2022
Comprehensive
Benefits Guide
Mecklenburg County Human Resources
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Holidays, Leave, and 
Time-off Accrual

2022 Holiday Schedule*

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date Observed</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Year’s Day</td>
<td>December 31, 2021</td>
</tr>
<tr>
<td>MLK’s Birthday</td>
<td>January 17</td>
</tr>
<tr>
<td>Good Friday</td>
<td>April 15</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>May 30</td>
</tr>
<tr>
<td>Juneteenth</td>
<td>June 20</td>
</tr>
<tr>
<td>Independence Day</td>
<td>July 4</td>
</tr>
<tr>
<td>Labor Day</td>
<td>September 5</td>
</tr>
<tr>
<td>Veterans Day</td>
<td>November 11</td>
</tr>
<tr>
<td>Thanksgiving</td>
<td>November 24 &amp; 25</td>
</tr>
<tr>
<td>Christmas</td>
<td>December 23, 26, 27</td>
</tr>
</tbody>
</table>

*regular full-time employees

Sick Leave - 12 Days Annually
For regular full-time and part-time employees, sick leave is accrued on a bi-weekly basis at a rate of 0.04615 hours (12 days annually) for each regularly scheduled hour worked. There is no maximum accrual limit.

Sick Leave Donation: In long-term medical situations, employees may donate sick leave to other employees subject to certain conditions.

Leaves of Absences
There are specific types of absences which may be approved as periods of time away from work. Mecklenburg County recognizes the following types of leave. Restrictions may apply.

Administrative Leave: unpaid up to 30 days

Disaster Response Leave

Extended Family Leave: unpaid up to 52 work weeks

Extended Medical Leave: unpaid up to 52 work weeks

Family/Medical Leave: unpaid up to 12 work weeks

Military Caregiver Leave: unpaid up to 26 work weeks

Military Leave

Paid Family Leave: paid to up 6 weeks
To be eligible for Paid Family Leave, an employee must be qualified under the Family Medical Leave Act (FMLA) and on approved FMLA leave.

Bereavement Leave
Mecklenburg County allows time away from work for the death of an immediate family member, as defined by policy. Regular full-time employees may take up to 24 consecutive work hours of paid leave.

Vacation Leave
For regular full-time and part-time employees, vacation leave begins accruing on the first day of employment. The accrual rate is based upon years of service. Employees who do not use sick leave or leave without pay for 7 consecutive pay periods earn an additional 4 hours of vacation.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Days per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1</td>
<td>10</td>
</tr>
<tr>
<td>2-4</td>
<td>12</td>
</tr>
<tr>
<td>5-9</td>
<td>15</td>
</tr>
<tr>
<td>10-14</td>
<td>18</td>
</tr>
<tr>
<td>15-19</td>
<td>21</td>
</tr>
<tr>
<td>20+</td>
<td>24</td>
</tr>
</tbody>
</table>

At the end of each calendar year, employees may carry a maximum of 30 days vacation into the new year, and any excess leave over 30 days will be rolled into the employee's accumulated sick leave balance.
Medical Plan Options

For Plan Year 2022, you have the following options for medical coverage:

**PPO (Preferred Provider Organization)** is a health plan that offers qualified medical services including preventative services and coverage, for in and out-of-network providers. You pay more out of pocket when visiting an out of network provider. This plan also includes copays for covered services. Once you reach the deductible you are responsible for your portion of the coinsurance until maximum out-of-pocket is met. An optional tax advantaged Health Flexible Spending Account may be used to complement the PPO Plan.

**HDHP (High Deductible Health Plan)** is a health plan that offers qualified medical services including preventative services and coverage, for in and out-of-network provider. You pay more out of pocket when visiting an out of network provider. Members are subject to a higher deductible and lower premiums. There are no copays with this plan. Covered services apply to your deductible and then you will pay for your portion of the coinsurance, until your out-of-pocket max is met.

**Health Savings Account** is a tax advantaged health account that compliments your High Deductible Health Plan and helps pay for eligible healthcare expenses. It’s an employer and employee contributed account managed by the employee.

**Waived Medical (Opt Out/Waive)** is an option for those who have other group coverage and do not want to participate in the County’s medical plan for 2022. If you choose to opt out/waive you will receive a one-time cash benefit of $400 (grossed up to $540) added to your paycheck in January. You can still enroll in any of the three flexible spending accounts: Health Flexible Spending Account (FSA), Dependent Care Reimbursement Account (DCRA) and Commuter Reimbursement Account (CRA).

**Dependent Flexible Account and Commuter Reimbursement Account are not considered medical options.** They are listed in this chart to display what you can select depending on the plan you select.

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>HSA</th>
<th>FSA (Health)</th>
<th>DCRA</th>
<th>CRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBSNC PPO</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BCBSNC High Deductible Health Plan</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waived Medical</td>
<td></td>
<td>✔</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Coverage for Eligible Family Members**

Mecklenburg County employees may cover family members by paying a bi-weekly payroll deducted premium. Eligible family members include: your legally married spouse and/or your biological, foster, adopted or stepchild/ren up to age 26, a disabled dependent child over age 26.

To comply with the Affordable Care Act requirements, we require social security numbers for dependents covered by our insurance plans. Mecklenburg County participates in an ongoing dependent verification process. Employees covering dependents will be asked to provide proof of relationship.

Mid-year elections cannot be made unless you have a qualifying family status change: It is the employee's responsibility to advise the Employee Services Center within 31 days of a qualifying family status change (birth/adoption, marriage/divorce, graduation of child, death, etc) if a dependent needs to be dropped or added. After the 31 day period, no dependents can be added or dropped. Premium refunds will not be made and coverage will end as soon as the dependent becomes ineligible for coverage.
Medical Plan and Rates

The County offers regular full-time employees group health insurance coverage. Employees hired after January 1, 2017, are limited to the High Deductible Health Plan with the Health Savings Account. New employees will automatically be given the Wellness Rate for the remainder of the plan year. A wellness rate is the discount applied to your medical premiums. To continue to receive the wellness rate discount in 2023, you must complete the predetermined wellness activities mentioned on page 8 of the guide.

