



New Employee Orientation Guide

Effective July 1, 2010

Welcome to Henderson County employment! This guide is designed to provide a brief highlight of some of the information you will need during your first few days of work, as well as a listing of the forms you will need to complete for benefits purposes. Your Employee Benefits Package contains a far greater level of detail. New Employee Orientation is designed to provide you with some of the basic employment information. We encourage you to take time to review this guide and the Employee Benefits Package. The Human Resources Department (HRD) will be glad to answer any questions for you (697-4669).

Sincerely,
Your Human Resources Staff,

Jan Prichard, HR Director
Shanna Chambers, Benefits Administrator
Ann Marie Tolley, HR Technician
Mary Alice Jackson, HR Analyst
Sara McCrain, Office Assistant

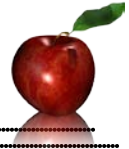


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Welcome to Henderson County



Who's Who in Henderson County Local Government:



Board of Commissioners

Mike Edney, Chairman
 Thomas Thompson, Vice-Chairman
 Charlie Messer, Commissioner
 Larry Young, Commissioner
 Bill O'Connor, Commissioner



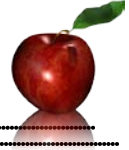
County Administration

Steve Wyatt, County Manager
 Selena Coffey, Assistant County Manager

County Departments

Administration/County Manager's Office.....	697-4809
Animal Services	697-4723
Assessor's Office	697-4870
Board of Elections	697-4970
Building Services	694-6505
Code Enforcement Services.....	698-5152
County Attorney's Office	694-5041
Department of Public Health	692-4223
Department of Social Service	697-5500
Emergency Management/Fire Marshal's Office	697-4527
Emergency Medical Services	697-4827
Engineering	694-6460
Cane Creek Sewer District	694-6608
Central Services	697-4840
Erosion Control	694-6523
Solid Waste	697-4505
Governing Body/Board of Commissioners	694-5026
Human Resources	697-4669
Information Technology	698-5150
Finance	694-5012
Planning	697-4819
Public Library (Main Branch)	697-4725
Recreation	697-4884
Register of Deeds	697-4901
Sheriff's Office	697-4596
Soil & Water Conservation	697-4949
Tax Collector	697-5595
Travel & Tourism	693-9708
Veterans Services	697-4817

Helpful Websites



Henderson County Intranet

The County intranet is a valuable internal tool, designed specifically, and only, for Henderson County employees. It is full of vital employee information and forms, a variety of County-related information, and administrative announcements in one easily accessible location. If you have access to a computer, it is important that you check the intranet on a regular basis.

From locations on the County network: <http://intranet.hcgov.local>

From locations outside the County network: <http://intranet.hendersoncountync.org>

Henderson County Employee Self Service

Website: <https://hendersoncountync.munisselfservice.com>

Employee Self Service (ESS) allows you, as an employee, to monitor and maintain your personal and employment information. On ESS you can:

- View and print your Pay Stubs
- View, update, and print your W-2s
- View and print your tax information
- View and change personal information
- View vacation and sick time balance
- Request Time Off



In addition, you can access various employment forms and/or benefit websites. All of the data from ESS is from the County's payroll system (Munis) and an update in ESS also updates Munis.

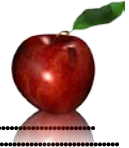
You will need a username and password to log in to ESS. Your user name will be your first name initial followed by your last name (i.e., Joe Smith = jsmith). Your initial password will be the last four digits of your social security number. You must change the password upon your initial login.

Additional Helpful Websites

www.hendersoncountync.org/hrd/employee.html

Or

www.markiibrokerage.com/countyofhendersonnc



New Hire Forms

All Forms are listed in a box like this and are located in your New Hire Folder. Please complete the appropriate forms and have back to Human Resources no later than the Friday following orientation

Collection and Use of Social Security Numbers

- ❖ Purpose: S.L. 2005-414 (S1048), Section 4, prohibits government agencies from collecting a Social Security Number (SSN) from an individual unless the collection of the SSN is authorized by law or otherwise imperative for the performance of the agency's duties and responsibilities as prescribed by law. It also provides that SSNs shall not be collected until and unless the need for the SSN has been clearly documented. This statement documents the need for Henderson County HRD to collect your SSN.
- ❖ Henderson County collects SSN for the following purposes: (1) enrolling employees in employer-sponsored and voluntary benefits; (2) payroll-related documents; (3) required state and federal documents; (4) North Carolina Industrial Commission forms (workers' compensation); (5) accounts payables for the issuance of 1099 forms; (6) for collection of unpaid bills, including debt set-off; (7) emergency services billing and related state reports; (8) employment related drug testing; (9) Medicaid/Medicare eligibility; and (10) and other personnel and payroll-related purposes, as deemed absolutely necessary.



