



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 Office for additional details.

Benefit	When Eligible	Employee Benefit Description														
Annual Leave	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 1st.</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
Years of Aggregate Service	Days Earned Annually															
Less than 2 years	10															
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Sick Leave	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>														
Holidays	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>														
FMLA – Family Medical Leave Act	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>														
Funeral Leave	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>														
Civil Duty	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>														



Employee Benefits Summary

Benefit	When Eligible	Employee Benefit Description	Who Pays
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Health Insurance

Coverage is effective the first day of the month following a 30-day waiting period from date of hire.

Comprehensive medical insurance provided by Blue Cross Blue Shield of North Carolina. All county employees are on the same discounted plan. Health plan eligible employees/retirees must comply with the Health Insurance Policy for Users of Tobacco Products.

The County pays 100% of the employee's premium. Employees pay for dependent coverage.

Medical Rates

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	\$ 174.14
Family	\$ 517.00	\$ 238.64

Dental Insurance

Coverage is effective the first day of the month following a 30-day waiting period from date of hire.

Preventative, basic, and major services for employees and dependents provided through Crescent Health Solutions.

The County pays 100% of the employee's premium. Employees pay for dependent coverage.

Dental Rates

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

AllyHealth

Coverage is effective the first day of the month following a 30-day waiting period from date of hire.

Provides employees, and anyone that lives with the employee access medical and mental telehealth provider visits by secure video, phone, or email, 24/7/365. No copays or deductibles.

The County pays 100% of the employee's premium.

Vision

Coverage is effective the first day of the month following a 30-day waiting period from date of hire.

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:

- eye exam once per year (\$10 co-pay)
- a contact lens fitting, re-fit, or evaluation once per year (\$10 co-pay)

Employee pays for supplemental vision coverage

Coverage Type	Bi-Weekly Deduction
130 Plan Vision Rates	
Employee Only	\$ 4.22
Employee + One	\$ 8.43
Family	\$ 12.65
175 Plan Vision Rates	
Employee Only	\$ 5.23
Employee + One	\$ 10.45
Family	\$ 15.68



Employee Benefits Summary

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Healthcare Flexible Spending Account (FSA)	Coverage is effective the first day of the month following a 30-day waiting period from date of hire <u>OR</u> July 1 st following Open Enrollment.	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.
Dependent Care Flexible Spending Account (FSA)	Coverage is effective the first day of the month following a 30-day waiting period from date of hire <u>OR</u> July 1 st following Open Enrollment.	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.	Employees may voluntarily enroll in healthcare flexible spending accounts. Employee must re-enroll every year during Open Enrollment.
Life Insurance	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.	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	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.
Local Governmental Employees' Retirement System	Upon Employment	All employees who work more than 1,000 hours per year are required to participate in the Local Governmental Employees' Retirement System (LGERS) <u>OR</u> the Local Governmental Employees' Retirement System for Local Law Enforcement Officers (LEO). 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 www.myncretirement.com	Each employee is required to contribute 6% of salary on a pre-tax basis. Jackson County contributes a percentage as required by LGERS.
Tax Deferred Investment Programs	Upon Employment	Employees are eligible to participate in defined contribution plans. Available plans are: Empower NC 401(k) and NC 457 plan Nationwide 457 plan.	The county contributes 5% of salary for sworn LEOS to their Empower NC 401(k). Employees may elect to make voluntary contributions to the Empower NC 401(k), NC 457, or Nationwide 457 plan.
Credit Union	Upon Employment	Membership in the Local Government Federal Credit Union (LGFCU) available to employees and their family members.	



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Supplemental Insurance	Coverage is effective the first day of the month following a 30-day waiting period from date of hire <u>OR</u> July 1 st 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.
Well @ Work	Upon employment	Eligible participants may earn points through the completion and submission of monthly challenges, quarterly physical activity logs, and wellness opportunity vouchers. The Well @ Work program rewards are conditional rewards based upon participation points earned.	Jackson County provides funding for the Well @ Work program. For more information visit: https://www.jacksonnc.org/employee-wellness
Employee Clinic	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.	
Recreation Center	Upon Employment	Employees receive a 50% off discount for memberships at Jackson County Recreation Centers. Membership dues payment via payroll deduction permitted.	
Liberty Mutual	Upon Employment	Employees can receive discounted auto and homeowner's insurance. Premium payments via payroll deduction permitted.	

Open Enrollment is generally held late April, early May each year to allow employees the opportunity to make changes to benefit elections, to be effective July 1st.

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.