### Bi-weekly Deductions

<table>
<thead>
<tr>
<th></th>
<th>HDHP (with HSA)</th>
<th>PPO (available only to employees hired before 01/01/2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wellness Rate</td>
<td>Wellness Rate</td>
</tr>
<tr>
<td></td>
<td>Employee Cost</td>
<td>County Cost</td>
</tr>
<tr>
<td>Employee only</td>
<td>$24.84</td>
<td>$333.77</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$85.98</td>
<td>$523.66</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$115.57</td>
<td>$673.38</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$192.49</td>
<td>$1,062.66</td>
</tr>
</tbody>
</table>

### Non-Wellness Rate

<table>
<thead>
<tr>
<th></th>
<th>HDHP (with HSA)</th>
<th>PPO (available only to employees hired before 01/01/2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wellness Rate</td>
<td>Wellness Rate</td>
</tr>
<tr>
<td></td>
<td>Employee Cost</td>
<td>County Cost</td>
</tr>
<tr>
<td>Employee only</td>
<td>$63.30</td>
<td>$295.31</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$124.44</td>
<td>$485.20</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$154.03</td>
<td>$634.92</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$230.95</td>
<td>$1,024.20</td>
</tr>
</tbody>
</table>

### Annual Deductible

<table>
<thead>
<tr>
<th></th>
<th>HDHP (with HSA)</th>
<th>PPO (available only to employees hired before 01/01/2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>In-network</td>
<td>$1,600.00</td>
<td>$3,200.00</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>$3,200.00</td>
<td>$6,400.00</td>
</tr>
<tr>
<td>HSA Seed</td>
<td>$500.00</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

### Coinsurance

<table>
<thead>
<tr>
<th></th>
<th>HDHP (with HSA)</th>
<th>PPO (available only to employees hired before 01/01/2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>Out of pocket max (in network)</td>
<td>$5,000.00</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Out of pocket max (out-of-network)</td>
<td>$10,000.00</td>
<td>$20,000.00</td>
</tr>
<tr>
<td>Lifetime Max Benefits</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

### Physician Services

<table>
<thead>
<tr>
<th></th>
<th>HDHP (with HSA)</th>
<th>PPO (available only to employees hired before 01/01/2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office visits (primary care)</td>
<td>30% after deductible</td>
<td>$25.00</td>
</tr>
<tr>
<td>Office visits (specialist)</td>
<td>30% after deductible</td>
<td>$40.00</td>
</tr>
<tr>
<td>Preventative Care</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Allergy Injection</td>
<td>30% after deductible</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Surgery</td>
<td>30% after deductible</td>
<td>30% after deductible</td>
</tr>
</tbody>
</table>

### Marathon Health

<table>
<thead>
<tr>
<th></th>
<th>HDHP (with HSA)</th>
<th>PPO (available only to employees hired before 01/01/2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Care</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Sick visit</td>
<td>$25.00</td>
<td>Free</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>$4.00</td>
<td>Free</td>
</tr>
</tbody>
</table>

### Hospital / Facility

<table>
<thead>
<tr>
<th></th>
<th>HDHP (with HSA)</th>
<th>PPO (available only to employees hired before 01/01/2017)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient / Outpatient</td>
<td>30% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>30% after deductible</td>
<td>30%, $225.00 copay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>30% after deductible</td>
<td>$60.00</td>
</tr>
</tbody>
</table>

NOTE: Your new ID card will be mailed to your home address.
Health Savings Account vs. Flexible Spending Accounts

**Health Savings Account (HSA)** is an account that you can set aside pre-tax dollars to save for future medical expenses. In order to receive the County’s HSA contribution (seed money), you must elect a HDHP even if you do not plan to contribute any of your own money. All remaining funds, including employee and employer contributions will rollover to the next plan year.

**Health Care Flexible Spending Account** is a pre-tax account used to pay for eligible medical, dental, and vision care expenses that aren’t covered by your insurance plan or elsewhere. The funds you contribute on a bi-weekly basis are front loaded at the beginning of the plan year. This means you may use the funds as soon as they are available. Once funds are exhausted, bi-weekly deductions will still occur until the end of the plan year. You must re-enroll each year during Open Enrollment if you want to participate the following year. The amount an employee can rollover to the year 2023 for plan year 2022 is $550.

**Dependent Care Flexible Spending Account (DCA)** is available to regular full-time employees and allows you to set aside pre-tax dollars for planned dependent care services (dependent children under the age of 13 or adult day care). You must re-enroll each year during Open Enrollment if you want to participate the following year. The funds in this account become available after each contribution. You will be unable to get reimbursed for a service if it is more than what you have available in your account. Unused funds will not roll over to the next plan year. The minimum you can contribute is $260 and the maximum is $5,000 for 2022.

**Commuter Reimbursement Account (CRA)** is available to regular full-time employee for transit reimbursement (bus, rail, vanpool) expenses. You can use this account to purchase CATS bus, rail or vanpool passes. You may contribute up to $280/month and you may withdraw up to $280/month. Remaining balance will roll over from month to month and year to year. Deductions may be started and stopped at any time.