FORM #1: Henderson County Acknowledgement and Authorization Form.

Personal Information



- ❖ It is very important that HRD have your current personal information (i.e., correct name, address, telephone number, emergency contacts, etc.) at all times.
- ❖ If you experience a change of personal information, please update your information in the Munis ESS online or contact HRD.
- ❖ If you experience a change in emergency contacts, please contact HRD or update in the Munis ESS online.

FORM #2: Henderson County Employee Personal and Emergency Contact Information Form required.

Employment Eligibility Verification

- ❖ Federal law requires employees to show proof of identity and eligibility to work in the United States.
- ❖ Acceptable documents must be presented for this purpose, usually a social security card and valid driver's license.
- ❖ Henderson County Uses E-Verify to verify your eligibility to work in the U.S.

FORM #3: Employment Eligibility Verification (I-9) Form (and acceptable documents as noted above) required.

Direct Deposit

- ❖ Mandatory for new employees.
- ❖ Deposited into one account at the bank of your choice.
- ❖ Can be deposited into a checking or savings account.



FORM #4: Direct Deposit Form Required.

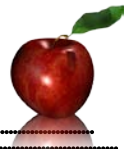
Tax Withholdings

- ❖ Wages subject to federal, state, and social security taxes.

FORM #5: Federal (W-4) Withholding Tax Forms required.

FORM #6: North Carolina State (NC-4) Withholding Tax Forms required.

Medical and Dental Benefits



What is a Benefit-eligible employee?

- ❖ An employee who is in a benefit-eligible position and is regularly scheduled to work at least 19.5 hours or greater per week for 37.5 hour departments or 20 hours or greater for 40 hour departments.

Flexible Benefits (Cafeteria) Plan

- ❖ Henderson County offers all benefit-eligible employees, a comprehensive Flexible Benefits Compensation (Cafeteria) Plan. Mark III Brokerage, an employee benefits firm that has worked in the public sector for the last 34 years, is assisting Henderson County in arranging this Flexible Benefits Compensation Plan.
- ❖ The Flexible Benefits Compensation Plan allows you to pay for certain insurance premiums, child-care, and un-reimbursed medical expenses before taxes are taken out of your paycheck. Paying for these benefits in this method may reduce your taxes and may increase your take home pay.
- ❖ For additional information, you may visit www.markiiibrokerage.com/countyofhendersonnc
- ❖ The Plan Year is from July 1st to June 30th.
- ❖ Plan specific details of all benefits are located in the Henderson County Employee Benefits Plan Booklet:

Detailed Plan
Information
located in this
Booklet



**Henderson County
Employees Benefit Plan**

Medical and Dental Benefits
Health Savings Account
Flexible Spending Accounts
Voluntary Insurance Products

**Plan Year July 1, 2010
Through June 30, 2011**

View the Benefits Online at:
www.hendersoncountync.org/hrd/employee.html
or
www.markiiibrokerage.com/countyofhenderson

Arranged by Mark III Employee Benefits

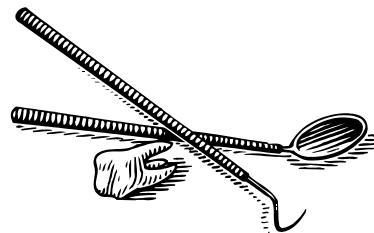


Henderson County Health Insurance

- ❖ Administered by Blue Cross Blue Shield of NC (BCBSNC)
- ❖ *Benefits Summary begins on Page 2 of the Flexible Benefits Plan Booklet included in your Employee Benefits Package*
- ❖ Henderson County is self-insured for our health insurance (medical and dental) plan. Henderson County utilizes BCBSNC as our medical and dental provider. This means we are responsible for our own claims experience and contract with BCBSNC directly to administer the plan. We want to emphasize that you, the taxpayers, and the County are paying for these benefits. In an effort to assist in lowering costs, we will be focusing on wellness and improved employee health in the upcoming year.



