

2019-2020 Employee Benefits Guide



TABLE OF CONTENTS

Welcome	3	Cancer Insurance	21
New Hires.....	4	Critical Illness Insurance.....	22
Enrollment Instructions: schedule your appointment.....	5	Accident Insurance	23
Eligibility	7	Hospital Insurance	24
Who is Eligible for Coverage	7	PrivacyArmor® Plus.....	25
Qualifying Life Events.....	8	City Clinic	26
Health Risk Assessment.....	9	Vacation	27
Medical Benefits.....	10	Holidays.....	27
Teladoc	10	Employee Assistance Program (EAP)	27
Traditional Plan	11	Retirement	28
High Deductible Health Care Plan (HDHCP).....	12	Benefits at Retirement	28
Health Savings Account	13	Schedule of Pension Benefits Options.....	29
Preventative Care	14	Police: Special Separation Allowance.....	29
Dental Benefits.....	15	Retiree Benefits.....	30
Vision Benefits.....	16	Retiree Medical Plan Options	30
Premiums.	16	Retiree Dental, Vision and Flexible Spending Account Plan Options.....	31
Life Insurance (Term Life)		North Carolina Local Government Employees' Retirement System [NCLGERS] ORBIT System.....	32
Life Insurance / Accidental Death & Dismemberment (AD&D).....	17	Deferred Compensation.....	32
Dependent Life (Spouse & Child(ren)).....	17	401(k) or 457 plans	32
Supplemental Term Life	17	Other Benefits at a Glance	33
Whole Life.....	17	Parking Subsidy.....	33
Flexible Spending Account		School support leave.....	33
Medical Spending	18	Blood Donation time.....	33
Dependent Care	18	Bereavement Leave.....	33
Limited Purpose FSA.....	18	Contact Information.....	34
Supplemental Insurance	19		
Short Term Disability	19		
Long Term Disability	19		
Long-Term Disability Buy-Up.....	19		
UNUM Whole Life.....	20		

DEAR CITY OF WILMINGTON EMPLOYEES,

Our employees are the City of Wilmington's greatest asset. The benefits that the City of Wilmington offers were designed to give you flexibility to tailor your benefits coverage to meet your needs. In addition to comprehensive benefits that provide protection when you need it most, the city offers a wellness program designed to help you improve your health and well-being.

This enrollment guide is designed to help you understand your benefit options so you can make the choices that meet your needs. You will also need to review your options and their costs.

This guide includes a wealth of information about your benefits, as well as decision support tools to help you make your benefit choices. It is broken into three sections:

- New Hire – detailing what you need to do in the first month of your employment to ensure that you get the basic coverages that you and your family need.
- General Benefit Information – a reference to all the benefits offered by the City. Use this to refer to when you have questions and share this with your family so that they too understand the benefits they have. This is critical information to have during the annual open enrollment.
- Retirement – Retirement takes long term planning. Read ahead to understand what you need to do now to retire when it is time.

For open enrollment, there are a few important things to keep in mind:

- Make your decisions carefully. Once you enroll, you will not be able to change your elections until the next annual enrollment, unless you have a qualifying status change, as described on page 8.
- You may call the City of Wilmington Human Resources benefits division at 910-341-0231 or 910-341-5842 if you have questions about your health and welfare benefits, or if you need help enrolling. Staff is available from 8 a.m. to 5 p.m. EST, Monday through Friday.

Let me be one of the first to say thank you for choosing to work at the City of Wilmington.

– *Sterling Cheatham*

NEW HIRES

Welcome to the City of Wilmington! We're happy to have you!

To start: A few things to note regarding your benefits:

- You are eligible for benefits the first of the month following 60 days of hire. For example, if you were hired June 3rd, your benefits would not be effective until September 1st.
- The City of Wilmington pays insurance a month in advance (which ensures you will be covered through the end of the month should you ever leave employment with the city). Therefore, you will see payments for insurance premiums begin to be deducted a month before your eligibility date.
- You must elect your benefits within 30 days of your first date of hire.
- In order to receive the \$30 (or \$45 with spouse) reduction on your insurance premium, you must complete your HRA within 30 days of hire. You must schedule an appointment by calling 910-202-3965 and return the Health Questionnaire provided the week of hire to the city clinic located at 800 Shipyard Blvd.
- Even if you do not wish to elect the City's insurance plan, you must still log on to the WPS Enroll portal (instructions on page 5) to decline coverage and set up your beneficiaries.
- If you are providing coverage for a dependent, Human Resources will need proof of their relationship to you (i.e. marriage or birth certificate)

WE CARE ABOUT YOUR EDUCATION

Education is important and for that reason we offer, starting with your first day of work, the opportunity for you to receive reimbursement for your educational expenses which includes tuition, books and fees. Employees are eligible for up to \$1,500 in a fiscal year for continued education. The classes do not need to be job specific but do need to be approved in advance of your enrollment and must be related to any career path offered by the City. Employees must receive a "C" or better for undergraduate level courses and "B" or better in graduate level courses to receive the reimbursement.

WE CARE ABOUT YOUR RETIREMENT

Local Government Employee Retirement System: NC State Pension

If you are hired into a position that is scheduled for over 1,000 hours per year, you are eligible for the Local Government Employee Retirement plan (LGERS). This means, moving forward you are paying a mandatory 6% of each paycheck into the retirement system. Once vested with the retirement system for 5 years, this allows you to receive a monthly pension upon retirement for the rest of your life. If for whatever reason you separate with the City and do not go to work for another entity within the NC retirement system, you can complete an application to get the 6% contributions you have made returned in a lump sum.

Deferred Compensation

The City of Wilmington has invested in our employee's retirement by depositing 4.5% of each paycheck into a deferred compensation plan (this is paid by the City and does not come at any cost to you). A deferred compensation plan is a plan in which money is deposited – 4.5% from the City and any amount up to the IRS maximum you wish to contribute – and invested as you direct it to be invested, and grows over time so when you retire you have funds to supplement your lifestyle that pension or Social Security doesn't fully cover. This money is yours to take with you wherever you go. We have two deferred compensation plans, a 401k and 457. You can locate information on those plans on page 32 or by viewing their websites found on the last page of this booklet.

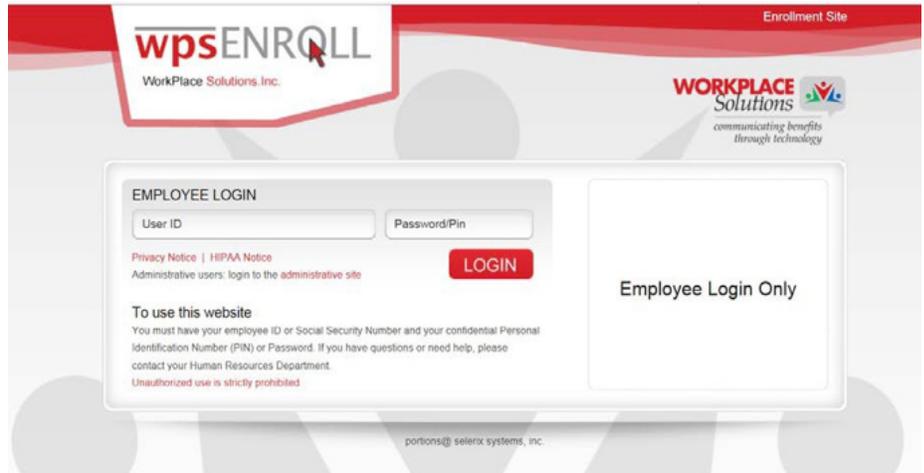
WELCOME TO OPEN ENROLLMENT 2019-2020

APRIL 23, 2019 – MAY 3, 2019

HOW TO ENROLL

To enroll **ONLINE**, you will need the following information:

- Go to www.wpsenroll.com
- Once on the site, you will be required to give a User ID and Password.
- Your **User ID** is your **Employee ID**.
- Your **Password/PIN** is the **last 4 of your SSN plus the last 2 digits of your birth year**.