<table>
<thead>
<tr>
<th><strong>Health Flexible Spending Account (FSA)</strong></th>
<th><strong>Health Savings Account (HSA)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>County Contribution</strong></td>
<td>The County contributes to the HSA $500 individual / $1,000 family</td>
</tr>
<tr>
<td><strong>Contribution Limits</strong></td>
<td>$3,650 individual / $7,300 family 55 and older can contribute an additional $1,000</td>
</tr>
<tr>
<td><strong>Contribution Changes</strong></td>
<td>Contribution amounts can be changed at any point during the year.</td>
</tr>
<tr>
<td><strong>Account investments and earnings</strong></td>
<td>HSA funds are held in an interest-bearing account and may be invested in mutual funds.</td>
</tr>
<tr>
<td><strong>Availability of Funds</strong></td>
<td>Only the balance of funds in the HSA is available.</td>
</tr>
<tr>
<td><strong>Paying for Eligible Expenses</strong></td>
<td>Expenses can be paid by HSA Debit Card and/or online bill pay.</td>
</tr>
<tr>
<td><strong>Saving Receipts</strong></td>
<td>Save your receipts and EOB’s. The IRS requires documentation of HSA withdrawals during a tax audit.</td>
</tr>
<tr>
<td><strong>Reimbursement Deadline</strong></td>
<td>There is no deadline.</td>
</tr>
</tbody>
</table>

Health Flexible Spending Account (FSA) is an account that you can set aside pre-tax dollars to save for future medical expenses. In order to receive the County’s HSA contribution (seed money), you must elect a HDHP even if you do not plan to contribute any of your own money. All remaining funds, including employee and employer contributions will rollover to the next plan year.
Prescription Drugs

CVS Caremark is the County's prescription drug plan administrator who manages your prescription benefits just like your health insurance company manages your medical benefits. Employees enrolled in our medical plan will be eligible to utilize their portal, www.caremark.com/wps/portal to manage prescriptions, see costs, coverage and possible savings.

<table>
<thead>
<tr>
<th>In-Network Prescription Drugs</th>
<th>HDHP</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative Generic Medicines</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Retail Tier 1 (Generic All)</td>
<td>30% after deductible</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Retail Tier 2 (Preferred Brand)</td>
<td>30% after deductible</td>
<td>30%, $30 min copay / $90 max copay</td>
</tr>
<tr>
<td>Retail Tier 3 (Non-Preferred Brand)</td>
<td>30% after deductible</td>
<td>40%, $60 min copay / $120 max copay</td>
</tr>
<tr>
<td>Mail Order Tier 1 (Generic All)</td>
<td>30% after deductible</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Mail Order Tier 2 (Preferred Brand)</td>
<td>30% after deductible</td>
<td>30%, $60 min copay / $120 max copay</td>
</tr>
<tr>
<td>Mail Order Tier 3 (Non-Preferred Brand)</td>
<td>30% after deductible</td>
<td>40%, $120 min copay / $240 max copay</td>
</tr>
</tbody>
</table>

*Pharmacy limits are combined with the Medical Plan. See Medical Plan description for details.

Here are six tips to help you save time and money on your medications:

1. **Register at Caremark.com.** You will be able to stay up to date on new and unique ways to save and find a network pharmacy before you fill a prescription.

2. **Be sure any retail pharmacy you use is in your network.** Network pharmacies are included in your prescription plan to help keep costs low. If you fill out-of-network you will have to pay 100% of the cost.

3. **Know which medications are covered.** Your plan’s list of covered medications can help you and your doctor find the most cost effective drug option.

4. **Use the Check Drug Cost tool available online.** You’ll be able to do a side-by-side comparison of our medications to see where you could be saving.

5. **Have 90-day supplies delivered by mail.** Save on medications you take regularly.

6. **Download the CVS Caremark app.** Manage your prescription medications from wherever you are.

Digital tools are available to help find ways to save money on your medications, and save time managing them for you and your family. Some examples of CVS Caremark's digital tool are below:

<table>
<thead>
<tr>
<th>Cost and time savings tools</th>
<th>Prescription delivery by mail</th>
<th>Manage your prescriptions all in the same place</th>
</tr>
</thead>
<tbody>
<tr>
<td>Check drug costs and coverage</td>
<td>Quick start new orders</td>
<td></td>
</tr>
<tr>
<td>Find a network pharmacy</td>
<td>Quick and easy refills on your prescriptions</td>
<td></td>
</tr>
<tr>
<td>Keep track of your prescription spending</td>
<td>Customize notifications and reminders</td>
<td></td>
</tr>
</tbody>
</table>

This page is for informational purposes only and no action is required.
Wellness Incentive Program

Employees who complete the wellness requirements for a specific plan year, are eligible to select wellness rates when enrolling in a County sponsored medical plan and receive a financial incentive that reduces your premiums - saving you $1,000 a year.

You can earn the reward for plan year 2023 by completing the steps below:

**Biometric Screening***
The Biometric Screening serves as a benchmark and can help you evaluate any changes in your health status over time. To complete the biometric screening or annual physical please select from one of the following:

- Schedule your Biometric Screening at Marathon Health or
- Print the Outside Provider Form to take to your doctor and submit to Marathon Health.

**Health Risk Assessment***
This questionnaire will assess risk of illness or injury based on lifestyle behaviors. You can complete the HRA through the Marathon Health portal at www.member.ourhealth.org. Your individual responses are kept confidential.

**Alternative Standard***
Those who do not meet certain measurements, must complete a minimum of one health coaching session with a Marathon Health Coach or an appointment with one of their Mental Health Counselors by August 31, 2022, to receive the incentive.

*Subject to change.

To receive credit for 2023, please complete the Health Risk Assessment (HRA) and Biometric Screening by June 30, 2022. **If Alternative Standard is required, the deadline is August 31, 2022.**
Marathon Health

Marathon Health is an independent provider of primary care clinics. Mecklenburg County has partnered with Marathon Health to provide access to high-quality care with an increased emphasis on wellness, prevention, and consistency of care.