- ❖ If you are in a benefit-eligible employee, you are eligible to participate in Henderson County's health insurance and can choose from two medical plans. A waiting period for pre-existing conditions may apply to your coverage. You can receive credit toward the twelve (12) month waiting period if your enrollment date is within sixty-three (63) days of the termination of your previous health insurance.
- ❖ You may seek medical treatment with participating and/or non-participating provider(s). You may also utilize the Employee Wellness Clinic. Participating providers can be found on BCBSNC's website or by contacting the specific provider.
- ❖ You are encouraged to review BCBSNC Health Management Programs for specific medical conditions (i.e., diabetes, migraines, asthma). These programs provide vital information, resources, and, in some cases, free medical supplies (i.e., free testing supplies for diabetics).
- ❖ You are encouraged to visit BCBSNC's website for additional information on Blue Extras (discounts offered for specific services), Blue Points (where you can track your exercise, submit to BCBSNC, and receive great prizes), and beneficial information on wellness, health, prescriptions, and much more.



Dental Plan - Dental Blue

- ❖ There is not a participating provider list for dental.
- ❖ You may seek dental service from any dental provider. Some providers may file your claim electronically with BCBSNC, while others may provide you with the dental forms to submit to BCBSNC with a dental claim form.

Two Medical Options to Choose From:

- **Blue Options PPO**
- **Blue Options High Deductible Plan/Health Savings Account**

Henderson County offers two Blue Cross Blue Shield benefit plans to choose from - The Blue Options PPO plan and the Blue Options HDP/HSA plan. The PPO plan has a lower deductible and offers copayments for most miscellaneous care, including prescriptions. The HDP/HSA plan has a higher deductible and all services are subject to the deductible before the plan pays 80% coinsurance. With the HDP/HSA plan, the County will give each employee \$750 per benefit year to help pay for medical services. These funds will be deposited and will be accessed through a Health Savings Account that the employee sets up at the Credit Union. Both plans have a coinsurance max which means there is a limit as to how much coinsurance you will be responsible to pay. However, copayments with the PPO do not count towards the deductible or coinsurance max while all costs with the HDP/HSA plan count towards the deductible and coinsurance max. Both plans cover preventive care at 100%, which means you pay nothing for your routine preventive services!

2010 - 2011 Benefit Year Two Options Available		
	PPO	HDP/HSA
County Contribution	N/A	HSA \$750
Deductible - Individual	\$500	\$1,500
Deductible - Family	\$1,500	\$3,000
Coinsurance Max - Individual	\$2,000	\$2,000
Coinsurance Max - Family	\$6,000	\$2,000
Lifetime Maximum	\$5,000,000	\$5,000,000
MISCELLANEOUS CARE		
PCP/SCP Visits	\$15/\$30 copay	Ded/20%
Hospital Services	20%	Ded/20%
Urgent Care	\$30 copay	Ded/20%
Emergency Room	\$150 copay	Ded/20%
Mental Health Visit	\$15 copay	Ded/20%
Pharmacy	\$0/\$35/\$50/75%	Ded/20%
PREVENTIVE CARE		
Preventive PCP Visit	100%	100%
Well Baby Care	100%	100%
Immunizations	100%	100%
Physical Exams	100%	100%
Pap Smears/Mammography	100%	100%
Vision Exam	100%	100%
Preventive Colonoscopies	100%	100%



Not sure what plan is best for you?

The PPO and the HDP/HSA both offer great coverage but they do operate differently. The above gives the basic levels of coverage for both plans. For more detailed information please review the Henderson County Benefits Plan booklet, the handouts in your New Hire Orientation Folder, and/or you may speak with a member of the Human Resources Department.