The screenshot shows the 'wpsENROLL' website interface. At the top, there is a red banner with the 'wpsENROLL' logo and 'WorkPlace Solutions, Inc.' below it. To the right, the 'Enrollment Site' text is visible. Below the banner is the 'WORKPLACE Solutions' logo with the tagline 'communicating benefits through technology'. The main content area features an 'EMPLOYEE LOGIN' form with two input fields: 'User ID' and 'Password/Pin'. A red 'LOGIN' button is positioned to the right of the 'Password/Pin' field. Below the input fields, there are links for 'Privacy Notice' and 'HIPAA Notice', and a note for 'Administrative users: login to the administrative site'. A section titled 'To use this website' provides instructions: 'You must have your employee ID or Social Security Number and your confidential Personal Identification Number (PIN) or Password. If you have questions or need help, please contact your Human Resources Department. Unauthorized use is strictly prohibited.' To the right of the login form is a box labeled 'Employee Login Only'. At the bottom of the page, the email address 'portions@selinx systems, inc.' is visible.

Example: If your SSN is 100-01-0000 and you were born in 1950, your password would be 000050.

WHAT DO I HAVE TO DO TO ENROLL?

All employees hired after 5/1/2018 **MUST** meet with an enrollment counselor schedule your appointment here:

- <https://cityofwilmington.as.me/>
- All employees who wish, may meet with a counselor or self-enroll or call the customer service line:
 - To schedule an appointment: <https://cityofwilmington.as.me/>
 - To self-enroll log in here: <https://wpsenroll.com>
 - To have the customer service line help you enroll or to answer any questions you have call: 800-227-9985

You must do one of the three options by the end of the enrollment period or your benefits will be cancelled.

BEFORE YOUR BENEFITS ENROLLMENT

Before you begin your enrollment, you are encouraged to read the information about each benefit plan enclosed in this booklet

KEY POINTS TO REMEMBER

- The plan year is July 1 to June 30.
- Open Enrollment begins on April 22 and ends May 3.
- You **MUST** do one of the following before May 3:
 - o Meet with a benefits specialist by scheduling your appointment follow the link below:
<https://cityofwilmington.as.me/>
 - o Enroll on line at www.WPSenroll.com
 - o Call the customer service line **800-227-9985**

**If you do not complete one of the processes above to review and/or change your benefits
YOUR COVERAGES WILL BE TERMINATED.**

TO PREPARE FOR YOUR BENEFITS ENROLLMENT MEETING, YOU SHOULD:

- Know your Social Security number or bring your social security card if you do not have it memorized
- Know the birth dates and social security numbers of your spouse and/or dependents
- Be prepared to report any new information or changes about yourself or your dependents that should be a part of your personnel records for example change of name, change in marital status, addition of a dependent, etc.
- Know whom you wish to have as beneficiaries and bring their personal information, including Social Security numbers.
- Use the enclosed Enrollment Worksheet to make your benefit selections. (page 26)
- If you are not sure about your benefit selections or if you have questions, Benefits Specialists will be able to answer your questions.
- Bring appropriate documentation; Birth Certificate, Marriage License, etc. if you are adding a new dependent.

WHAT WILL BE COVERED WHEN I MEET WITH A COUNSELOR?

- Enroll in coverage
- Change coverage options
- Add/drop eligible dependents
- Enroll or change voluntary benefits
- Enroll or re-enroll in a Flexible Spending Account
- Verify and/or update beneficiaries in any insurance plan
- Ask any benefit questions you may have

At the conclusion of your enrollment, you will receive a copy of your elections. **Review this carefully and immediately correct any information if you identify a discrepancy.**

NOTE: The only time you may make changes to your benefit elections is during Open Enrollment or within 30 days of a Qualifying Life Event [see page 6 for more information]

ELIGIBILITY

WHO IS ELIGIBLE FOR COVERAGE?

Employees: You are eligible to participate in the City of Wilmington Benefit Plans on the first of the month following 60 calendar days of full-time employment. Full-time is defined as an employee who works an average of 30 hours or more per week.

Dependents: Family members eligible for coverage under our insurance plans include:

- Spouse
- For the medical, dental, and vision plans, an employee's married or unmarried child[ren] from birth to age 26.
- An employee's unmarried child over age 26 who is both
 - a.) Incapable of self-sustaining employment by reason of mental or physical handicap, and
 - b.) Dependent upon the employee for support and maintenance. Proof may be required.
- A child is defined as:
 - a.) Employee's natural born child or legally adopted child. An adopted child shall be considered a "child" from the moment the child is placed in the custody of the parents for adoption; or
 - b.) An employee's stepchild or any child for whom the employee has been granted legal guardianship by a court of law and resides with the employee; or
 - c.) Any child for whom the coverage is required by a Qualified Medical Child Support Order.

The IRS requires that dependent Social Security Numbers (SSN) are provided at the time of enrollment. You must provide your dependent's SSN in order to complete the enrollment process.

QUALIFYING EVENTS

WHAT IS A QUALIFYING EVENT?

A Qualifying Event is defined as a change in family status, employment status or change in insurance coverage. Changes in coverage, outside Open Enrollment, may only occur with a Qualifying Event. You must report and provide documentation of the change to Human Resources within 30 days of the event. Failure to notify Human Resources and provide supporting documentation within 30 days will result in denial of any changes in coverage.

EFFECTIVE DATE OF CHANGE

Requests to change or discontinue coverage must be received by Human Resources within 30 days following the Qualifying Event. The effective date of change for most Qualifying Events shall be on the first of the month following receipt of the request or date of the Qualifying Event. Discontinuation of coverage will be the last day of the month in which the qualifying event occurred.

Qualifying Event/ Change allowed	Add new dependent	Drop Coverage on yourself or a dependent	Change Tier of current coverage	Documentation required
Birth	X		X	X
Marriage	X	X	X	X
Divorce			X	X
Child gains own insurance		X	X	X
Spouse gains own insurance		X	X	X
Spouse loses coverage	X		X	X
Child under age 26 loses coverage	X		X	X
Death of a dependent		X	X	X
Retirement		X	X	X

When you marry the coverage for that new dependent starts on the first of the following month. The increase in premium will also be effective at that time which means you will owe that month's premium since we collect one month in advance. Contact Payroll at Payroll@wilmingtonnc.gov to understand how that will impact your paycheck.

If you have a newborn or adopt a child, that child will be covered from the date of birth or placement in your home. The premium increase will be effective on the first of the next month. You will owe that month since we collect one month in advance. Contact Payroll at Payroll@wilmingtonnc.gov to understand how that will impact your paycheck.

HEALTH RISK ASSESSMENT

The City offers several ways for you to reduce your health risks. For those covered under the City Health care plans, the first step is getting a Health Risk Assessment (HRA) through the City's Health Clinic. Initial participation in this assessment gives you a premium reduction of \$30 per pay period, and an additional \$15 reduction for your covered spouse.

Annually, we hold HRA events that allow you to keep this incentive if you meet certain improvements or meet certain requirements throughout the year.

It is important that employees keep a close eye on their health. The City offers wellness events throughout the year and flyers and emails are sent to encourage employees to participate. Cash incentives are offered for many of these events. These incentives are paid into a Health Reimbursement Account or HSA account in July of each year.

MEDICAL BENEFITS

The City of Wilmington's medical plan is self-insured. This means the City, not the insurance company, assumes the financial risk for your medical expenses and that of your covered dependents. UMR administers the City's health plan with claims processing and provider network management. As members, we all play an important role in controlling healthcare costs.

WHAT CAN I DO TO HELP KEEP COSTS DOWN?

- UMR Network Utilization: By utilizing UMR and UnitedHealthcare's in-network providers, both you and the plan may see significant savings on medical costs.
- Primary Care vs. Specialists: A primary care physician can provide care for the majority of illnesses/injuries. By seeking initial care with the primary care physician, both you and the plan may see significant savings on medical costs.
- Generic vs Brand Prescriptions: Ask your physician if less costly over-the-counter or generic prescriptions can be taken in lieu of more costly brand name prescriptions.
- Check all medical bills and statements to ensure they are accurate.
- Utilize your preventative care services to remain healthy and well.

The City offers two plan options for health insurance: the TRADITIONAL plan and the HIGH DEDUCTIBLE plan. Coverage is available both in-network and out-of-network. However, you will pay a higher cost share when utilizing out-of-network providers.

The following pages will provide a brief overview of each plan for comparison purposes. For further details on covered expenses and/or exclusions under the plans, please see the plan booklets provided by UMR which appear on the City's Intranet site.