Covered members and their covered dependents ages 3+ may utilize Marathon Health upon becoming benefits eligible.

Seeking treatment at Marathon Health provides significant savings versus seeking treatment in a doctor’s office, urgent care or ER and doesn’t involve meeting your health insurance deductible for coverage of the visit. Many services are even provided free of cost. Good for your health and even better for your wallet!

Free services for ages 3-15

1. **Primary care.** Checkups, biometric screenings, annual physicals, flu shots, gynecological exams, cancer screenings.

2. **Chronic condition treatment.** High blood pressure and cholesterol, diabetes, asthma, depression, anxiety and more.

3. **Medications and lab testing.** 150+ common medications dispensed in the clinic or mailed home at no charge and 3,000+ lab and blood draws.

4. **Personalized health coaching.** Diet and weight loss, tobacco cessation, nutrition, trouble sleeping and more.

5. **Pre-participation physicals.** For school, camp and sports.

For more information or to schedule an appointment contact Marathon Health at 980.202.6526 or visit member.ourhealth.org.
Dental Plan and Rates

The County offers regular full-time employees two options for dental coverage. Dental cards will not be issued to employees as part of this plan. You may download a card from www.mycigna.com.

STANDARD PLAN has a calendar year maximum of $1,000 per individual and member may go to an in-network or out-of-network dentist; orthodontic coverage is NOT available.

ENHANCED PLAN has a calendar year maximum of $1,500 per individual and member may go to an in-network or out-of-network dentist; orthodontic coverage is available and has a lifetime max of $1,500 per individual.

<table>
<thead>
<tr>
<th>Bi-weekly Deductions</th>
<th>Standard Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Cost</td>
<td>County Cost</td>
</tr>
<tr>
<td>Employee only</td>
<td>$3.10</td>
<td>$8.88</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$16.13</td>
<td>$8.88</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$13.25</td>
<td>$8.88</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$25.36</td>
<td>$8.88</td>
</tr>
</tbody>
</table>

Class I, II, and III expenses per individual

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
<th>Deductibles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar year maximum</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td>$75 individual / $225 family</td>
</tr>
<tr>
<td>Deductions</td>
<td>$1,500.00</td>
<td>$1,500.00</td>
<td>$50 individual / $150 family</td>
</tr>
</tbody>
</table>

Class I - Preventative

What's included: Oral exam, x-rays, cleanings, emergency care to relieve pain, sealants, histopathologic exams, fluoride applications, space maintainers (limited to non-orthodontic treatment)

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>80%</td>
<td>100%</td>
</tr>
<tr>
<td>Deductibles</td>
<td>none</td>
<td>none</td>
</tr>
</tbody>
</table>

Class II - Basic Restorative Care

What's included: Fillings, extractions, anesthetics, repairs for dentures, bridges, crowns and inlays, rebases and adjustments, minor/major periodontics, root canal, therapy/endodontics, relines

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network</td>
<td>70% after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>50% after deductible</td>
<td>80% after deductible</td>
</tr>
</tbody>
</table>

Class III - Major Restorative Care

What's included: Crowns, inlays/onlays, dentures, bridges

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network</td>
<td>40% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Out-of-network</td>
<td>Not covered</td>
<td>50% after deductible</td>
</tr>
</tbody>
</table>

Class IV - Orthodontia

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible children (up to age 19)</td>
<td>Not covered</td>
<td>50% in / 50% out, no separate deductible</td>
</tr>
<tr>
<td>Lifetime maximum</td>
<td>Not covered</td>
<td>$1,500.00</td>
</tr>
</tbody>
</table>

Missing tooth provision: Teeth missing prior to coverage under the Cigna Dental plan are NOT covered
Treatment review: Available on a voluntary basis when extensive work in excess of $200 is proposed
Student age limit: 26
## Vision Plan and Rates

The County offers regular full-time employees a choice of two voluntary vision plans for a minimal premium which provide coverage for exams, lenses, frames and contacts at reduced costs. Out-of-Network services vary for Standard and Enhanced Plans. Claim submission is only required for benefit reimbursement for Out-of-Network Services. For Out-of-Network reimbursement amounts, please see the Summary of Benefits Plan on MeckWeb. All members will receive new ID cards in the mail with their welcome kit. You may download a card from www.eyemedvisioncare.com.

### Bi-weekly Deductions

<table>
<thead>
<tr>
<th></th>
<th>Standard Plan</th>
<th>Enhanced Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Cost</td>
<td>County Cost</td>
</tr>
<tr>
<td>Employee only</td>
<td>$2.24</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$4.88</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$4.64</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$7.66</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Exam Services

- Exam: $0 copay
- Retinal Imaging: Up to $39

### Contact Lens Fit and Follow-up

- Fit and Follow-up Standard: $20 copay (Fitting + 2 follow-up visits)
- Fit and Follow-up Premium: $20 copay (10% off retail + $40 allowance)

### Frame

- Frame: $0 copay (20% off balance over $180 allowance)

### Standard Plastic Lenses

- Single Vision, Bifocal, Trifocal, Lenticular: $20 copay
- Progressive Standard: $75 copay
- Progressive Premium (Tier 1-4): $105-195 copay

### Lens Options

- Anti Reflective Coating Standard: $45 copay
- Anti Reflective Coating Premium (Tier 1-3): $57-85 copay
- Photochromic Non-Glass: $75
- Polycarbonate Standard: $40
- Polycarbonate Standard (Under 19 years old): $0 copay
- Scratch Coating Standard Plastic: $0 copay
- Tint - Solid and Gradient: $15
- UV Treatment: $15
- All other lens options: 20% off retail price

### Contacts

- Contacts - Conventional: $0 copay (15% off balance over $150 allowance)
- Contacts - Disposable: $0 copay (100% of balance over $150 allowance)
- Contacts - Medically Necessary: $0 copay (paid in full)

### Other

- Hearing care from Amplifon Network: Discounts on hearing exam and aids
- LASIK or PRK from U.S. Laser Network: 15% off retail or 5% off promo price

### Frequency

- Exam, Lenses, Contact Lenses: Once every plan year (adults + kids)
- Frame: Once every other plan year (adults + kids)

Plan allows member to receive either contacts and frame, or frame and lens services.
Voluntary Benefits

Mecklenburg County offers all eligible employees the option to purchase additional benefits. These products are voluntary, employee-paid benefits, and eligible employees have the opportunity to participate in.