Health Savings Account Partenared with the BCBS HDP/HSA Plan

- ❖ If you elect the Blue Options HDP/HSA plan, you will open a Health Savings Account at the Credit Union.
- ❖ Henderson County will contribute \$750 per benefit year into your health savings account
 - ❖ This amount is pro-rated for new hires. Please see the Pro-Rate Chart below.
- ❖ You may make pre-tax contributiuns via payroll deduction at any time.
- ❖ The Health Savings Account earns tax-free interest and any unsued funds roll over each year. (No use it or lose it provision)
- ❖ You may keep the funds and your account if you leave Henderson County.
- ❖ Use the account to pay for qualified medical expenses only incurred by you, spouse or dependent. You will be given a Debit Card for easy access to your funds or you may withdraw the money direclty from the Credit Union.
- ❖ Health Savings Accounts are regulated by the IRS and it is your responsibility for IRS reporting and compliance. Covered memembers cannot be covered under another health insurance plan and cannot contribute to a Flexible Spending Account. There are also contributiun limits for the account. After the County Contribtuion of \$750 an employee only plan can only contribute an additional \$2,300 and a family plan can only contribute an additional \$5,400 per year. The IRS does allow an additional \$1,000 catch-up contribution for those individuals over the age of 55 by 12/31/2010.
- ❖ Credit Union Telephone Number: 1 (800) 344-4846
- ❖ *Summary on page 7 of the Henderson County Employee Benefit Plan Booklet*

County Contribtuion Pro-Rate Chart

Month Hired	Benefits Effective	
	Date	County Contribution
May, 2010	July 1, 2010	\$750.00
June, 2010	August 1, 2010	\$687.50
July, 2010	September 1, 2010	\$625.00
August, 2010	October 1, 2010	\$562.50
September, 2010	November 1, 2010	\$500.00
October, 2010	December 1, 2010	\$437.50
November, 2010	January 1, 2011	\$375.00
December, 2010	February 1, 2011	\$312.50
January, 2011	March 1, 2011	\$250.00
February, 2011	April 1, 2011	\$187.50
March, 2011	May 1, 2011	\$125.00
April, 2011	June 1, 2011	\$62.50



FORM #7: Completion of the HSA Authorization Form and complete Selection Form #15

Employee Health Insurance Premiums

Full Time Employees:

	Medical Cost	Dental Cost
Employee Only	\$27.50	\$0
<i>Employee Only Wellness Participant</i>	<i>(\$27.50)</i>	
Employee + Child	\$88.50	\$10.00
Employee + Spouse	\$114.25	\$15.75
Employee + Family	\$130.00	\$15.75

Part Time Employees:

Part time employees pay a percentage of the cost of premiums based on the hours worked:

PART-TIME EMPLOYEE COST			
COST TO EMPLOYEE			
IF EE IS NOT ELIGIBLE FOR "WELLNESS DISCOUNT", MUST ADD \$27.50 TO MEDICAL PREMIUM BELOW			
EE FTE	MEDICAL	DENTAL	TOTAL
0.50	\$ 129.03	\$ 7.43	\$ 136.46
0.52	\$ 123.87	\$ 7.13	\$ 131.00
0.53	\$ 121.29	\$ 6.98	\$ 128.27
0.60	\$ 103.22	\$ 5.94	\$ 109.16
0.67	\$ 85.16	\$ 4.90	\$ 90.06
0.80	\$ 51.61	\$ 2.97	\$ 54.58
0.90	\$ 25.81	\$ 1.49	\$ 27.30

** Premiums above are the same for the PPO and HDP/HSA plan and are listed per pay period.

The full cost of individual employee medical insurance premiums is \$333.99 per pay period, or \$9,143 annually. For each full-time employee, Henderson County pays \$306.49 and employees pay \$27.50 per pay period. However, for qualifying employees, a Wellness Discount of \$27.50 will be granted for participation in the Wellness Matters Program (details on page 13). The full cost of individual employee dental insurance is \$17.68 per pay period, or \$459.68 annually. Henderson County pays the full cost of dental premiums for full-time employees.

Health Insurance (continued)



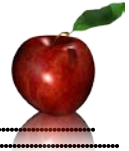
- ❖ *If you are a part-time benefit-eligible employee, Henderson County pays for a percentage of your premium based on the number of hours you are normally scheduled to work. You are responsible for the remaining portion of your individual medical and dental premiums.
- ❖ You have the option to cover dependent family members. Dependent coverage is paid in full by you, the employee. The following coverages are available: one child, spouse, and family.
- ❖ You may elect different coverages for medical and dental insurance (i.e., employee only medical and family dental).
- ❖ You are encouraged to consider your medical and dental coverage election carefully. In order to change (i.e., add, delete) your BCBSNC coverage election, you must have a "qualifying event" (i.e., marriage, death, divorce, separation, loss of job, birth, adoption). In the event of a qualifying event, you must complete the appropriate change form(s) within thirty (30) days of the qualifying event.
- ❖ Insurance is effective the first day of the month following thirty (30) days of employment (i.e., date of hire: June 10; insurance effective August 1).
- ❖ One insurance card is used for medical, dental, and prescriptions. Two (2) cards will be mailed to your residence. A BCBSNC membership guide ("The Blue Book") is available on the BCBS web site. This book provides detailed benefit plan information.
- ❖ For questions concerning specific covered procedures, pre-certification requirements, status of payment, etc. contact BCBSNC at 1-877-258-3334 (medical) or 1-877-442-6005 (dental).
- ❖ Website: www.bcbsnc.com