TELADOC

Teladoc is the first and largest provider of telehealth medical consults in the United States. We provide our members with 24/7/365 access to a board-certified physician through the convenience of phone and video consults.

All Teladoc physicians are U.S. board- certified, licensed in their respective state and average 15 years of practice experience, Employees can rest assured that they are speaking with an actual physician who can resolve many of their medical issues.

Don't turn to the emergency room or urgent care center when your physician is not available, also perfect for those times you're too busy to get an appointment with your primary care doctor. Think about when you are home with a sick child and really do not want to take them out OR when you get sick when you are traveling, TELADOC is simple, secure and compliant with all medical privacy regulations.

Go on-line at www.teladoc.com and enroll in TELADOC now so that when you need them they have your information already.

**Cost is \$25 per visit if you elect the PPO plan and
\$45 per visit if you elect the HDHCP until your deductible is met.**

MEDICAL BENEFITS

TRADITIONAL PLAN

SUMMARY OF BENEFITS

PLAN COVERAGE	IN-NETWORK		OUT-OF-NETWORK	
	Individual	Family	Individual	Family
Annual Deductible	\$2,000	\$6,000	\$4,000	\$12,000
Annual Out-of-Pocket Maximum	\$6,000	\$15,800	\$12,000	\$36,000
Coinsurance (The amount you pay)	20% after deductible		40% after deductible	
Copayments for Physician Visits- Primary Care/ Specialist	\$35 / \$70		40% after deductible	
Preventative Care	No Charge		Screenings Only: 40% after deductible	
Teladoc™	\$25		N/A	
Urgent Care/ER Visit Copayment	\$70/\$300		\$70/\$300	
Hospital (out-patient / in-patient services)	20% after deductible		40% after deductible	
Type of Drug	Co-Payment		Subject to out-of-network provisions	
Tier 1: Generic	\$10			
Tier 2: Preferred Brand	\$50			
Tier 3: Non Preferred Brand	\$70			
Tier 4: Specialty	\$200			

Please refer to the UMR Benefit Booklet on the City's Intranet (\\IT-FS7\DATA\HR\Benefits\UMR) for details regarding covered services, exclusions and other plan terms.

Out of Pocket - Your expenses for medical care that aren't reimbursed by insurance. Out-of-pocket costs include deductibles, coinsurance, and copayments for covered services and prescriptions.

HIGH DEDUCTIBLE PLAN

SUMMARY OF BENEFITS

PLAN COVERAGE	IN-NETWORK		OUT-OF-NETWORK	
	Individual	Family	Individual	Family
Annual Deductible	\$2000	\$4000	\$4000	\$8000
Annual Out-of-Pocket Maximum	\$3000	\$6000	\$6000	\$12000
Coinsurance (The amount you pay)	10% After deductible up to the out of pocket maximum		30% After deductible up to the out of pocket maximum	
Physician Visits- Primary Care / Specialist	10% After deductible up to the out of pocket maximum		30% After deductible up to the out of pocket maximum	
Preventative Care	No charge		30% After deductible up to the out of pocket maximum	
Teladoc™	\$45 until deductible is met		N/A	
Urgent Care/ER Visit	10% After deductible up to the out of pocket maximum		30% After deductible up to the out of pocket maximum	
Hospital (out-patient / in-patient services)	10% After deductible up to the out of pocket maximum		30% After deductible up to the out of pocket maximum	
Prescription Drugs (Generic, Brand and Specialty)	10% After deductible up to the out of pocket maximum		Subject to out-of-network provisions	

Please refer to the UMR Benefit Booklet on the City's Intranet for details regarding covered services, exclusions and other plan terms.

Out of Pocket - Your expenses for medical care that aren't reimbursed by insurance. Out-of-pocket costs include deductibles, coinsurance, and copayments for covered services and prescriptions.

MEDICAL BENEFITS – HSA (HEALTH SAVINGS ACCOUNT)

WHAT IS AN HSA?

A Health Savings Account (HSA) is a bank account that is used in conjunction with the HIGH DEDUCTIBLE plan. The City makes monthly contributions into this plan and you have the option to set aside tax deferred funds to pay for your deductible, and other medical, dental, RX and vision costs. These funds are yours and will grow to allow you to pay major expenses should they arise or pay for your medical expenses in retirement.

ARE THERE ELIGIBILITY REQUIREMENTS FOR AN HSA?

According to the IRS, in order to qualify for an HSA, you must meet the following requirements:

- You must be covered under a high deductible health care plan (HDHCP)
- You must have no other health coverage.
- You must not be covered by a general purpose FSA or HRA, either yours or your spouse's
- You must not be enrolled in Medicare
- You may not receive VA medical benefits within the 3 months prior to contributing to the plan
- You may not be claimed as a dependent on someone else's tax return

HOW ARE HSA CONTRIBUTIONS MADE?

1. Employee Contributions: Tax-free contributions through payroll deductions. Contribution amounts may be changed throughout the benefit plan year.
2. Employer Contributions: Monthly contributions from the City:

Individual	Family
\$189 paid the 1st payroll in July*	\$378 paid the 1st payroll in July*
\$51 per month thereafter	\$102 per month thereafter
\$750 per year	\$1500 per year

3. Wellness Incentives – Money received by participating in the City's Wellness Incentive programs.

There are no limits on the amount of unused HSA funds you may rollover from year to year.

The IRS establishes annual limits for HSA contributions which include your contributions and employer contributions:

2019 Limits

- \$3,500 for individual or
- \$7,000 for family
- Participants over 55 can contribute an additional \$1,000 to their HSA
- These limits may change 1/1/2020. You may increase your contribution to the new limits after that date.

HOW DO I ENROLL IN THE HEALTH SAVINGS ACCOUNT?

If you elect the HDHCP (High Deductible Health Care Plan), you will be mailed a packet of information from HealthEquity, our plan administrator. Included in this packet will be a debit card for medical expense payments, as well as login instructions for your HSA account online: www.HealthEquity.com.

MEDICAL BENEFITS – PREVENTATIVE CARE

Both the PPO and HDHCP plans offer regular preventative care. Preventative care services are generally covered at 100% of the allowed amount when the following conditions are met:

- The service is delivered by an in-network provider.
- The service is filed with a preventative or wellness primary diagnosis code.
- The service must be delivered in a provider's office, outpatient clinic, urgent care facility or ambulatory surgery center.

COVERED PREVENTATIVE CARE SERVICES:

The following services are generally considered preventative care. For a complete list of covered services under the City's plan, check the UMR benefit booklet found on the City's Intranet, S:\HR\Benefits\UMR Medical Plan, or visit the website UMR.com.

- Adult screening tests
- Well-baby and well-child care
- Adult preventative care
- Adult and child [age 6+] obesity services
- Women's health services
- Immunizations [adult & child]
- Mammograms
- Colorectal cancer screening
- Nutritionists visits
- Eye exam and refraction

IMPORTANT NOTES RELATED TO PREVENTATIVE CARE:

- Screening tests that involve additional diagnostic services are subject to your deductible and coinsurance.
- If your claim does not have a preventative code, the services you receive may be subject to your copayment or your deductible and coinsurance depending on the place of service.
- Additional procedures or diagnostic services will also be subject to your copayment or your deductible and coinsurance depending on the place of service.
- The City's health clinic will perform the bloodwork needed for your screenings at no charge. You must bring the doctor's orders.

DENTAL BENEFIT

DELTA DENTAL PPO AND PREMIER NETWORKS

Similar to a medical PPO network, Delta's PPO and Premier Network Dentists agree to accept lower fees for covered services. Visiting with in-network dentists extends your spending dollars under the plan. To find a participating dentist, visit Delta Dental online at www.deltadentalinc.com.

NON-NETWORK DENTAL PROVIDERS

You may visit a non-network dentist. However, when visiting a non-network provider, please keep in mind the following:

- Your provider may require payment at time of service
- Your provider may not file the claim for you
- There will be no network discounts

DENTAL SERVICES	BENEFIT
Diagnostic and Preventive Services	100%
Basic Services	80% after deductible
Major Services	50% after deductible
Individual Deductible	\$50
Family Deductible	\$150
Dental Benefit Maximum	\$1,000
*Annual Rollover Amount	\$250
Maximum Rollover Amount	\$1,000

* The plan includes a rollover option. Each benefit period, if you have had one covered service performed and for the services you had performed you spent less than \$500, you will receive a \$250 rollover into next year to help pay for dental services in future years. This rollover will continue until you have accumulated a maximum of \$1,000 additional to the annual maximum. This is known as the annual rollover amount. Refer to the plan summary for more information about the rollover rules and guidelines.