**Critical Illness Insurance**

Critical Illness Insurance is designed to provide employees with additional financial protection to help them with the medical and non-medical costs of a specified disease. The plan pays a lump sum benefit after a covered illness or cancer is diagnosed. You can also choose to add an optional cancer benefit that pays a monthly benefit for extended treatment of cancer (internal or invasive cancer or carcinoma in situ).

This benefit not only will pay multiple times for multiple conditions, it offers an additional benefit for extended treatment and care of cancer.

**Benefits**

- Enhanced wellness benefit
- Critical illness paid at 100%
- Plan pays lump sum benefits upon diagnosis of covered critical illness
- Guaranteed issue offering

**Cancer Insurance**

The risk of developing cancer, unfortunately, is very real. In the United States, according to the American Cancer Society, 1 in 2 men and 1 in 3 women have a lifetime risk of developing cancer. 62% of the costs associated with cancer treatment are now considered out-of-pocket expenses not covered by your major medical insurance. With the Cancer Plan, premiums are tax-free so you will receive an average savings of 30%.

**Benefits**

- Includes wellness benefit
- Hospital confinement
- Ambulance
- Private, full-time nursing services
- Travel expenses
- And more!

**Accident Insurance**

Accidental injuries that send you to the Emergency Room, Urgent Care or Doctor’s Office are unexpected. How you care for them shouldn’t be. With Accident insurance, you can be ready for the unexpected costs an injury can bring.

Colonial Life’s Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, copayments and out-of-pocket costs related to an accidental injury.

**Benefits**

- Accident insurance can help offset unexpected medical expenses
- Help cover common accidents (broken bone, burn, concussion, dislocation, falls and spills, sports-related injury)
- Lump sum paid directly to you

**Medical Bridge Insurance**

Medical Bridge is designed to fill the gaps in your health insurance and help protect against those out-of-pocket expenses, including deductibles and copays, that occur when it comes to you or your family members’ healthcare.

**Benefits**

- Includes enhanced wellness benefit
- Medical treatment package (air ambulance, ambulance, emergency room, visit x-ray, and more)
- Waiver of premium
- Health screening

To learn more about these plans and/or to enroll, visit piercegroupbenefits.com
Pet Insurance

With two budget-friendly options, there’s never been a better time to protect your pet.

Our popular My Pet Protection® pet insurance plans now feature more choices and more flexibility

- **Get cash back on eligible vet bills.**
  Choose your reimbursement level of 50% or 70%*

- **Available exclusively for employees.**
  Plans with preferred pricing only offered through your company

- **Use any vet, anywhere.**
  No networks, no pre-approvals

- **Easy to enroll.**
  Simply visit benefits.petinsurance.com/mecklenburg-county-government

Choose your level of coverage with My Pet Protection®

- **70% Reimbursement**
  $27-$47 per month*

- **50% Reimbursement**
  $20-$35 per month*

Get a fast, no-obligation quote today by visiting benefits.petinsurance.com/mecklenburg-county-government

* Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions. Reimbursement options may not be available in all states.

* Starting prices indicated. Final cost varies according to plan, species and ZIP code.
401(k) and 457 Plans

The Prudential 401(k) Plan is a retirement savings plan administered by the North Carolina Department of State Treasurer, and available exclusively to North Carolina public employees who are actively contributing to one of the NC Retirement Systems. North Carolina state and local government employers offer this Plan to help you reach your retirement savings goals.

- Automatic payroll deductions
- Change or stop contributions at any time
- 100% vesting
- Convenient asset consolidation
- Multiple investment choices
- Online retirement planning tools

The Prudential NC 457 Plan is a deferred compensation plan administered by the North Carolina Department of State Treasurer, and available exclusively to those North Carolina public employees whose employers offer the Plan. This includes full-time, part-time and temporary employees, elected and appointed officials, rehired retired employees, and North Carolina state and local government employees.

- Automatic payroll deductions
- Change or stop contributions at any time
- 100% vesting
- Penalty-free withdrawals
- Convenient asset consolidation
- Multiple investment choices

MissionSquare Retirement 457 Plan is also a deferred compensation plan administered by MissionSquare Retirement who are a non-profit organization created by the public sector for the public sector, serving local and state governments only. This includes full-time, part-time and temporary employees, elected and appointed officials, rehired retired employees.

- Automatic payroll deductions
- Change or stop contributions at any time
- 100% vesting
- Penalty-free withdrawals
- Convenient asset consolidation
- Multiple investment choices

To learn more about your options, visit icmarc.org or call 1.866.266.7310

To enroll or make changes
Visit MeckWeb where you will find:
- Plan highlights and comparisons
- Investment options
- Videos
- Enrolment forms

To learn more about your options, visit ncplans.prudential.com or call 704.219.9432 or call the Service Center at 1.866.627.5267
NC 529 College Savings Plan

The NC 529® Plan gives you a tax-advantaged, straightforward way to start putting money aside for your child’s college future right now. With easy online or paper enrollment, you can start saving with as little as $25. Make future contributions regularly or periodically—your choice. Friends and family can even contribute too!