FORM #8: BCBSNC Enrollment/Change Application Form required (and complete Selection Form #15)

COBRA Rights/Notification

You and your eligible dependents that are enrolled for health insurance benefits may be eligible for continuation of health insurance benefits in certain circumstances. A notice will be sent to you and your dependents explaining your rights for continuing benefits under the Consolidated Omnibus Budget Reconciliation Act (COBRA) both when you are hired and when (and if) you leave the county.

Wellness Matters Program



The Wellness Matters Program offers:

1) Employee Wellness Clinic

- The Wellness Clinic is an additional medical resource and is not intended to replace your primary care physician
- Located at 100 North King Street
- Office Hours: Generally Monday through Friday, 8 a.m. until 4:30 p.m.
- Staffed by Nurse Practitioners and a Medical Office Assistant
- Available to all employees and dependents 12 years or older that are on your plan,
- Offers **confidential** medical services (Your personal medical information is **NOT** shared with your employer, supervisor, or the Human Resources Department.)
 - Provides basic medical attention (i.e., treatment of flu symptoms, lower back pain, upper respiratory infections, stomach problems, allergy shots, writes prescriptions) - you may schedule an appointment or simply walk-in
 - Offers support and education with managing high-risk health conditions, wellness issues, how to become a more effective health care consumer, and guidance in adopting healthy behaviors
 - Scheduled appointments for wellness visits



2) Incentives to Employees

- No office visit co-pay for employees who utilize the Employee Wellness Clinic.
- No sick time usage when visiting the Employee Wellness Clinic.
- **"Wellness discount"** on individual employee health insurance premium for employees who participate in the "Wellness Matters" program.
- Support with managing high-risk health conditions
- Guidance in adopting healthy behaviors

3) Wellness Discount

- Participating employees will receive the \$27.50 wellness discount
- How to participate:
 - Call the Wellness Clinic to schedule your HRA at **694-7991** and complete the Health Risk Assessment (including the HRA Questionnaire, the biometric measurements, and the blood draw)
 - Review the results of your HRA, also known as your Healthy Life Plan
 - Take some action towards one or more of the items listed in **BLUE** on your Healthy Life Plan.

The Wellness Clinic staff will provide a list of names to HRD of those employees who are eligible for the "wellness discount", and those employees who are no longer eligible for the "wellness discount". Only names will be provided. No medical information will be disclosed.

FORM #9: LivingWell Health Risk Assessment and Questionnaire Required. Please take this form to the Wellness Clinic on your appointment for your HRA.

Flexible Spending Accounts



- ❖ *Benefits Summary begins on Page 11 of the Henderson County Benefits Plan Booklet.*
- ❖ If you are in a benefit-eligible position (working 19.75 hours or greater per week), you are eligible to participate in the Flexible Spending Accounts (FSA).
- ❖ You may enroll in a Health Care Flexible Spending Account (HCFSA) and/or a Dependent Care Flexible Spending Account (DCFSA) to help pay for out-of-pocket medical and/or dependent care expenses with pre-tax dollars.
- ❖ Participation in a FSA allows you to save an average of \$28 on taxes for every \$100.
- ❖ Website: www.flex-admin.com
- ❖ Telephone 800-437-FLEX

Completion of the FSA selection(s) on the Henderson County Flexible Compensation Benefits Plan Employee Authorization Agreement Form (Form #15) required.

Health Care FSA

- ❖ Pay for eligible health care products and services received by you or an eligible dependent during your coverage period.
- ❖ Maximum election: \$3,000
- ❖ You may not have a Flexible Spending Account and a Health Savings Account
- ❖ Two ways to utilize your HCFSA funds:
 - Utilize your debit Benefits Card(s). Benefits Card(s) can be used at any provider who accepts VISA.
 - Submit receipts via fax and receive reimbursement via direct deposit or traditional mail.

