



## Employee Benefits Summary

Permanent **full-time** employees working 30 or more hours per week are entitled to receive the benefits listed in this summary.

Permanent **part-time** employees working 29 or less hours per week are entitled to receive the benefits listed except health, dental, vision, life insurance, and flexible spending accounts.

This quick reference Benefits Summary is not an implied contract. Jackson County reserves the right to amend, suspend, modify or cancel these benefits at any time, for any reason, at its sole discretion. Contact the Human Resource Department for additional details.

Benefit	When Eligible	Benefit Description														
<b>Annual Leave</b>	Upon Employment	<p>Accrual of annual “vacation” leave based on years of service, pro-rated for part-time employees. All annual leave over 30 days at the end of the benefit year is converted to sick leave on January 1<sup>st</sup>.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Years of Aggregate Service</th> <th style="text-align: center;">Days Earned Annually</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Less than 2 years</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2 but less than 5 years</td> <td style="text-align: center;">12</td> </tr> <tr> <td style="text-align: center;">5 but less than 10 years</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">10 but less than 15 years</td> <td style="text-align: center;">18</td> </tr> <tr> <td style="text-align: center;">15 but less than 20 years</td> <td style="text-align: center;">21</td> </tr> <tr> <td style="text-align: center;">20 years or more</td> <td style="text-align: center;">24</td> </tr> </tbody> </table>	Years of Aggregate Service	Days Earned Annually	Less than 2 years	10	2 but less than 5 years	12	5 but less than 10 years	15	10 but less than 15 years	18	15 but less than 20 years	21	20 years or more	24
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<b>Sick Leave</b>	Upon Employment	<p>Accrual of sick leave to utilize for illness, medical/dental appointments for employee and immediate family members. Employees accrue one (1) sick day per month for a total of 12 sick leave days accrued annually, pro-rated for part-time employees. Unlimited accumulation. Unused sick leave can be used for retirement service credit. Jackson County accepts a transfer of sick leave for an employee that comes directly from a state, local or municipal employer that participates in the NC Retirement System.</p>														
<b>Holidays</b>	Upon Employment	<p>New Year’s Day, Martin Luther King, Jr. Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran’s Day, Thanksgiving (2 days), Christmas (3 days depending on the day of the week).</p>														
<b>FMLA – Family and Medical Leave</b>	After 12 months of service <u>and</u> a minimum of 1,250 hours worked in the previous year	<p>Eligible employees provided up to 12 weeks of unpaid, job-protected leave for certain family and medical reasons, and 26 weeks of leave to caregivers of service members. Health benefits are maintained during this period.</p>														
<b>Funeral Leave</b>	Upon Employment	<p>A maximum of three (3) days of funeral leave may be granted in case of death of an immediate family member.</p>														
<b>Civil Duty</b>	Upon Employment	<p>Employees receive leave with pay for the period of absence required to serve on jury duty. Employees are also entitled to compensation and fees received from serving on jury duty.</p>														
<b>Credit Union</b>	Upon Employment	<p>Membership in the Local Government Federal Credit Union (LGFCU) available to employees and their family members.</p>														