Employees can save for college through payroll deduction with the NC 529 College Savings Plan. The plan offers a wide range of investment options from conservative to aggressive. Investments can be used for qualified educational expenses such as tuition, books, and room and board.

How can you use NC 529 funds?

- College expenses, including tuition, books, fees, room and board, a computer and more
- Trade school expenses, as long as they are on the Federal Student Aid list
- Apprenticeship program expenses for programs registered with the U.S. Dept. of Labor or State Apprenticeship Agency
- K-12 tuition expenses up to $10,000 of 529 funds per year, per child
- Special needs equipment
- Student loan payments on behalf of the 529 beneficiary or beneficiary’s siblings up to $10,000 per individual

Why use an NC 529 Account?

- Earnings are free from federal & NC income tax when used on qualified higher education expenses
- Only $25 to enroll, fees are low, and your account is managed here in North Carolina
- Set up automatic contributions and ask about payroll deduction
- Investment options for conservative, moderate, and aggressive strategies and age-based options that periodically move your money for you

To enroll in the plan, contact the College Foundation of North Carolina (CFNC) at 800.600.3453 or visit cfnc.org/save-for-college

After enrolling

Once you have enrolled and selected the payroll deduction option a representative from CFNC will contact the County to advise that you’ve requested that your contributions be payroll deducted.
County Insurance Perks

Blue365
Employees who are enrolled in the County's 2022 medical insurance plan may register for this perk. Blue365 is an online destination where participating members can find healthy deals and exclusive discounts, all you need is your Blue Cross and Blue Shield member card to get started. This program will give you access to savings across all aspects of your life—including 20 percent off on Fitbit devices and over $800 off Lasik, discounts on healthy, organic meal delivery services like Sun Basket, and more!

Learn more at www.bcbsnc.com/blue365

Teladoc Health
To utilize Teladoc services you must be enrolled in a County medical plan. With Teladoc, you can see a doctor from the comfort of your home, office or even on the go 24 hours a day, seven days a week. Teladoc is the latest way BlueCross and BlueShield of North Carolina (BlueCross NC) is making healthcare more available and affordable. Combining medicine and technology delivers clinical care quickly and conveniently – wherever you are. In addition to your short-term care, state licensed doctors address non-emergency needs in behavioral health and dermatology.

Learn more and download the mobile app at www.teladoc.com

Marathon Health
To utilize Marathon Health you must be enrolled in a county medical plan as a County Employee, Library Employee, Non-Medicare Retiree, Spouse, Dependent (ages 3+). Mecklenburg County has partnered with Marathon Health to provide access to near-site health centers, offering services such as primary care, illness and injury care, labs, medication dispensing, and wellness services.

Reasons to Visit
- Wellness services
- Conveniently located
- High quality care
- Low/no cost clinic rates

Learn more at https://member.ourhealth.org

Healthy Rewards with Cigna Dental
Employees who are enrolled in the County's 2022 dental plan may register for this perk. Cigna Healthy Rewards gives you more healthcare choices and saves you money. There's no time limit or maximum to Healthy Rewards, so you and your covered family members can use them whenever you need them. Enjoy instant savings when you visit a participating provider or shop online.

Learn more at www.mycigna.com
Financial Wellness

Financial Wellness is the process of learning how to successfully manage day to day expenses while planning wisely for long term goals like retirement. It is never too early or too late to learn more about managing your finances. The myTotalHealth Wellness Program offers several financial resources and classes to help you maximize your financial health.

EAP Financial Services
EAP offers a wide variety of financial resources and services, including:

- Debt management and consolidation
- College funding
- Tax planning and preparation
- Retirement funding
- Credit counseling
- Budgeting

Financial Fitness
We offer several financial workshops to help you get your finances in shape. These workshops will help you create a budget, track expenses, set savings goals, decrease your debt and build credit to achieve your financial goals.

Virtual Retirement Planning
Enjoy a 30-minute retirement planning session to learn more about your 401(k) and 457 plans. Whether you are new to Mecklenburg County or planning to retire soon, these individual sessions are geared towards helping you plan for your retirement.

To schedule a virtual consultation with Prudential visit: https://prutimetrade.secure.force.com/cts?id=a3S3b000000p4VhEAI

To schedule a virtual consultation with MissionSquare visit: https://icmarc.secure.force.com/events?SiteId= a0l3a000000IYDZSA5&source=outlook

Unlimited telephonic financial consultation
You and your household members can access unlimited telephonic financial counseling, information and education from highly-trained financial counselors. Call 833.927.1859 or visit www.guidanceresources.com to get started!

Retirement Readiness
Learn more about your NC Local Governmental Retirement Benefit (pension) and other retirement benefits by attending an online Retirement Benefits Seminar. Register for a seminar through the “Training Enrollment” tool on MyHR.

For announcements and updates, check EmployeeNewsNow and MeckWeb. Send questions to hrbenefits@mecknc.gov.
Discount Program

Employee discounts from over 700,000 retailers, services, & more!

Enjoy savings on everyday purchases with Access Perks. You'll receive discounts on restaurants, shopping, hotels, car rentals, Disney parks, and much more!

How to start saving on everyday purchases

1. Visit mecklenburgcountync.accessperks.com
2. Click Sign Up (make sure to use your company email to register)
3. Enjoy your savings!

For a complete list of deals and providers, access your perks at mecklenburgcountync.accessperks.com
Employee Assistance Program

What is the Employee Assistance Program?
The EAP is a confidential benefit provided by GuidanceResources® that offers counseling, legal and financial consultation, work-life assistance and crisis intervention services for employees and their household family members.

What counseling services does the EAP provide?
The EAP provides 6 free short-term counseling sessions per issue per year with counselors in your area who can help you with your emotional concerns. If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist.