VISION BENEFIT

The City of Wilmington’s Vision plan is offered by Community Eye Care. For those individuals who wish to supplement the cost of glasses or contacts, this plan may help to cover those costs. Below is a summary of covered services. Please visit the Community Eye Care website for more details about the coverage. (www.communityeyecare)

BENEFIT DESIGN	
Annual Eye Exam (every 12 months)	\$10 copay
\$140 allowance for eyewear (every 12 months)*	\$25 copay
Contact lens fitting, re-fit, or evaluation	\$25 copay

* The allowance may be applied to frames, spectacle lenses, contact lenses, special lens options, or any combination. So long as you select eyewear with a retail price that is less than or equal to the allowance, you incur no out-of-pocket expenses at the time of service except for the eyewear copay. If the selected eyewear has a retail price that exceeds \$140, you are responsible only for the balance [i.e., retail minus \$140], plus the eyewear copay. In addition, for the purchase of glasses (frames and/ or lenses), if you exceed your allowance, you are eligible for a 20% discount on the balance. For the purchase of contact lenses, if you exceed your allowance, you are eligible for a 10% discount on the balance.

PREMIUMS

Premiums are paid a month in advance and deducted from your paycheck twice a month. By participating in the Wellness Health Risk Assessment and complying with your Healthy Living Profile, you may offset the cost of premiums. You will receive a \$30 wellness incentive credit twice a month for participating. If your spouse participates with you, you will receive an additional \$15 wellness incentive credit twice a month. For more about the incentive, see page 23.

Deductions for health, dental & vision insurances are deducted from your paycheck a month in advance. For example, your June payroll deductions are payments for July coverage. When a change is made to your insurance, Payroll will retroactively correct deductions that were previously processed. When this happens, Payroll will credit the deductions previously processed and then deduct for the cost of the new coverage election. You may contact payroll to determine how this will be calculated and to understand the impact on your paycheck:

payroll@wilmingtonnc.gov.

Please refer to the rate sheet insert for all rates.

LIFE INSURANCE

Sun Life provides term life insurance coverage for the City. Below is a brief summary of the plans offered by Sun Life. Please refer to the Plan Summaries for further details.

Employee Basic Life - The City provides you with 1 times your annual salary in term life insurance coverage at no cost to you.

Accidental Death & Dismemberment (AD&D) – In the event your death is due to an accident, your beneficiary may receive an additional benefit of 1 times your annual salary. This policy also provides coverage in the event you suffer an injury that causes the loss of limb, loss or use of limb due to Quadriplegia, Paraplegia, or Hemiplegia and loss of hearing or speech. See the plan document for further details.

Additional feature under the AD&D Policy:

- **Line of Duty AD&D benefit**- An additional benefit paid to public safety officers should they incur a basic AD&D claim while on the job. It pays the lesser of 100% of the basic AD&D benefit or \$50,000.

Basic Dependent Life – You may purchase basic life insurance coverage for your spouse and dependent children for \$1.55/month. Coverage amounts are \$10,000 and \$5,000 respectively. Coverage must be selected at date of eligibility or with a Qualifying Event. If you have a hire date of May 1, 2017 or after you can receive this benefit guaranteed issue.

Supplemental Term Life– You may also purchase additional term life insurance for yourself, spouse and dependent children during the City’s annual Open Enrollment period. If you have a hire date of May 1, 2017 or after you can receive this benefit guaranteed issue.

Coverage	Benefit Amount
Employee Term Life	1 – 3 times annual salary not to exceed \$500,000
Spouse Term Life	\$15,000 or \$30,000 not to exceed 100% of employee term life coverage
Child Term Life	\$5,000 or \$10,000

Whole Life Insurance - You may purchase individual Whole Life Insurance with Unum and premiums will be paid through payroll deduction. Unum provides a guaranteed level death benefit offered at a level premium that may help protect you and your loved ones. With a level premium, you select the premium you would like to pay which determines your level death benefit. Please refer to page 19 for further details. Whole Life coverage is guaranteed issue for this enrollment up to \$22 per week for employee, \$4 per week for spouse and \$3 per week for child coverage.

FLEXIBLE SPENDING ACCOUNT (FSA)

A Flexible Spending Account (FSA) allows you to set aside a portion of your salary before taxes to pay for qualified medical and/or dependent care expenses.

Elections for flexible spending accounts are made during the City's annual Open Enrollment period for the Benefit Plan year July 1st through June 30th. The plan is administered by Flores & Associates.

The City offers the following Flexible Spending Accounts:

- **Medical Reimbursement Account** - to cover eligible medical, dental and/or vision services, products, as well as eligible pharmacy products. The maximum contribution is of \$2,700 per IRS calendar year.
- **Limited Purpose Medical Reimbursement Account** - for those individuals with a Health Savings Account (HSA), this account may be used for eligible dental, vision, and preventative care expenses not covered by the medical plan. The HSA must be used for all other eligible medical expenses.

IMPORTANT REMINDER

You have the ability to carry over up to \$500 of unused Medical funds remaining at the end of the plan year. After the end of the Benefit Plan Year, you may file for expenses incurred before June 30th of the plan year if you file by September 30, 2020.

- **Dependent Care Reimbursement Account** - to cover day care or elder care expenses for qualified dependents. This account may not be used to cover health care expenses. The maximum contribution is \$5,000 per IRS calendar year.

Dependent care reimburses employees after claims are submitted versus swiping a card to pay for the transaction. It is recommended that employees set up their online account and enroll in direct deposit on the Flores website as soon as they have received their participant ID. This will make processing these transactions easy.

To successfully submit a claim, employees will need:

- Participant number from Flores
- Tax ID number from Childcare or Eldercare provider
- Receipt of services from provider

Example of how this works with the City's plan and pay periods:

The first pay period of FY20 is 6/10/19-6/23/19, check date is 7/11/2019.

Employee has a child and childcare expenses are \$150/week, \$7,800/annual, Employee elects to contribute \$208.33 biweekly, \$4,999.92/annual.

On 7/1/2019, employee pays childcare provider \$150 for the week of 7/1-7/5 and submits claim [typically approved within 48 hours] on Flores website later that day.

On 7/8/2019, Employee pays childcare provider \$150 for the week of 7/8- 7/12 and submits claim on Flores website later that day.

On 7/11/2019, a deduction of \$208.33 is withheld from employees check, but since employee already submitted over \$208.33 in claims, the employee is also reimbursed through direct deposit from Flores in the amount of \$208.33. The remaining balance of \$91.67 [\$150+\$150-208.33] remains in the account until the next pay period when an additional contribution is made.

This looks like more work but nothing really happened, so what is the point of participating in a Dependent Care FSA? The money contributed into the FSA account is pretax, therefore it reduces how much of your income is subject to taxes. For someone in the 28% federal tax bracket, this income reduction means saving around \$1,500 annually.

SUPPLEMENTAL INSURANCE

You may choose from the following additional insurance coverages. Enrollment in these benefits will be available during the annual Open Enrollment period.

Short Term Disability – Offered by OneAmerica which provides a weekly benefit for an off-the-job injury or illness occurs. You have the option to enroll and pay premiums for the following levels of coverage:

Weekly Benefit Amount	Elimination Period	Maximum Benefit Duration
\$100 - \$1200 not to exceed 60% of pre-disability earnings	7 day	12 weeks
	14 day	11 weeks

Long Term Disability - The City provides employees with less than 5 years of service a Long Term Disability plan at no cost to them. This coverage is provided by OneAmerica and provides a monthly benefit of 50% of your pre-disability earnings.

Once you reach 5 years of service, you will become 100% vested in the State Retirement System. Once vested and become disabled, you may be eligible for disability retirement through the LGERS (Local Government Employees' Retirement System).