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<h3>Health Insurance</h3>	<p>Coverage is effective the first day of the month following a 30-day waiting period from date of hire.</p>	<p>Comprehensive medical insurance provided by Blue Cross Blue Shield of North Carolina. All County employees are on the same discounted plan. A negative tobacco screening or a positive screening with a cessation class is required for the discounted plan.</p>	<p>The County pays 100% of the employee's premium. Employees pay for dependent coverage.</p> <p style="text-align: center;"><b>Medical Rates</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Coverage Type</th> <th colspan="2">Employee Contribution</th> </tr> <tr> <th>Monthly Cost</th> <th>Bi-Weekly Deduction</th> </tr> </thead> <tbody> <tr> <td>Individual (Employee Only)</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>Employee/Spouse</td> <td style="text-align: center;">\$ 382.00</td> <td style="text-align: center;">\$ 176.14</td> </tr> <tr> <td>Employee/Child</td> <td style="text-align: center;">\$ 259.00</td> <td style="text-align: center;">\$ 119.32</td> </tr> <tr> <td>Employee/Children</td> <td style="text-align: center;">\$ 382.00</td> <td style="text-align: center;">\$ 176.14</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$ 517.00</td> <td style="text-align: center;">\$ 238.64</td> </tr> </tbody> </table>	Coverage Type	Employee Contribution		Monthly Cost	Bi-Weekly Deduction	Individual (Employee Only)	0	0	Employee/Spouse	\$ 382.00	\$ 176.14	Employee/Child	\$ 259.00	\$ 119.32	Employee/Children	\$ 382.00	\$ 176.14	Family	\$ 517.00	\$ 238.64
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<h3>Dental Insurance</h3>	<p>Coverage is effective the first day of the month following a 30-day waiting period from date of hire.</p>	<p>Preventative, basic, and major services for employees and dependents provided through Crescent Health Solutions.</p>	<p>The County pays 100% of the employee's premium. Employees pay for dependent coverage.</p> <p style="text-align: center;"><b>Dental Rates</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Coverage Type</th> <th colspan="2">Employee Contribution</th> </tr> <tr> <th>Monthly Cost</th> <th>Bi-Weekly Deduction</th> </tr> </thead> <tbody> <tr> <td>Individual (Employee Only)</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>Employee/Spouse</td> <td style="text-align: center;">\$ 42.00</td> <td style="text-align: center;">\$ 19.32</td> </tr> <tr> <td>Employee/Child</td> <td style="text-align: center;">\$ 27.00</td> <td style="text-align: center;">\$ 12.50</td> </tr> <tr> <td>Employee/Children</td> <td style="text-align: center;">\$ 42.00</td> <td style="text-align: center;">\$ 19.32</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$ 69.00</td> <td style="text-align: center;">\$ 31.82</td> </tr> </tbody> </table>	Coverage Type	Employee Contribution		Monthly Cost	Bi-Weekly Deduction	Individual (Employee Only)	0	0	Employee/Spouse	\$ 42.00	\$ 19.32	Employee/Child	\$ 27.00	\$ 12.50	Employee/Children	\$ 42.00	\$ 19.32	Family	\$ 69.00	\$ 31.82
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<h3>AllyHealth</h3>	<p>Coverage is effective the first day of the month following a 30-day waiting period from date of hire.</p>	<p>Provides employees, and anyone that lives with the employee access to Board Certified Doctors and pediatricians by secure video, phone, or email, 24/7/365. No copays or deductibles.</p>	<p>The County pays 100% of the employee's premium.</p>																				
<h3>Vision</h3>	<p>Coverage is effective the first day of the month following a 30-day waiting period from date of hire.</p>	<p>Choice of two supplemental vision plans available through Community Eye Care offering either a \$130 or \$175 allowance for eyewear annually (\$10 co-pay). Both plans offer:</p> <ul style="list-style-type: none"> <li>• eye exam once per year (\$10 co-pay)</li> <li>• a contact lens fitting, re-fit, or evaluation once per year (\$10 co-pay)</li> </ul>	<p>Employee pays for supplemental vision coverage</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Coverage Type</th> <th>Bi-Weekly Deduction</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="text-align: center;"><b>130 Plan Vision Rates</b></td> </tr> <tr> <td>Employee Only</td> <td style="text-align: center;">\$ 4.22</td> </tr> <tr> <td>Employee + One</td> <td style="text-align: center;">\$ 8.43</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$ 12.65</td> </tr> <tr> <td colspan="2" style="text-align: center;"><b>175 Plan Vision Rates</b></td> </tr> <tr> <td>Employee Only</td> <td style="text-align: center;">\$ 5.23</td> </tr> <tr> <td>Employee + One</td> <td style="text-align: center;">\$ 10.45</td> </tr> <tr> <td>Family</td> <td style="text-align: center;">\$ 15.68</td> </tr> </tbody> </table>	Coverage Type	Bi-Weekly Deduction	<b>130 Plan Vision Rates</b>		Employee Only	\$ 4.22	Employee + One	\$ 8.43	Family	\$ 12.65	<b>175 Plan Vision Rates</b>		Employee Only	\$ 5.23	Employee + One	\$ 10.45	Family	\$ 15.68		
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<b>Healthcare Flexible Spending Account (FSA)</b>	Coverage is effective the first day of the month following a 30-day waiting period from date of hire for full-time employees working 32+ hours per week.	Optional Healthcare FSA available to employees through Flexible Benefit Administrators. Healthcare FSA allows employees to set aside a specified amount pre-tax for eligible medical expenses.	Employees may voluntarily enroll in healthcare flexible spending accounts.  Employee must re-enroll every year during Open Enrollment.
<b>Dependent Care Flexible Spending Account (FSA)</b>	Coverage is effective the first day of the month following a 30-day waiting period from date of hire for full-time employees working 32+ hours per week.	Optional dependent care FSA available to employees through Flexible Benefit Administrators. Dependent Care FSA allows employees to set aside a specified amount pre-tax for eligible dependent care expenses. Basic life equal to one times annual salary and AD&D coverage equal to one times annual salary. Coverage provided for eligible dependents: spouse - \$2,000; children six months to 26 years \$2,000; children less than six month - \$500	Employees may voluntarily enroll in healthcare flexible spending accounts.  Employee must re-enroll every year during Open Enrollment.
<b>Life Insurance</b>	Coverage is effective the first day of the month following a 30-day waiting period from date of hire for full-time employees working 32+ hours per week.	All employees who work more than 1,000 hours per year are required to participate in the Local Governmental Employees' Retirement System (LERS) <u>OR</u> the Local Governmental Employees' Retirement System for Local Law Enforcement Officers (LEO).	Jackson County pays the premium for basic life insurance, AD&D, and dependent life insurance.  Employees may elect optional voluntary group term life insurance – employees pay for optional coverage.
<b>Local Governmental Employees' Retirement System</b>	Upon Employment	Employees are eligible for the Death benefit after one year of membership, equivalent to one year of salary (not less than \$25,000 or more than \$50,000). For retirement eligibility requirements, visit <a href="http://www.myncretirement.com">www.myncretirement.com</a>	Each employee is required to contribute 6% of salary on a pre-tax basis.  Jackson County contributes a percentage as required by LERS.



