

Employee Benefits

1.0 Purpose To 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 Employment Security Commission.

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.

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

Employees who separate from County service are deemed to be covered by the State health plan as follows:

- An employee who separates from County service prior to the 16th of the month of separation is not be eligible for State health insurance coverage in the subsequent month.
- An employee who separates from County service on or after the 16th of the month of separation is eligible for health insurance coverage in the subsequent month.

More information is available via the State Health Plan website at <http://statehealthplan.state.nc.us> or by contacting the agency/university benefits representative.

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4.0 Retirement Benefits

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

When an employee retires from Bladen County under the Local Government Employees Retirement System (LGERS), he/she is eligible for coverage under the State Health Plan if you have at least five years of retirement membership service. Credit for unused sick leave does not count toward this five year requirement.

Under current law, if an employee was first hired prior to 10/01/06, and retires with five or more years of LGERS membership service, the State will pay either all or most of the cost, depending on the plan chosen, for your individual coverage under one of the Preferred Provider Organization (PPO) plans. Based on the conditions described above, if an employee was first hired on or after 10/01/06, in order to receive individual coverage at no cost, he/she must retire with 20 or more years of retirement service credit; if an employee has 10 but less than 20 years of retirement service credit, he/she will pay 50% of the cost for coverage; and with five but less than 10 years, will have to pay the full cost for coverage. In all cases, the full cost of dependent coverage, if elected, must be paid by retired employee.

The Guidance on State Health Plan Changes Effective October 2006 goes into greater detail about this question.

The Teachers' and State Employees' Retirement System was created by the North Carolina General Assembly in 1941 and was established to provide retirement benefits for teachers and state employees in North Carolina. An employee with a permanent, probationary, time-limited or trainee appointment, who works at least 30 hours per week for nine months of the year, is automatically a member of the State Retirement System.

Employer and employee contribution percentages are established by the North Carolina General Assembly. The employee's current share of the cost is six percent of salary and is automatically deducted from the employee's paycheck on a before-tax basis.

An employee can retire with unreduced monthly benefits:

- At age 65 upon completion of five years of creditable service in the Retirement System,
- At age 60 upon completion of 25 years of creditable service, or
 - With 30 years of creditable service at any age.

An employee can retire with reduced monthly benefits:

- At age 50 upon completion of 20 years of creditable service, or
- At age 60 upon completion of five years of membership service.

Law Enforcement Officers can retire with:

- Unreduced benefits at age 55 with five or more years of creditable service as an officer or after 30 years of creditable service, at any age.
- Reduced benefits at age 50 with 15 years of creditable service as an officer.

Retirement benefits are fully vested after a member completes five years of membership service. Vesting means ownership of benefit in the assets held in your retirement account. Vesting does not mean that a member has immediate access to these assets, but merely that a member will not forfeit them upon termination of employment.

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If a member leaves State employment before completing five years of creditable service, he or she may:

- Request a refund of only the employee contributions, with such amount subject to any income taxes and early withdrawal penalties, unless the member requests a trustee-to-trustee transfer (direct rollover) of the refund to an IRA or another qualified plan that will accept the transfer, or
- Leave the contributions in the Retirement System in anticipation of a return to State service in the future.

A vested employee who terminates employment may elect to leave his or her contributions with the Retirement System and receive a retirement benefit starting at age 50 with at least 20 years of creditable service or, otherwise, at age 60.

Disability Retirement

Employees applying for disability retirement who exhaust FMLA and are on a leave without pay status shall be responsible for paying the appropriate medical premium. Workers' Compensation time while individual is in an active status with the County will be considered for purposes of the above, even though the retirement system does not recognize this time toward unreduced benefit calculation.

Employees who retire with unreduced benefits (including disability retirement with unreduced benefits) from the Local Government Retirement System and have worked the 20 continuous years immediately prior to retirement with Bladen County are eligible for the following health coverage contribution.

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.

The Department of the State Treasurer, Retirement Systems Division, publishes a handbook detailing retirement benefits. The book, "Your Retirement Benefits," is available via the Retirement Systems Division website or through the agency benefits representative.

Visit the website: <http://ncdst-webt.treasurer.state.nc.us/ret/frest.htm>

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).

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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)

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 (Ameritas Dental, Aflac, Colonial, Nationwide, Cafeteria)
- 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.