Long Term Disability Buy-Up– Offered by OneAmerica for all employees regardless of length of service. You may enroll and pay the premiums through payroll deduction. This plan provides a monthly benefit up to 25% of your pre-disability earnings. This amount will be paid in addition to the City provided benefit or any benefit through LGERS.

Accident Insurance – Lump sum payments provided by Allstate to cover unexpected expenses resulting from an accidental injury, such as medical deductibles, emergency room copayments, coinsurance payments and more. Please refer to page 22 for further details.

Critical Illness Insurance – Lump sum payments provided by Allstate to cover expenses resulting from an illness such as heart attack, stroke, or end-stage renal disease. Benefits are paid in addition to any medical, disability or other benefits. Coverage is available to you, your spouse and children. Please refer to page 21 for further details.

Cancer Insurance – Lump sum payments provided by Allstate to cover expenses resulting from cancer and additional covered illnesses/diseases. Benefits are paid in addition to any medical, disability or other benefits. Coverage is available to you, your spouse and children. Please refer to page 20 for further details.

Hospital Indemnity - Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, co-pays and deductibles.

WHOLE LIFE

City of Wilmington offers you the option to purchase Unum Whole Life Insurance.

Whole Life Insurance is a great supplement to any Term Life Insurance that you may have. Whole Life Insurance is different from Term Life Insurance in several ways:

- Whole Life can provide coverage into your retirement years, as long as you continue paying premiums. Term life typically ends when you retire or leave the company.
- The policy accumulates cash value at a guaranteed rate of 4.5%.* Once your cash value builds to a certain level, you can borrow from the cash value or use it to buy a smaller “paid-up” policy with no more premiums due.
- This benefit offers an affordable, guaranteed level of premium that won’t increase due to age.

Some additional features of the Whole Life Insurance plan include:

YOU MAY HAVE TWO PREMIUM PAYMENT OPTIONS:

- A “paid-up at age 70” option is available if you are between ages 15–50. You pay an adjusted premium so the policy will be paid in full by age 70. You will continue to receive coverage without having to pay any more premiums.
- “Pay the premium until age 120” option. At age 120, you will receive a payment for the full benefit amount.

GUARANTEED ISSUED: Employees may request up to \$22/week without answering any health questions.

- Spouses may request \$3-\$4 per week with limited health questions.
- Children may request \$1 to \$3 without answering health questions.

AFFORDABLE RATES: Enroll for as little as \$3 a week.

FAMILY COVERAGE: Coverage is available for benefit-eligible employees from ages 15-80, spouses age 15-80, and children (and grandchildren) between the ages of 14 days and 26.

INDIVIDUALLY-OWNED COVERAGE: You may continue the coverage for you and your family when you retire or leave employment, at the same benefit level with no rate increases, as long as you continue to pay the premium.

LIVING BENEFIT OPTION RIDER: You may request up to 100% of the death benefit amount (up to \$150,000 maximum) if you are diagnosed with a terminal illness limiting life expectancy to 12 months or less.

AN ACCIDENTAL DEATH BENEFIT can be added to this coverage. This feature can double the life benefit amount if you die due to a covered accident before age 70.

- Available for employee and spouse age 15 to 65
- Maximum additional benefit amount is \$150,000
- Adding this benefit will increase the cost of coverage

LONG TERM CARE RIDER: This provides access to a portion of the death benefit if you require long term care such as nursing home care, home health care, or adult day care.*

*Subject to plan limits. May vary by state.

WHOLE LIFE INSURANCE FOR YOU WITH NO HEALTH QUESTIONS

Once you have completed 90 days of employment, during City of Wilmington’s annual Open Enrollment, you may purchase Whole Life Insurance in increments based on premiums of \$3 to \$22 per week. If you want to enroll for more coverage (\$23-\$30 in premiums per week), you will have to provide proof of good health.

Plan Costs

You pay for your Whole Life Insurance coverage through convenient payroll deduction. Your coverage is based on your age and the premium amount you select. During Open Enrollment, you’ll be provided with detailed cost information.

WHOLE LIFE INSURANCE FOR YOUR DEPENDENTS Whether or not you purchase optional Whole Life Insurance for yourself, you may purchase Whole Life Insurance coverage for your spouse and eligible children. You may need to provide proof of good health based on the amount of coverage you choose to purchase. Family benefits are payable to you.

Dependent Life Insurance Amounts

- Spouse – Choose weekly premiums of \$3-\$10
- Children – Choose weekly premiums of \$1-\$3

See note for spouse. Additional child coverage not available.

Plan Costs

You pay for your dependents’ Whole Life Insurance coverage through convenient payroll deduction. Coverage is based on the premium amount you select. During Open Enrollment, you’ll be provided with detailed cost information.

WHOLE LIFE INSURANCE EXCLUSIONS AND LIMITATIONS

Limitations & exclusions

Life Insurance benefits will not be paid for deaths caused by suicide. If within 24 months from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.

Termination of coverage

The policy will terminate on the earliest of the following:

- Written request by you to terminate the policy;
- The insured dies;
- The policy matures; or
- The loan value exceeds the guaranteed cash value of this policy.

*The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2001 CSO mortality table. The cash value is guaranteed and will be equal to the value shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company’s business locations, or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a green card to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to policy form L-21848 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee • unum.com

©2017 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries

CE-14638 [3-17]

CANCER

If cancer is the disease you worry about most, you're not alone.

If you or one of your family members were to be diagnosed with cancer, would you want to face those chances? Now there's a way you can add more benefits for you and your family.

With this supplemental benefit the City of Wilmington is making available, you'll not only have more resources to cope with any future diagnosis of cancer, but you'll also have wellness benefits to help you detect cancer early when it's most treatable.

Below is a partial list of benefits included in the Cancer plan. To learn more about the Cancer plan and request a full list of benefits please contact WorkPlace Solutions Benefit Service Center at 1-800-227-9985.

BENEFIT AMOUNTS

HOSPITAL AND RELATED BENEFITS	Plan 1	Plan 2
Continuous Hospital Confinement (daily)	\$100	\$100
Government or Charity Hospital (daily)	\$100	\$100
Private Duty Nursing Services (daily)	\$100	\$100
Extended Care Facility (daily)	\$100	\$100
At Home Nursing (daily)	\$100	\$100
Hospice Care Center (daily) or Hospice Care Team (per visit)	\$100 \$100	\$100 \$100
RADIATION/CHEMOTHERAPY AND RELATED BENEFITS	Plan 1	Plan 2
Radiation/Chemotherapy for Cancer* (every 12 months)	\$10,000	\$10,000
Blood, Plasma, and Platelets* (every 12 months)	\$10,000	\$10,000
Medical Imaging*	\$500	\$500
Hematological Drugs*	\$200	\$200
SURGERY AND RELATED BENEFITS	Plan 1	Plan 2
Surgery**	\$1,500	\$1,500
Anesthesia (% of surgery)	25%	25%
Ambulatory Surgical Center (daily)	\$250	\$250
Second Opinion	\$200	\$200
Bone Marrow or Stem Cell Transplant		
1. Autologous	\$500	\$500
2. Non-autologous (cancer or specified disease treatment)	\$1,250	\$1,250
3. Non-autologous (Leukemia)	\$2,500	\$2,500
MISCELLANEOUS BENEFITS	Plan 1	Plan 2
Inpatient Drugs and Medicine (daily)	\$25	\$25
Physician's Attendance (daily)	\$50	\$50
Ambulance (per confinement)	\$100	\$100
Non-Local Transportation* (per trip or mile)	Coach Fare or \$0.40/Mile	Coach Fare or \$0.40/Mile
Outpatient Lodging (daily, \$2,000 max/12 months)	\$50	\$50
Family Member Lodging (daily) and Transportation* (per trip of mile)	\$50 Coach Fare or \$0.40/Mile	\$50 Coach Fare or \$0.40/Mile
Physical or Speech Therapy (daily)	\$50	\$50
New or Experimental Treatment*** (every 12 months)	\$5,000	\$5,000
Prosthesis*** (per amputation)	\$2,000	\$2,000
Hair Prosthesis (every 2 years)	\$25	\$25
Nonsurgical External Breast Prosthesis*	\$50	\$50
Anti-Nausea Benefit*	\$200	\$200
Waiver of Premium (Employee only)	Yes	Yes
Additional Benefits	Plan 1	Plan 2
Cancer Initial Diagnosis (one-time benefit)	\$3,000	\$10,000
Wellness Benefit	\$100	\$100

*Pays actual cost up to amount listed. **Pays actual charges up to amount listed in certificate Schedule of Surgical Procedures. Amount paid depends on surgery. ***Pays actual charges up to amount listed.