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<b>Tax Deferred Investment Programs</b>	Upon Employment	Employees are eligible to participate in defined contribution plans. Available plans are: NC 401 (k) administered by Prudential and/or the 457 Deferred Compensation Plan administered by Nationwide.	The county contributes 5% of salary for sworn LEOs to their NC 401(k).  Employees may elect to make voluntary contributions to the NC 401 (k) and/or 457 plans.
<b>Supplemental Insurance</b>	Coverage is effective the first day of the month following a 30-day waiting period from date of hire <u>OR</u> July 1 <sup>st</sup> following Open Enrollment	Employees may elect to enroll in voluntary accident, disability, cancer, critical illness, hospital confinement, and life insurance policies through Colonial Life.	Employee pays for voluntary coverage.
<b>Employee Wellness</b>	Upon Employment	Employees may voluntarily participate in the County's wellness program	Jackson County pays for all incentives related Employee Wellness  For more information visit: <a href="https://www.jacksonnc.org/employee-wellness">https://www.jacksonnc.org/employee-wellness</a>
<b>Employee Clinic</b>	Upon Employment	Employees and covered dependents over 12 years of age may use the Employee Clinic free of charge and on County time. The Employee Clinic provides physicals, family planning, immunizations, allergy shots, and all other services that one would typically seek from an urgent care facility such as cold, flu, wound cleaning, minor stitches, etc.	
<b>Recreation Center</b>	Upon Employment	Employees receive a 50% off discount for memberships at Jackson County Recreation Centers. Membership dues payment via payroll deduction permitted.	
<b>Verizon Wireless Discount</b>	Upon Employment	Employee can receive a 20% discount on eligible calling plans through Verizon Wireless.	
<b>Liberty Mutual</b>	Upon Employment	Employees can receive discounted auto and homeowner's insurance. Premium payments via payroll deduction permitted.	

**Open Enrollment** is generally held May – June each year to allow employees the opportunity to make changes to benefit elections, to be effective July 1<sup>st</sup>. Mid-year changes to benefit elections allowed only if there is a qualifying event or a change in family status as defined by Section 125 by the IRS.

Please contact Human Resources Department for additional information.