

Employee Benefits

1.0 Purpose To provide a brief outline of the basic benefits provided by Bladen County.

2.0 Mandatory Benefits

2.1 Old Age and Survivors Insurance (Social Security)

The County, to the extent of its lawful authority and power, shall extend Social Security benefits for its eligible employees in accordance with the provisions of the Social Security Act. The federal Social Security program provides monthly benefits upon retirement, with full benefits available as early as age sixty-five (65) with the age moving upward based on your year of birth and reduced benefits available as early as age sixty-two (62).

2.2 Unemployment Compensation

County employees who are laid off or dismissed from the county service may apply for unemployment compensation through the local office of the Employment Security Commission. Eligibility for unemployment compensation will be determined by the NC Works, NC Department of Commerce or des.nc.gov.

2.3 Workers' Compensation

Bladen County provides Workers' Compensation for those employees who may be hurt on the job. Workers' Compensation claims should be filed within 3 days of the injury. Timely reporting of the accident ensures the provider gives the right direction for medical treatment. Worker's Compensation provides coverage to all full- and part-time employees to cover medical expenses and lost time from work due to work-related injuries. (See Transitional Duty Policy.)

3.0 Benefits

3.1 Insurance Benefits

An employee with a permanent, probationary, or work against appointment, may enroll in the State of North Carolina Comprehensive Major Medical Plan or PPO Health Plan. Dependents' coverage is also available at group rates paid by the employees.

The taxpayers of Bladen County invest in the County employees by offering eligible employees full medical and pharmacy benefits through the State Health Plan (Plan). The County pays for the majority of your health plan benefit, with employees subsidizing the coverage for any dependents you choose to add on to the Plan. The mission of the Plan is to improve the health and health care of Bladen County employees and their dependents, in a financially sustainable manner, thereby serving as a model to the people of Bladen County for improving their health and well-being.

The Plan contracts with a Third Party Administrator, currently Blue Cross and Blue Shield of North Carolina, to provide a provider network and process health care claims. Approved claims are paid by the state using taxpayer provided funds. This provider network provides you with access to more than 49,000 in-network health care providers located in all 100 North Carolina counties.

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The Plan offers two Preferred Provider Organization (PPO) plans to all employees, except those that are classified as temporary. The PPO plans provide freedom of choice among in-network providers, lower out-of-pocket costs, and offer financial incentives for taking steps to improve your health. The Plan maintains a wealth of benefits and health care information on its website, at www.shpnc.org (<http://www.shpnc.org>), to help empower members to take control of their individual health, health costs and health benefit options.

Effective Date of Coverage for new employees: The effective date of coverage is the first day of the month following the date of employment or the first day of the second month.

New employees who enroll themselves and dependents within 30 days of employment are not subject to a waiting period for pre-existing conditions.

Rehired Retirees

NC General Statute 135-48.41(j) requires employers to provide health coverage to retirees that work in a position that makes them eligible for the employer paid contribution for the State Health Plan (works 30 hours or more). While the rehired retiree is not required to enroll in a plan under the employer, the retiree is no longer eligible for the State Health Plan retiree group coverage under the Retirement Systems. They are eligible to enroll under the active group, the first of the month following their hire date.

Once they are no longer employed with the active group, the loss of coverage is a qualifying life event that allows the retiree to re-enroll under the Retirement Systems. The retiree can enroll online by using the “loss of other coverage” qualifying life event or by calling the Eligibility and Enrollment Support Line for assistance within 30 days the event. In order to enroll in the Medicare Advantage plan, if eligible, they must process the re-enrollment before the effective date of health care under the Retirement System. The plan cannot send retroactive enrollments for a Medicare Advantage plan.

Please note that part-time rehired retirees are eligible to remain on health coverage under the Retirement Systems.

4.0 Retirement Benefits

The Local Governmental Employees’ Retirement System (LGERS) is a pension plan administered by the North Carolina Total Retirement Plans within the Department of State Treasurer (DST). LGERS is a defined benefit plan qualified under Section 401(a) of the Internal Revenue Code. Defined benefit plans use a formula to calculate monthly retirement benefits once eligibility requirements have been met.

You become vested in LGERS once you have completed a minimum of five (5) years of creditable service. This means that you are eligible to apply for lifetime monthly retirement benefits based on the retirement formula in effect at the time of your retirement and the age and service requirements described below, provided you do not withdraw your contributions.

Service Retirement (Unreduced Benefits)

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You may retire with an unreduced service retirement benefit after you:

- Reach age 65 and complete five (5) years of creditable service
- Reach age 60 and complete twenty-five (25) years of creditable services
- Complete 30 years of creditable service at any age

Early Retirement (Reduced Benefits)

You may retire early with a reduced retirement benefit after you:

- Reach age 50 and complete twenty (20) years of creditable service
- Reach age 60 (age 55 if you are firefighter or rescue squad worker) and completed five (5) years of creditable service

Law Enforcement Service Retirement (Unreduced Benefits)

You may retire with an unreduced service retirement benefit after you:

- Reach age 55 and complete five (5) years of creditable service as an officer; or
- Complete 30 years of creditable service at any age

Law Enforcement Early Retirement (Reduced Benefits)

You may retire early with a reduced retirement benefit after you reach age 50 and complete fifteen (15) years of creditable service as an officer. You may also retire early with a reduced retirement benefit at any age, with 25 years of creditable service and at least 15 years as an officer.

Vested Deferred Benefit

If you leave LGERS for any reason other than retirement or death, you can either receive a refund of your contributions, plus interest, or leave your contributions in LGERS and keep all the creditable service you earned to that date.