What happens when I call?
When you call, you will speak with a GuidanceConsultantSM, a master’s- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultantSM will provide the name of a counselor who can assist you. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

Are the services confidential?
Yes, the EAP is strictly confidential. No information about your participation in the program is provided to your employer.

24/7 support, resources and information
Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 833.927.1859  TTY: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultantSM, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com
App: GuidanceNowSM
Web ID: MeckEAP

Log on today to connect directly with a GuidanceConsultantSM about your issue or to consult articles, podcasts, videos and other helpful tools.

Confidential Emotional Support
Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, and stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work-Life Solutions
Our specialists provide qualified referrals and resources for just about anything on your to-do list:

- Divorce, adoption, family law, wills, trusts, and more
- Need representation?
  Get a free 30-minute consultation and a 25% reduction in fees

Legal Guidance
Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

Financial Resources
Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Online Support
GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- “Ask the Expert” personal responses to your questions
Disability Insurance

Short Term Disability Insurance
How does it work?
If a covered illness or injury keeps you from working, Short Term Disability Insurance can replace part of your income while you recover. As long as you remain disabled, you can receive payments for up to 26 weeks. You’re generally considered disabled if you’re unable to do important parts of your job — and your income suffers as a result.

Why is this coverage so valuable?
You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

What’s covered?
This insurance may cover a variety of conditions and injuries. Here are some reasons for short term disability claims:
- Normal pregnancy
- Injuries (excluding back)
- Joint disorders
- Cancer
- Digestive disorders

This plan does not cover pre-existing conditions.

Coverage amounts
Employer-paid coverage
Your employer is providing a benefit of 60% of your weekly income, up to a maximum of $1,500 per week.

Cesarean section benefit
If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the time.

Elimination period
This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits. Your benefits would begin after you become disabled for 25 days.

You can check your claim status and manage your claim on the web at unum.com/claims. Or you can use our mobile app. If you have questions or need assistance, contact your employer or call 866.679.3054.

Long Term Disability Insurance
How does it work?
This coverage pays a monthly benefit if you have a covered illness or injury and you can’t work for a few months — or even longer. Your employer is providing you a base amount of coverage. You also have the opportunity to purchase additional coverage to be sure your financial needs are met.

You’re generally considered disabled if you’re unable to do important parts of your job — and your income suffers as a result. You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out of pocket medical expenses and more.

What else is included?
Survivor Benefit
If you die while you’ve been disabled and receiving benefits for at least 180 days, your family could get a benefit equal to 3 months of your gross disability payment.

Waiver of premium
If you’re disabled and receiving benefit payments, your cost may be waived until you return to work.

Coverage amounts
Employer-paid coverage
Your employer is providing a benefit of 40% of your monthly earnings to a maximum of $8,000.

Employee optional additional coverage
You can elect to purchase a benefit of 60% of your monthly earnings to a maximum of $8,000.

The monthly benefit may be reduced or offset by other sources of income. The IRS may require you to pay taxes on certain benefit payments. See your tax advisor for details.

Elimination period
This is the number of days that must pass after a covered illness or injury before you can begin to receive benefits. Your elimination period is 180 days.

Benefit duration
This is the maximum length of time you can receive benefits while you’re disabled.

Employer-paid and optional additional coverage:
You can receive benefits for 5 years.
Life Insurance

Term Life and Accidental Death & Dismemberment (AD&D) Insurance

How does it work?
You choose the amount of coverage that's right for you, and you keep coverage for a set period of time, or “term.” If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more. AD&D Insurance is also available, which pays a benefit if you survive an accident but have certain serious injuries. It pays an additional amount if you die from a covered accident.

Mecklenburg County provides the following Term Life and AD&D coverage for you

Yourself
Your employer is paying for base Life and AD&D coverage of 1 times your annual earnings to a maximum of $150,000.

Your spouse
Flat $10,000 (life coverage only).

Your children
Flat $10,000 (life coverage only).

Why is this coverage so valuable?
If you buy a minimum of $10,000 of coverage now, you can increase your coverage in the future up to $300,000 to meet your growing needs. You won't have to answer any health questions or take a health exam.

Additional coverage available to purchase
If you are actively at work at least 30 hours per week:

Yourself
You can purchase additional Life and AD&D coverage from $10,000 to $1,000,000 in $10,000 increments, up to 6 times your earnings. You can get up to $300,000 with no health questions. This is your guaranteed issue amount. The total amount of coverage between the base and additional amounts may not exceed $1,150,000.

Your spouse
You can purchase additional Life coverage for your spouse from $10,000 to $100,000 in increments of $10,000. You must purchase coverage for yourself in order to purchase coverage for your spouse. Spouse coverage must not exceed 100% of the coverage amount you purchased for yourself. Your spouse can get up to 50,000 with no health questions, if eligible. This is their guaranteed issue amount.

Your children
You can purchase additional Life coverage for your children in the amount of $10,000, if eligible. One policy covers all of your children until their 26th birthday.

You can check your claim status and manage your claim on the web at unum.com/claims. Or you can use our mobile app. If you have questions or need assistance, contact your employer or call 866.679.3054.
Plan Terminology

**Copayment (Copay)** is the amount you pay at the time a covered service is provided. Copay amounts vary depending on: the service you receive; in-network vs. out-of-network doctor; primary care physician/doctor vs. specialist; and type of prescription drug.

**Coinsurance** is the sharing of costs by the employer and the member, for covered services after you have met your plan year deductible. For example, if your coinsurance is 30%, that means you’ll pay 30% and the employer will pay 70%, of covered medical expenses, after you’ve met deductible.

**Deductible** is the amount you pay for covered health care services before your insurance plan starts to pay. With a $1,600 deductible, for example, you pay the first $1,600 of covered services yourself.