IN ALL CASES, KEEP YOUR RECEIPTS. FLEXIBLE BENEFITS ADMINISTRATORS (OUR FSA VENDOR) MAY REQUEST THAT YOU FAX COPIES OF YOUR RECEIPTS IN ORDER TO VERIFY DEBIT CARD PURCHASES.

NOTE: EFFECTIVE JANUARY 1, 2011 OVER-THE-COUNTER MEDICATIONS CAN NO LONGER BE PURCHASED WITH YOUR FLEXIBLE SPENDING ACCOUNT DEBIT CARD. THE COST OF MEDICATION MAY BE REIMBURSABLE THROUGH THE FSA WITH A DOCTOR'S PRESCRIPTION BY FILING A PAPER CLAIM.

Dependent Care FSA

- ❖ Pay for eligible dependent care expenses.
- ❖ *Page 22 of the Henderson County Plan Booklet provides a list of dependent care services you may most often use and whether they would be covered by your DCFSA.*
- ❖ Maximum election: \$5,000
- ❖ Two ways to utilize your DCFSA funds:
 - Utilize your debit Benefits Card. The Benefits Card can be used up to your account balance at the time of the "swipe"
 - Submit receipts via fax and receive reimbursement via direct deposit or traditional mail.

Voluntary Supplemental Insurance Products



- ❖ You have the opportunity to purchase additional voluntary supplemental insurance products at competitive rates to supplement your benefits plan.
 - ❖ Participation is voluntary and premiums are fully paid by you, the employee.
 - ❖ If you are in a benefit-eligible employee, you are eligible to participate in the cancer, accident, and life insurance products.
 - ❖ If you are in a benefit-eligible employee working 30 hours per week or greater, you are eligible to participate in the short-term disability insurance product.
 - ❖ Premiums are conveniently paid through payroll deductions.
- ❖ If you leave employment, you may, under certain circumstances, continue the voluntary supplemental insurance products.
 - ❖ In order to change (i.e., add, delete) your voluntary supplemental insurance coverage election, you must have a "qualifying event" (i.e., marriage, death, divorce, separation, loss of job, birth, adoption). In the event of a qualifying event, you must complete the appropriate change form(s) within thirty (30) days of the qualifying event.

- Assurity Cancer Plan
- Assurity Accident Plan
- Standard Life and Casualty Short Term Disability Plan
- Met Life Term Life Insurance



ELIGIBILITY FOR THE SUPPLEMENTAL INSURANCE PRODUCTS IS SUBJECT TO TIMELY COMPLETION OF THE APPROPRIATE FORMS AND UNDERWRITING APPROVAL.

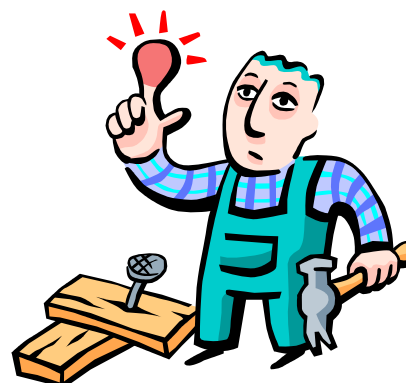
Assurity Cancer Plan

- ❖ *Benefits Summary begins on Page 42 of the Henderson County Benefits Plan Booklet.*
- ❖ Provides medical expense benefits to the employee for cancer and certain other specified diseases.
- ❖ You may also elect to cover your spouse and/or eligible dependent children.
- ❖ Benefits are paid directly to you.
- ❖ Benefits payable regardless of other insurance.
- ❖ Premiums based on age at initial enrollment and they do not increase as you age.
- ❖ Plan includes a wellness benefit.
- ❖ May elect additional Intensive Care Rider (\$300 or \$600 daily benefit) and/or a First Occurrence Benefit Rider (\$2,500 or \$5,000).
- ❖ Telephone number: 1-888-358-8808

FORM # 10: Assurity Cancer Plan Application and Health Questionnaire Form(s) required (and complete Selection Form #15).

Assurity Personal Accident Expense Plan

- ❖ *Benefits Summary begins on Page 33 of the Henderson County Benefits Plan Booklet.*
- ❖ Provides benefits when you are injured due to an accident.
- ❖ Benefits are paid directly to you.
- ❖ Benefits payable regardless of other insurance.
- ❖ You may elect to cover your spouse and/or eligible dependent children.
- ❖ Includes Accidental Death and Dismemberment Benefits.
- ❖ Website: www.assurity.com



FORM #11: Assurity Personal Accident Expense Plan Application Form required (and complete Selection Form #15).