CRITICAL ILLNESS

Critical Illness Coverage is designed to come to the rescue of those budget-conscious families by helping pay the costs associated with the initial occurrence of a heart attack, stroke, or other serious illness as defined in the policy. You choose your benefit amount. Benefits are also available for your spouse and eligible children. Their benefit amount will be 50% of the benefit you elect.

CRITICAL ILLNESS LUMP SUM BENEFIT

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on the percentage payable for the condition.

BENEFIT AMOUNTS

Percentages below are based on the Basic Benefit Amount of \$10,000, \$20,000 or \$30,000 chosen by your employer.

†Covered dependents receive 50% of your benefit amount.

INITIAL CRITICAL ILLNESS BENEFITS†	Plan 1	Plan 2	Plan 3
Heart Attack [100%]	\$10,000	\$20,000	\$30,000
Stroke [100%]	\$10,000	\$20,000	\$30,000
End Stage Renal Failure [100%]	\$10,000	\$20,000	\$30,000
Major Organ Transplant [100%]	\$10,000	\$20,000	\$30,000
Coronary Artery Bypass Surgery [25%]	\$2,500	\$5,000	\$7,500
Waiver of Premium [employee only]	Yes	Yes	Yes
RIDER BENEFITS	Plan 1	Plan 2	Plan 3
Supplemental Critical Illness Rider†			
Advanced Alzheimer's Disease [100%]	\$10,000	\$20,000	\$30,000
Advanced Parkinson's Disease [100%]	\$10,000	\$20,000	\$30,000
Benign Brain Tumor [100%]	\$10,000	\$20,000	\$30,000
Coma [100%]	\$10,000	\$20,000	\$30,000
Complete Loss of Hearing [100%]	\$10,000	\$20,000	\$30,000
Complete Loss of Sight [100%]	\$10,000	\$20,000	\$30,000
Complete Loss of Speech [100%]	\$10,000	\$20,000	\$30,000
Paralysis [100%]	\$10,000	\$20,000	\$30,000

ACCIDENT

Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an off-the-job accident keeps you away from work during recovery, the financial worries can grow quickly.

HERE'S HOW IT WORKS

Our coverage pays you cash benefits that correspond with a variety of covered occurrences, such as: dismemberment; dislocation or fracture; hospital confinement; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

BASE ACCIDENT BENEFITS	Benefit Amount
Accidental Death	
Employee	\$40,000
Spouse	\$20,000
Children	\$10,000
Common Carrier Accidental Death	
Employee (fare-paying passenger)	\$200,000
Spouse	\$100,000
Children	\$50,000
Dismemberment ¹	
Employee	\$40,000
Spouse	\$20,000
Children	\$10,000
Dislocation or Fracture ¹	
Employee	\$4,000
Spouse	\$2,000
Children	\$1,000
Hospital Confinement [Pays once/year]	\$1,000
Daily Hospital Confinement [Pays daily]	\$200
Intensive Care [Pays daily]	\$400
Ambulance	
Ground	\$200
Air	\$600
Accident Physician's Treatment	\$100
X-Ray	\$200
Emergency Room Services	\$200
BENEFIT ENHANCEMENTS	Benefit Amount
Lacerations ² [Pays once/year]	\$100
Burns ² [other than sunburns]	
< 15% body surface	\$200
15% or more	\$1,000
Skin Graft [% of Burns Benefit]	50%
Brain Injury Diagnosis ² [Pays once]	\$300
Computed Tomography [CT] Scan and Magnetic Resonance Imaging [MRI]	\$100

BENEFIT ENHANCEMENTS (CONTINUED)	Benefit Amount
Paralysis ² [Pays once]	
Paraplegia	\$15,000
Quadriplegia	\$30,000
Coma with Respiratory Assistance [Pays once]	\$20,000
Open Abdominal or Thoracic Surgery ²	\$2,000
Tendon, Ligament, Rotator Cuff Surgery Or Knee Cartilage Surgery Exploratory	\$1,000 \$300
Ruptured Spinal Disc Surgery	\$1,000
Eye Surgery	\$200
General Anesthesia	\$200
Blood and Plasma ²	\$600
Appliance	\$250
Medical Supplies	\$10
Medicine	\$10
Prosthesis	
1 device	\$1,000
2 or more devices	\$2,000
Physical Therapy [Pays daily; max. 6 days/accident]	\$60
Rehabilitation Unit [Pays daily]	\$200
Non-Local Transportation	\$800
Family Member Lodging	\$200
Post-Accident Transportation [Pays once/year]	\$400
Accident Follow-Up Treatment	\$100
ADDITIONAL RIDER BENEFIT	Benefit Amount
Outpatient Physician's Benefit	\$100

¹Up to amount shown; actual amount paid depends on injury and is based on Schedule of Benefit and Factors in your certificate of coverage. Multiple losses from same injury pay only up to amount shown above.

²Within 3 days after accident.

The Coverage provided is limited benefit supplemental insurance. The policy has exclusions and limitation and is underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). For costs and complete details contact your Allstate Benefits Representative. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation.

HOSPITAL INDEMNITY

Hospital insurance can pay benefits that help you with the costs of a covered hospital visit.

HERE'S HOW IT WORKS

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

WHAT'S INCLUDED?

- \$1,000 for each covered hospital admission - once per year
- \$100 for each day of your covered hospital stay, up to 60 days - once per year
- \$200 for each day you spend in intensive care, up to 15 days - once per year

WHY IS THIS COVERAGE SO VALUABLE?

- The benefits in this plan are compatible with a Health Savings Account (HSA).
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly.
- Wellness Benefit: Based on your plan, this benefit can pay \$50 per calendar year per insured individual if a covered health screening test is performed, including: blood tests, chest X-rays, stress tests, mammograms, and colonoscopies.
- A full list of covered tests will be provided in your certificate.



16.7 million Americans experienced identity fraud in 2017¹



Protect your family's privacy, identity, and finances with PrivacyArmor® Plus

Comprehensive identity monitoring



Our proprietary monitoring platform detects high-risk activity to alert you at the first sign of fraud. We scour the dark web for compromised credentials and monitor financial transactions, all while keeping tabs on your credit reports.

Fraud remediation and restoration



Should identity theft or fraud occur, you have a dedicated Privacy Advocate® to fully manage your recovery and restore your identity. And since fraud doesn't take a holiday, our Privacy Advocates are available 24/7.

Identity theft reimbursement



You never have to worry about covering the costs of identity theft. PrivacyArmor Plus' \$1 million identity theft insurance policy[†] covers any out-of-pocket expenses, lost wages, or legal fees. Plus, we'll reimburse funds stolen from your bank, HSA, or 401(k) accounts.

MyPrivacyArmor.com

Questions?

1.800.789.2720

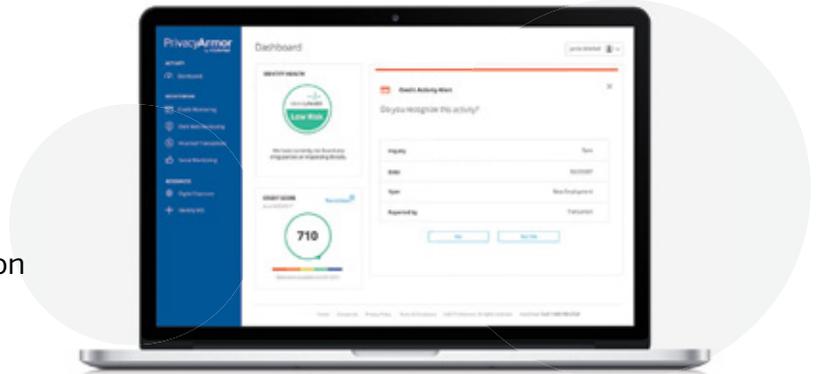
Plans and pricing

\$9.95 per person / month

\$17.95 per family / month

The most extensive **identity protection** plan available

- Identity and credit monitoring
- Tri-bureau credit alerts
- Unlimited credit reports from TransUnion
- Dark web monitoring
- Financial transaction monitoring
- Social media reputation monitoring
- Accounts secured with two-factor authentication
- 24/7 Privacy Advocate remediation
- \$1 million identity theft insurance policy
- 401(k) and HSA stolen fund reimbursement
- Tax fraud refund advances



¹ Source: Wall Street Journal, "Identity Fraud Hits Record Number of People" February, 2018

[†]Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

CITY CLINIC

The Clinic provides health coaching, blood pressure checks, free or discounted maintenance drugs and lab tests associated with you or your spouse' chronic health risks or for monitoring those risks. These visits are free for all members. The Clinic also provides for limited acute care for employees and their dependents, [age 14 & older] who are covered under the City's health insurance plan.