**Deduction** is the amount of money deducted from your paycheck to pay for the premiums of your selected health plans.

**Premium** is the amount of money an individual must pay on a monthly basis for health insurance. You and the County both contribute to pay the cost of your premium, with the County paying the majority of the cost.

**In-Network** is a group of doctors, hospitals, pharmacies, and other providers who contract with insurance companies and provide services at negotiated rates.

**Out-of-Network** is a group of doctors, hospitals, pharmacies, and other providers who do not contract with the insurance companies and do not provide services at negotiated rates. You pay more out of pocket and have fewer protections.

**Out-of-Pocket Max** is the maximum amount of money you will have to pay for covered medical expenses within a plan year.

**Seed Money** are funds the County allocates for employees who select a HDHP and enroll in an HSA. These funds are uploaded to your HSA card at the beginning of the year, whether you contribute or not.

**Preventative Care** is routine health care that is 100% covered. Coverage includes screenings, services and counseling to help prevent illness, disease or other health problems. To view the list of preventive care services, please visit www.bcbsnc.com.

**Wellness Rate** is the discount received on medical premiums when you complete predetermined wellness activities. To receive the wellness discount of $1,000 for plan year 2023, you must complete the Health Risk Assessment (HRA) and Biometric Screening by June 30, 2022.

**Qualifying Life Event/Family Status Change**
Once you make an election during Open Enrollment you cannot make any changes to your election unless you have the following qualifying life events; (birth/adoption, marriage/divorce, graduation of child, death, etc.). You must notify Employee Services Center within 31 days of a qualifying family status change. After the 31-day period, no dependents can be added or dropped. Premium refunds will not be made, and coverage will end as soon as the dependent becomes ineligible for coverage.
Contact Information

Call the plan directly if you need coverage information for a specific condition, service area or plan provider.

Medical Plan Carrier
BlueCross BlueShield of NC
1.877.275.9787
mybcbsnc.com

Vision Plan Carrier
EyeMed
1.866.800.5457
eyemedvisioncare.com

Health Savings Account
Health Equity
1.877.713.7682
healthequity.com

Dental Plan Carrier
Cigna
1.800.244.6224
mycigna.com

Voluntary Insurance
Pierce Group
1.888.662.7500
piercegroupbenefits.com/client/mecklenburgcountygovernment/

Disability & Life Insurance
Unum
1.866.679.3054
unum.com/claims

Flexible Spending Accounts
AmeriFlex
1.888.868.3539
myameriflex.com

Pet Insurance
Nationwide
1.877.738.7874
benefits.petinsurance.com/mecklenburg-county-government

401(k) & 457
Prudential
1.866.627.5267
ncplans.prudential.com

Near-Site Centers
Marathon Health
1.866.434.3255
marathon-health.com

Employee Services Center
MeckCo Human Resources
704.432.6947
Helpdesk.myHR@mecknc.gov

Prescription Drug Plan
CVS Caremark
1.855.298.4257
caremark.com

EAP
ComPSyCh
1.833.927.1859
guidanceresources.com

College Savings
College Foundation of North Carolina
800.600.3453
cfnc.org
Statement of Equal Employment Opportunity and Americans with Disabilities Act

It is the policy of the County to provide equal employment opportunity without regard to race, color, religion, sex, sexual orientation, genetic information, political affiliation, age, disability, national origin, or other status protected by federal, state or local law.

Discrimination against any person in the recruitment, examination, appointment, training, promotion, retention, discipline, or any other aspect of personnel administration because of race, color, religion, sex, sexual orientation, genetic information, political affiliation, age, disability, national origin, or other status protected by federal, state or local law is prohibited.

Discrimination on the basis of age, sex, or physical disability is prohibited except where age, sex, or disability requirements constitute a bona fide occupational qualification necessary for performance of the essential functions of a job. The County will comply with the Americans with Disabilities Act (ADA) which prohibits discrimination on the basis of a disability.

The County will make reasonable accommodations upon requests of otherwise qualified disabled applicants and employees to enable them to perform essential job functions except where such accommodations may constitute an unreasonable hardship or jeopardize the health and safety of employees, applicants or the general public.

The employee benefits program is administered by Mecklenburg County Human Resources Department
700 East 4th Street
Charlotte, NC 28202

Employees Services Center
704.432.6947 phone
704.336.2731 fax
MeckNC.gov

For additional information about any benefits described in this guide, please consult Mecklenburg County policies, the applicable summary plan description (SPD), or the actual plan. In the event that there is any conflict between the information in this brochure, the SPD, the policies, and/or a plan, the plan document always governs. Participation in any of the County’s benefit plans does not create and should not be viewed as a contract of employment. While Mecklenburg County intends to provide these benefits for an indefinite period of time, it reserves the right to terminate, suspend, withdraw, amend, or modify a plan at any time. Any such change or termination of benefits will be based solely on the decision of the County.

IMPORTANT NOTICES
Rate Notice for 10 Month Employees
In order to provide continuous medical coverage for 10 month staff, the County deducts additional amounts in the 10 months (22 pay periods) worked to cover the approximate 2 months in the summer (4 pay periods) in which staff do not receive a paycheck and are not paying premiums.

ACCESS TO AND AVAILABILITY OF THE NOTICE OF PRIVACY PRACTICES
Mecklenburg County Group Health Plans’ Notice of Privacy Practices (NPP) is applicable to persons enrolled in the employee and retiree medical plans, the dental plan, the medical flexible spending plan, and employee assistance program. If you wish to request a paper copy, you must submit your request in writing to the Group Health Plans’ Privacy Coordinator at HR.Compliance@mecklenburgcountync.gov or via US Mail to: County HR, Compliance & Privacy Practices, 700 E. Fourth Street, Charlotte, NC 28202.