00 hours
10 but less than 15	13.00 hours	156.00 hours
15 but less than 20	15.00 hours	180.00 hours
20 years or more	17.00 hours	204.00 hours

Personal leave accrues semi-monthly on the 1st and the 16th of each month for all employees eligible for benefits. Leave for part-time employees eligible for benefits shall accrue on a pro rata basis determined by the number of hours worked. Personal leave must be approved by the department head or his/her designee at such times as will least interfere with the efficient operation of the department.

Personal leave may be accumulated throughout the calendar year without a maximum number of hours, except the last pay period of the year when it must not exceed 240 hours. Personal leave accrued in excess of 240 hours as of the end of the last pay period of the year will be transferred from personal leave to sick leave just prior to the first full pay period of the new calendar year.

SICK LEAVE

Sick leave shall accrue at a rate of 4 hours semi-monthly on the 1st and the 16th of the month for all employees eligible for benefits. Sick leave for part-time employees eligible for benefits shall accrue on a pro rata basis determined by the number of hours worked. There is no maximum accumulation of sick leave.

DIRECT DEPOSIT

Direct deposit of your bi-weekly paycheck is required and can be made to the bank of your choice. You may change your direct deposit account by completing a change form in Human Resources.

CAFETERIA PLAN (125)

The Cafeteria Plan offers employees the opportunity to purchase various insurance policies including County sponsored health insurance and certain supplemental insurance plans with pre-tax dollars through payroll deduction. The result is less taxes taken out of your paycheck and more take home pay.

The County offers Health Care and Dependent Care Flexible Spending Accounts to allow employees to pay for out-of-pocket medical and/or dependent care expenses on a pre-tax basis. These out-of-pocket expenses may be for you or your eligible dependents and include expenses not reimbursed by an insurance or reimbursement plan.

The Internal Revenue Service prohibits you from changing your election on any pre-taxed benefits during the plan year, unless there is a qualified change in status (for example: marriage, divorce, death of spouse or child, birth or adoption of a child, change in employment status that affects eligibility for benefits for employee, spouse, or dependent). An election change must be requested within 30 days of the qualifying change in status.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is a professional, confidential counseling service to help employees and their family members resolve personal issues and problems before they affect health, family relationships, or job performance. Vidant Employee Assistance Program is the program administrator. Persons eligible for EAP services are Pitt County Government employees and dependents of an employee that are eligible for coverage under the County's group health insurance plan. Employees and eligible dependents must reside within the employee's service area or reside with the employee in order to be eligible for EAP services. Persons eligible for EAP services are provided three (3) free visits each fiscal year to the Vidant Employee Assistance Program. Self-referrals may be made by calling the Employee Assistance Program at 847-4357 to make an appointment. Employees may be referred to the program by their supervisor in cases of declining job performance. With a self-referral or supervisor referral, the employee is entitled to three (3) free visits per fiscal year. If additional visits are needed, the employee and/or eligible dependents will be referred to a provider in the County's health insurance plan network.

(457) DEFERRED COMPENSATION

Deferred Compensation is a tax-deferred supplemental retirement program that allows employees to voluntarily contribute a portion of their salary on a pre-tax basis to a retirement account. These contributions are subject to annual limits set by the Internal Revenue Service. The plan is administered by Nationwide Retirement Solutions. Contact Human Resources for enrollment information.

NORTH CAROLINA'S NATIONAL COLLEGE SAVINGS PLAN (529 PLAN)

Pitt County employees may contribute to North Carolina's National College Savings Plan by payroll deduction or lump sum payment. This plan is authorized by the General Assembly of the State of North Carolina and is administered by College Foundation Inc. This 529 plan offers options to help employees save toward a college education for your child, yourself, or someone else. A beneficiary can be any age from newborn to adult. You decide what you can afford to invest and when. You may choose the investment option that meets your objectives and risk tolerance. Account earnings are free from federal and North Carolina income taxes when the money is used to pay for qualified higher education expenses such as tuition, fees, room and board, and books. Contact Human Resources for enrollment information.

CREDIT UNION

Employees of the County may become members of the Credit Union by simply visiting a local State Employees' Credit Union and opening a Share Account with a minimum deposit required. Deductions may be taken from your paycheck and forwarded to your Credit Union account. The Credit Union is a cooperative, member-owned financial institution that is operated by and for the benefit of State and Local Governmental Employees and their families.

WELLNESS PROGRAM

All employees eligible for County benefits may participate in the Employee Wellness Program which is administered through the Health Education Division of the Public Health Department. Participation is strictly voluntary; however, the Governing Board strongly encourages all employees to participate. To facilitate full participation, employees are not required to use personal leave as long as all departments maintain normal office hours and adequate staffing. If the employee is unable to complete job assignments as a result of participation in wellness activities, the use of flextime is encouraged.

All activities are conducted during normal working hours. Wellness Program staff try to coordinate programs to maximize convenience for employees and to minimize disruption of work activities. When possible, programs are limited to one hour or less and are offered at various sites. An exception is the Employee Health Fair. The program staff will also customize programs to suit a department's specific needs.

EMPLOYEE CLINIC

All employees eligible for County Benefits may utilize the Pitt County Employee Clinic called Greenville Express Care, which is located at 613 South Memorial Drive. The Clinic offers routine checkups and annual physicals, treatment of minor health issues, and provides assistance with the management of some chronic health conditions such as diabetes or high blood pressure. You may contact the Clinic for an appointment at 413-0720. Employees must pay a \$10 copay at the time of the office visit, and Pitt County Government will pay the balance of the copay. You must present your Blue Cross Blue Shield of NC insurance card (or clinic eligibility card) and your County ID badge. Employees are not required to use accrued leave for time spent receiving health care services at the Employee Health Clinic.

PITT COUNTY TRAINING PROGRAM

The County encourages employees to improve their skills and enhance their professional growth through continuing educational opportunities. The Pitt Program (Performance Improvement Through Training) offers many excellent in-house training opportunities from short 90-minute to all-day formats, and live instructors to self-study, to serve the needs of employees in every department. Managers are encouraged to request special programs to fit the needs of their departments or workgroups. The training department posts news, schedules, and enrollment information at <http://pickle/depts/hr/training>.

PITT COUNTY GOVERNMENT ALSO OFFERS:

- Paid Holidays
- Family and Medical Leave
- Military Leave
- Civil Leave
- Educational Leave
- Voluntary Shared Leave
- Sick Leave Payback – for employees with hire dates prior to 1/1/11
- Workers' Compensation
- Longevity Pay – for employees with hire dates prior to 1/1/11