Standard Life and Casualty Short-Term Disability Plan

- ❖ *Benefits Summary begins on Page 54 of the Henderson County Benefits Plan Booklet.*
- ❖ Benefits are paid directly to you.
- ❖ Benefits payable regardless of other insurance.
- ❖ On or off the job, twenty-four (24) hour a day coverage.
- ❖ Benefits begin on the first (1st) day you are disabled due to an accident.
- ❖ Benefits begin on the eighth (8th) day you are disabled due to sickness.

FORM #12: Standard Life and Casualty Short-Term Disability Plan Application and Health Questionnaire Form(s) required (and complete Selection Form # 15).

Additional Benefits



Local Governmental Employees' Retirement System

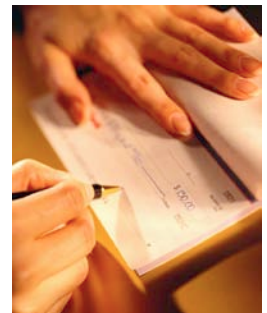
- ❖ If you are a benefit-eligible employee, you are enrolled as a member of the Local Governmental Employees' Retirement System.



- ❖ Mandatory 6% contribution by employees. County will contribute 6.45% for regular employees 6.41% for Law Enforcement (LEO).
- ❖ 5 year vesting period.
- ❖ While in active paid status, after one (1) year as a contributing member to the Retirement System, your beneficiary will be eligible for a single lump sum "Death Benefit" equal to the highest twelve (12) months of salary in a row during the twenty-four (24) months before your death, but no less than \$25,000 and no more than \$50,000.
- ❖ Telephone Number: Toll Free 1-877-627-3287.
- ❖ Website: www.myncretirement.com
- ❖ **The Retirement System will mail a retirement enrollment packet to your home mailing address. You will need to complete a beneficiary designation form (which will be included in this packet) and return it to the Retirement System OR you may designate your beneficiary by visiting their website.**

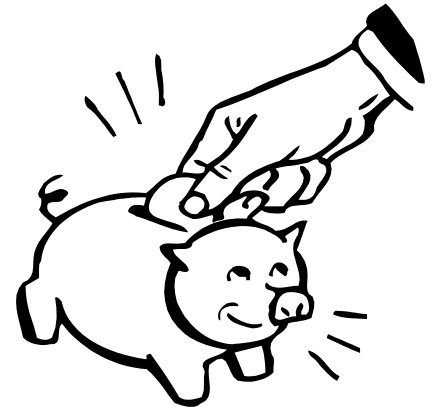
Local Government Credit Union

- ❖ As a County government employee, you are eligible for membership in the Credit Union.
- ❖ Local Branch Locations: 215 North Washington Street (corner of Washington St & Third Ave) and at 90 Commerical Drive (off Upward Road)
- ❖ You must open a \$25 savings account to join.
- ❖ Your family members are also eligible to join the Credit Union.
- ❖ Website: www.lgfcu.org



Deferred Compensation

- ❖ *Deferred Compensation Booklets available on the HRD website or upon request from HRD.*
- ❖ Supplemental retirement plans—457(b) and 401(k) or 401(k) Roth
- ❖ 457(b) administered by Nationwide.
- ❖ 401(k) and 401(k) Roth administered by Prudential.
- ❖ You choose your investment options.
- ❖ You can join either or both plans at any time after employment.
- ❖ After six (6) months of employment, if you contribute at least two percent (2%) of your base rate, Henderson County will contribute two percent (2%) to your deferred compensation account. If you contribute to the 457(b) and the 401(k), the two percent (2%) match will be invested in the 401(k) plan. In order to begin receiving the match, you must contact HRD on or around your six month anniversary and request that the match begin.
- ❖ Once you begin receiving the County's two percent (2%) match, when you receive a salary adjustment, Henderson County will automatically adjust your contribution and the County's contribution in order to maintain the two percent (2%) required for the County's match.

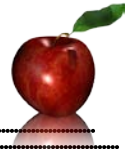


FORM #16: 401(k) and/or 457(b) Enrollment and Beneficiary Form(s) required AND Signature of acknowledgement required on the Henderson County Acknowledgement and Authorization Form.