Examples of care for chronic conditions provided at the clinic:

- * Pre-diabetic / Diabetic conditions
- * Cholesterol management
- * High Blood Pressure
- * Weight management
- * Supplies and medications¹
- * Blood work
- * Asthma

Examples of acute care provided at the clinic:

- * Respiratory ailments
- * Ear or sinus infections
- * Minor skin rashes
- * Sore throats/Strep
- * Allergy Symptoms
- * Bug Bites and stings
- * Pink Eye
- * Minor burns
- * UTI

¹ Employees and dependents on the City's health insurance may qualify for free or reduced cost maintenance medications through the City Clinic. In order to have your prescriptions filled at the Clinic, the following must apply:

- Maintenance medications prescribed by your Primary Care Provider (PCP) may be filled at the Clinic; however, you must be seen by the HealthStat Provider at the Clinic
- The Clinic pharmacy will not alter or change your current PCP medications without approval from the PCP.

Call (910) 202-3965 to schedule an appointment. Once your appointment is scheduled you can visit the clinic at 800 Shipyard Blvd.

VACATION

The City provides for a vacation benefit for full time employees which is earned and used in terms of hours, not days or shifts. Vacation accruals vary according to departments and positions within the department. Please refer to the Vacation Schedule posted on the Human Resources Intranet site for further details.

HOLIDAYS

The date a person may be granted a holiday off may vary depending on your position. The City's Administrative Offices are closed in observance of the following holidays:

- | | |
|---------------------------------|---------------------------|
| New Year's Day | Labor Day |
| Martin Luther King, Jr. Holiday | Veterans' Day |
| Good Friday | Thanksgiving Day |
| Memorial Day | Friday after Thanksgiving |
| Independence Day | Christmas – 3 days |

Each year, you will be notified of the holidays to be observed for that year. For information about Holiday Pay, please refer to the policy that appears on the City "S" Drive.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

All employees and their dependents have access to the City's Employee Assistance Program (EAP) provided by ComPsych. ComPsych Guidance Resources brought to you by Sun Life, provides confidential short term counseling services, work/life balance assistance, legal resources and financial guidance to help employees and their dependents handle concerns constructively before they become major issues.

These services are provided at no cost to you:

- Confidential Counseling
 - Stress, anxiety, depression
 - Marital conflicts
- Financial Information & Resources
 - Getting out of debt
 - Credit Card or loan problems
 - Tax questions
 - Retirement planning
 - Estate planning
- Legal Support & Resources
 - Divorce or family law
 - Bankruptcy
 - Civil & criminal actions
- Work/Life Solutions
 - Child & elder care referrals
 - Home repair
 - Major purchases assistance
- Online Will Preparation
 - Online will support to download to your computer.
- Emergency Travel Assistance
 - Emergency assistance when traveling 100 or more miles from home, either domestically or abroad, when a medical, dental, or personal emergency occurs.
- Identity Theft Protection
 - Service provided by Assist America's SecurAsist Identity Protection program that helps to restore an employee's identity if it has been stolen.

Call 877-595-5281
Or Online at
<https://www.guidanceresources.com>
Our Web ID : EAP Business

RETIREMENT

All benefit eligible Regular employees are members of the North Carolina Local Government Employees' Retirement System [NCLGERS]. Police Officers are members of the Law Enforcement Officer's division of the Retirement System which has additional benefits.

- All employees contribute 6% of their salary on a pre-tax basis to the Retirement System.
- The City contributes to the retirement program as well.
- An employee becomes vested in the Retirement System after five years of membership.
- Upon termination an employee may elect to receive their contributions and interest, if applicable, with completion of the necessary paperwork.

An Employee may retire on **Service** based on the following criteria:

	Unreduced Benefits	Reduced Benefits
Service Retirement	Age 55 with five years of service as an officer [Police Officers]	Age 50 with 15 years of service as an officer [Police Officers]
	Age 60 with 25 years of service	Age 50 with 20 years of service
	Age 65 with five years of service	Age 55 with five years of service [Firefighters]
	30 years of service at any age	Age 60 with five years of service
		Any age after completing 25 years of service, 15 of which are as an officer. [Police Officers]

Any period a contribution is made to the Retirement System is creditable service, including purchased time and sick leave. Remember sick leave adds to your service which increases your pension!

Disability Retirement	An employee may retire on Disability based on the following criteria:
	• An employee must have five years of service.
	• The employee must be totally and permanently disabled from their job.
	• Police Officers and Firefighters do not have a service requirement if they become totally and permanently disabled in the line of duty.
	• Disability determination is made by the Retirement System's Medical Review Board.
	• Retirement designation may be changed within three years of retirement. [Ex. The retiree may submit paperwork requesting a service retirement be changed to a disability retirement.]

Benefits at Retirement

- The formula for calculating monthly pension benefits is:
 - 1.85% times the number of years of credible service, which includes sick leave credit, times the average of the highest consecutive 48 months of income.
 - Example: age 65 with 20 Years of credible service x 1.85% x \$50,000 = \$18,500 per year pension
- Retirees have an option to roll their deferred compensation plans to the NCLGERS for an additional monthly benefit for life.

Schedule of Pension Benefits Options			
Payment Option	Payment Name	Retiree Benefit	Beneficiary Benefit
1	Maximum	<ul style="list-style-type: none"> Monthly benefit for life 	Lump sum return of employees' contributions that have not been paid out
2	100% Survivorship	<ul style="list-style-type: none"> Monthly benefit for life 	After the retiree dies, the same monthly benefit for life
3	50% Survivorship	<ul style="list-style-type: none"> Monthly benefit for life 	After the retiree dies, a monthly benefit equal to one-half of the retiree's benefit for life
4	Social Security Leveling	<ul style="list-style-type: none"> Monthly Benefit for Life Increased until age 62 Reduces at age 62 by estimated Social Security for age 62 [estimate is determined at time of retirement] 	Lump sum return of employees' contributions that have not been paid out
6-2	100% Survivorship with Pop-Up	<ul style="list-style-type: none"> Monthly benefit for life Reduced from Option #2 Increasing to Maximum at beneficiary's death 	After the retiree dies, the same monthly benefit for life
6-3	50% Survivorship with Pop-Up	<ul style="list-style-type: none"> Monthly benefit for life Reduced from Option#3 Increasing to Maximum at beneficiary's death 	After the retiree dies, a monthly benefit equal to one-half of the retiree's benefit for life

If death occurs to an active employee, the following **Benefits at Death** may be available:

For Whom	Benefit	Criteria	Payable To
General Employees Firefighters Police Officers	Employees' contributions and interest if any	Employee must have made a contribution to the Retirement System	Name beneficiary(ies)
General Employees Firefighters	Monthly pension benefit for life	Employee must complete 20 years of service, or be age 60 with at least 5 years of service; Firefighter must have completed 15 years of service if killed in the line of duty	One named beneficiary other than the estate
Police Officers	Monthly pension benefit for life	Officer must have completed 20 years of service; be age 50 with 15 years of service; or be over age 55 with 5 years of service, or any age, with any amount of service, if killed in the line of duty	One named beneficiary other than the estate

Police: Special Separation Allowance

This is a benefit mandated by the State of NC for sworn police officers who meet the following:

Eligibility

- The officer must have 30 years of service with the last five years being sworn, or
- Retire at age 55 with at least five years as a sworn officer

Benefit

- The benefit is based on .85% of the officers' final base pay times the number of years of service in the Retirement System.
- The benefit is paid monthly by the City.
- The benefit is paid to age 62 or the officer's death whichever occurs first.