You may be entitled to receive a deferred benefit at a later date once you meet eligibility requirements after you have completed five (5) years of creditable service, provided you do not withdraw your contributions. Your benefit is calculated using the formula in effect on your retirement date. It is based on your average final compensation and years of creditable service at that time.

4.1 Retiree Health Insurance

Bladen County became eligible for health insurance benefits thru the State Health Plan effective July 1, 2005.

If you were “first hired” before October 1, 2006, and you have five or more years of LGERS membership service, and have not withdrawn that service or taken a refund, the state will pay all of the cost for your individual coverage under the SHP 70/30 or Medicare Advantage Base Plan as a LGERS retiree.

Individual coverage under other SHP plans is available for an additional fee. In all cases, the full cost of dependent coverage, if elected, must be paid by you.

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If you were “first hired” on or after October 1, 2006, your cost at retirement for individual coverage under the SHP 70/30 or Medicare Advantage Base Plan is based upon the following retirement service credit requirements:

- You must retire with 20 or more years of creditable service to receive individual coverage under the 70/30 or Medicare Advantage Base Plan at no charge.
- If you retire with 10 years or more, but less than 20 years, of creditable service, you will have to pay 50 percent of the cost for your 70/30 or Medicare Advantage Base Plan coverage.
- If you retire with five years of membership service, but less than 10 years of creditable service, you will have to pay the full cost for your 70/30 or Medicare Advantage Base Plan coverage.

Individual coverage under other SHP plans is available for an additional monthly fee. In all cases, the full cost of dependent coverage, if elected, must be paid by you.

If you were “first hired” by the state on or after October 1, 2006, the required 20 years of creditable service must include at least five years of LGERS membership service in order to receive free SHP coverage under the 70/30 or Medicare Advantage Base Plan.

An employee hired on or after January 1, 2021 will no longer qualify for state health insurance upon retirement. This provision was passed by legislature in June 2017.

Your coverage under the County group will terminate and the retiree’s group plan will begin. With your coverage under the County group ending, the health plan is required to you a notice of cancellation and continuation (COBRA) rights. It is important that you enroll in the retirees’ health plan in a timely fashion, to avoid a delay in retirees’ health plan coverage.

Following receipt of your retirement application, the Retirement System will send you instructions on how to enroll in the retirees’ health plan. The enrollment transaction is done through ORBIT. Retiree’s health plan coverage become effective on the first of the month following your retirement date; however, if you are Medicare eligible, your Medicare Part B (A if applicable) should become effective concurrent with your retirement date.

4.2 Disability Retirement

You become eligible to apply for disability retirement benefits after five (5) years of creditable service if you become totally and permanently disabled for your job, as approved by the Medical Review Board. If you are a firefighter or rescue squad worker who becomes disabled as a result of a “line-of-duty injury,” you are eligible to apply for disability retirement regardless of the amount of your creditable service. You *may* also be eligible for State Health Plan coverage.

4.3 Premium Payments for Retirees

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Monthly payments for retiree coverage for ALL insurances are due on or before the first day of the month. Although monthly payments are due on the first day of each month, a thirty (30) day grace period will be granted. During the grace period the retiree can contact the Human Resources Director and work out a payment arrangement to catch up the premium. If payment arrangements are not agreed upon by the end of the grace period for that month, all rights to retiree coverage will be lost and benefits will be terminated.

5.0 Death Benefit

If an employee should die while in active service while being paid salary (or within 180 days of the last day for which the employee is paid salary), after one year as a contributing member, the beneficiary will receive a single lump sum payment. The payment equals the highest consecutive 12 months' salary during the 24 months before the member's death, but no less than \$25,000 and no more than \$50,000.

If you are a firefighter, rescue squad worker or local law enforcement officer killed in the line of duty, your beneficiary also may be entitled to a \$50,000 line-of-duty death benefit. This lump sum benefit is administered jointly by the North Carolina Industrial Commission and the Department of State Treasurer.

The Department of the State Treasurer, Retirement Systems Division, publishes a handbook detailing retirement benefits. The book, "Local Government Employees' Retirement System Member Handbook" is available via the Retirement Systems Division website or through the agency benefits representative.

Visit the website: <https://www.MyNCRetirement.com>

6.0 Law Enforcement Officers' Separation Allowance

The County shall provide a special separation allowance to qualified officers who retire early or who leave service and who meet all of the following qualifications

- a. The officer must have completed thirty (30) years or more of creditable service or have attained fifty-five (55) years of age and completed five (5) or more years of creditable service.
- b. The officer must not yet be age sixty-two (62).
- c. The officer must have completed at least five (5) years of continuous service as a law enforcement officer immediately before service retirement

Payment of the separation allowance will cease if the officer (1) reaches age sixty-two (62), (2) dies, or (3) is reemployed in any capacity by the state of North Carolina or any of its political subdivisions.

7.0 Supplemental Retirement Income Plan for Law Enforcement Officers

All law enforcement officers automatically become members of the State Supplemental Retirement Income Plan on the date of hire.

8.0 Benefits--Other (Fixed)

Employee Benefits

Bladen County, as the employer, provides the following additional benefits to employees:
Section 401(K) Plan, Supplemental Retirement Income Plan of North Carolina--Provides an automatic contribution by the employer for all participating members of the Local Government Employees' Retirement System

Additional deductions or benefits may be allowed at the option of the employee, under the provisions of the insurance contracts, and their cost may be deducted from the employee's pay:

- A. Miscellaneous Insurance (Supplemental, Dental, Vision)
- B. Credit Union
- C. United Way contributions
- D. Life Insurance

The benefits listed in this policy and others that may be offered are subject to change or termination at any time. Plan documents will be the determining factor if there should be conflicts.