Employee Assistance Program

- ❖ *Employee Assistance Program (EAP) Brochure included in your Employee Benefits Package..*
- ❖ EAP is a confidential counseling service administered by the Employee Assistance Network.
- ❖ You and your family members living in your home are eligible for services from EAP.
- ❖ You and your family members are eligible for up to five (5) visits to the EAP free.
- ❖ If more than five (5) visits are needed, EAP will make the appropriate referral(s). You should review your health insurance benefits for coverage and payment levels.
- ❖ In addition, EAP offers free 365/24/7 access to tools and resources that help you manage your hectic life. Login to EAP's website, from the home page select "Work/Life Center", click on "New Members Register Here", your company name is "Henderson County", and then follow the instructions to create your username (at least five characters) and password.
- ❖ Telephone number: 697-2953
- ❖ Website Instructions:
 - ❖ Go to: www.EANnc.com ; from home page select, "EAN On-Line"
 - ❖ Click on New Members Register Here; Our "company name" is: Henderson County
 - ❖ Follow instructions to create username and password
 - ❖ Read privacy policy, check box then click "Register"
 - ❖ If you experience difficulty, call 252-5725 or 800-454-1477





Contact Information

If you have questions or difficulty with your benefits, please feel free to contact the Human Resources Department:

- ❖ Telephone: 697-4669
- ❖ Fax: 698-6184
- ❖ Email: hrd@hendersoncountync.org
- ❖ Address: 112 First Avenue West, Hendersonville, NC 28792

We are located below the Historic Henderson County Courthouse

Shanna Chambers
Benefits Administrator
(828) 694-5035
schambers@hendersoncountync.org

Ann Marie Tolley
HR Technician
(828) 694-5033
atolley@hendersoncountync.org

Sara McCrain
Office Assistant
(828) 694-5054
smccrain@hendersoncountync.org





Henderson County Benefit Contact Information

HEALTH INSURANCE				
Blue Cross Blue Shield of North Carolina	Medical (Blue Options): PO Box 35 Durham NC 27702 Dental (Dental Blue): PO Box 2100 Winston-Salem, NC 27102	www.bcbsnc.com		Medical: 1-877-258-3334 Dental: 1-800-305-6638
COBRA	Flexible Benefit Administrators 509 Viking Drive, Suite F P.O. Box 8188 Virginia Beach, VA 23450	www.flex-admin.com		1-800-437-FLEX
VOLUNTARY INSURANCE PRODUCTS				
Metropolitan Life Insurance Company (MetLife) Term Life Insurance Plan			For claims or Statement of Health Forms	1-800- 638-6420
Standard Life & Casualty Insurance Co. Short Term Disability Plan			For questions about your policy CALL: For CLAIMS call:	1-800-327-0695 1-800-227-0251
Assurity Life Insurance Company Cancer Policy Accident Policy	P.O. Box 80926 Lincoln, NE 68501		Claims Call: Or Fax	1-888-358-8808 Ext. 36 1-800-869-0368
FLEXIBLE SPENDING ACCOUNTS				
Flexible Benefit Administrators FSA and/or DSA	509 Viking Drive, Suite F P.O. Box 8188 Virginia Beach, VA 23450	www.flex-admin.com	Claims: Customer Service	1-800-437-FLEX Fax: 1-757-431-1155
DEFERRED COMPENSATION				
Nationwide – 457(b)	Nationwide Retirement Solutions PO Box 16766 Columbus OH 43216	www.nrsretire.com		
Prudential – 401(k)	Prudential 401(k) Retirement Services Attn: NC Team 30 Scranton Office Pk Scranton, PA 18507	www.retirement.prudential.com/ncplans	Local rep: Dan Farmer	1-866-NC401K1 (624-0151) 890-2673
OTHER				
Retirement System	Department of State Treasurer Retirement Systems Division 325 North Salisbury St Raleigh NC 276003-1385	www.nctreasurer.com or www.myncretirement.com		1-877-733-4191 or 1-877-627-3287
Local Government Credit Union	215 N Washington St and 90 Commerical Dr	www.lgfcu.org		697-9952
Employee Assistance Program	714 Oakland St Hendersonville NC 28791	www.eannc.com	Main Contact: Dawn Clug	697-2953
WELLNESS CLINIC	211 1 st Ave. East Hendersonville, NC 28792			694-7991

www.hendersoncountync.org/hrd

SNOW LINE: 697-4595