Retiree Benefits

The City offers medical insurance benefits to eligible retirees and their eligible dependents. All dependent benefits will cease at the retiree's reaching age 65 or death.

Retiree Medical Plan Options

Benefits

Retirees have the option to participate in the medical plan that is administered through UMR, a subsidiary of United Health Care.

Coverage is only offered to those who were hired prior to 1/1/2011.

Cost

Medical plan premiums are based on the retiree's City years of service, plan option, and level of coverage.

Retiree health care coverage and premiums based on Resolutions Adopted by City Council

Employees hired before January 1, 2007:

Retirees pay the prevailing rate charged to active employee for comparable certificate type.

Retirees must meet the following criteria:

- Eligible to retire under the LGERS or LGERS for Law Enforcement Officers
- Minimum of five years of continuous service with COW

Dependents must meet the following Criteria:

- Covered by a medical health plan for three continuous years
- Final year of the three on COW's plan

Employees hired on or after January 1, 2007:

Retirees will pay the active employees premium plus a percentage of the premium paid by the City for active employee as determined by the following chart:

*Years of Creditable Services		Retiree pays Active Employee's premium plus a percentage of City's premium below	
At Least	Less Than	City pays	Retiree pays
5 years	10 years	25%	75%
10 years	15 years	50%	50%
15 years	20 years	75%	25%
20 years		100%	0%

*Creditable Service as recognized by the NC State Treasurer's Office

Retirees must meet the following criteria:

- Eligible to retire with the COW under the LGERS or LGERS for Law Enforcement Officers
- Minimum of five years of continuous service with COW
- Fire & Police injured in the Line of Duty only [1] year of creditable service

Dependents must meet the following Criteria:

- Covered by a medical health plan for three continuous years
- Final year of the three on COW's plan

Employees hired on or after January 1, 2009

Retirees will pay the active employees premium plus a percentage of the premium paid by the City for active employee as determined by the chart below:

Years of Continuous Service		Retiree pays		City Pays
At Least	Less Than	Rate	Less	
10 years	15 years	Total Premium for selected health care plan	City Portion	20% of the City's portion of Active Employee only rate
15 years	20 years	Total Premium for selected health care plan	City Portion	40% of the City's portion of Active Employee only rate
20 years	25 years	Total Premium for selected health care plan	City Portion	60% of the City's portion of Active Employee only rate
25 years	30 years	Total Premium for selected health care plan	City Portion	80% of the City's portion of Active Employee only rate
30 Years		Total Premium for selected health care plan	City Portion	100% of the City's portion of Active Employee only rate

Retirees must meet the following criteria:

- Eligible to retire with the COW under the LGERS or LGERS for Law Enforcement Officers
- **Minimum of 10 years of continuous service with COW**

Dependents must meet the following Criteria:

- Covered by a medical health plan for three continuous years
- Final year of the three on COW's plan

Employees hired on or after January 1, 2011

No Insurance offered

Limitations

- Retirees may be covered up to age 65.
- Coverage for dependents ends the earlier of:
 - Attainment of age 65 for spouse
 - Attainment of age 26 for dependent children unless disabled
 - When coverage ends for the retiree
- Only newly born dependents may be added to coverage after retirement.

Effective Date

- If elected, coverage is effective the first day of the month following the month of retirement.

Retiree Dental, Vision and Flexible Spending account Plan Options

At retirement you have the option to participate in dental and flexible spending account plans through the rights guaranteed by COBRA. You will receive information regarding the costs and length of time you may continue the coverages Flores and Associates approximately 30 days after retirement.

You may continue the Vision plan through the vision carrier, Community Eye Care, for the rest of your life. These are one time options and must be decided at the time of retirement.

North Carolina Local Government Employees' Retirement System (NCLGERS) ORBIT System

ORBIT is a web-based tool that will provide you with full access to your personal retirement account information. This new system makes managing your retirement account easier than ever. ORBIT allows you to safely and securely access your personal account information 24 hours a day. You can feel secure as a member of the North Carolina Retirement Systems, you are part of one of the strongest and best-managed public pension plans in the country. North Carolina's pension fund has historically been ranked as one of the top five in the nation. You may update your beneficiary, create a pension estimate, and file for your pension all online!

Deferred Compensation

The programs below offer additional retirement savings opportunities for the employees to contribute their own money on a pre-tax basis. For all benefit eligible employees the City contributes 4.5% of your salary to the deferred compensation plan of your choice.

401(k) or 457 plans

The City's contribution of 4.5% of salary begins on the first payroll for all benefit eligible employees. Additionally, for Firefighters the City provides 3.0% to the 457 plan and if you contribute the City will match up to 3.0% for a total of 10.5%.

For Police officers the City contributes an additional 5.0% to the 401(k) plan.

In all cases you may also contribute to these plans. The more you participate, the better your retirement will be! Employee contributions can be in dollars or percentages up to the maximum IRS limits and you can change the amount you contribute any time.

There are limitations to the amount you and the City can contribute:

- The IRS sets yearly maximums for contributions, they are reviewed annually.
- The 457 plan has a 3 year catch up option as you near retirement.
- Investment changes can be made any time.

Withdrawals

- Withdrawals are only permitted at termination, retirement, death or if you meet IRS requirements for a hardship withdrawal.
- You will have to pay federal and state taxes on any withdrawal
- For the 401(k) there is an early withdrawal penalty prior to age 59 ½ unless the employee retires at age 55 or on disability.
- Minimum distribution to the participant must begin at age 70 ½.

Loans

- Participant loans are allowed, but have adverse impacts on your account.

OTHER BENEFITS AT A GLANCE

Parking Subsidy

This benefit is for all City employees who park in the City owned parking facilities. To receive this benefit you must be approved for and utilize a parking pass to access the city owned parking facilities.

School support leave

The City wants you to be active in the local school programs. We will pay for up to 8 hours of school support leave for you to attend parent/teacher conferences, volunteering or otherwise participating in the activities of schools either within the City or the community where you live. This leave is not provided for post-secondary school support.

Blood Donation time

If you donate blood to the American red Cross either on site during blood drives or at the Red Cross Collection center we will pay you for the time to donate and give you an additional 3 hours of paid time off to be scheduled at the convenience of your department.

Bereavement Leave

The City understands that the loss of a loved one is significant. For immediate members of the family that pass, the employee is given 3 days of paid leave to attend services and memorials.

CONTACT INFORMATION

PROVIDER	SERVICES	CONTACT PHONE	WEBSITE
UMR	Medical Plan - enrollment, claims, network provider	800-826-9781	www.umar.com
Delta Dental Group No. 0782	Dental Plan - enrollment, claims, network provider	800-662-8856	www.deltadentalinc.com
Community Eye Care	Vision Plan - claims, network provider & more	888-254-4290	www.communityeyecare.net
OneAmerica	Group Life & AD&D, Supplemental Life & Dependent Life, Short Term Disability, ER Paid LTD	800-227-9985*	ask@wpsbenefits.com
Unum	Whole Life Policy and Hospital Indemnity	800-227-9985*	ask@wpsbenefits.com
Allstate	Accident, Cancer, Critical Illness and Info Armor	800-227-9985* 888-282-2550	ask@wpsbenefits.com allstatebenefits.com
WorkPlace Solutions	Benefit Specialists; supplemental insurance claims processing	800-227-9985 877-912-6369 Fax	ask@wpsbenefits.com
Employee Assistance Program [EAP]	Counseling on personal issues; legal/financial resources.	877-595-5281	www.guidanceresources.com
Flores & Associates	FSA, HRA Cards, COBRA	800-532-3327	www.flores-associates.com
City Clinic/Healthstat	Clinic Appt. Line	910-202-3965	https://patientportal.yourhealthstat.com
HealthEquity	Health Savings Account	877-713-7682	www.HealthEquity.com
Prudential	401k Plan	866-627-5267	www.retirement.prudential.com/cws/ncplans/
ICMA	457 Plan	800-669-7400	www.icmarc.org
NC Retirement System	NC Pension Plan	877-627-3287	https://www.nctreasurer.com/retirement-and-savings

* For the most efficient processing of your claims and questions, Work Place Solutions is your first point of contact for these supplemental benefits.

