



CITY OF LEXINGTON

We are pleased to provide you with the 2016 Benefits Digest booklet for all group benefits. This guide is intended to provide a summary of the benefit programs available to all benefit eligible employees. It is only an overview and you must review specific plan brochures and plan documents for full program details, limitations and exclusions.

We are confident that our people are the reason behind our successes. We truly value you as an employee and part of our professional family. Our goal is to offer the very best healthcare possible to you and your loved ones. With this in mind, we have developed a comprehensive employee benefit package designed to protect you and your family.

This brochure provides benefit information available March 1, 2016 through February 28, 2017. Please make sure that you visit our website through Employee Navigator to review all benefits for enrollment. If you have comments, questions or other inquiries, please contact Human Resources.

Employee Navigator:

<https://www.employeenavigator.com/benefits/Account/Login>

1-855-439-8398 or email enroll@hcwbenefits.com (Hill, Chesson & Woody Enrollment Team)

Employee Eligibility

All full-time employees working 30 hours per week are eligible for benefits. Qualifying Retirees are eligible for Medical, Dental and Vision and City Council Members & Elected City Officials.

Benefits Begin:	1 st of the month following 60 days of employment
Benefits Terminate:	Date of termination
Dependent Age Limits:	To age 26 (Medical, Dental & Vision)

Employee Assistance Plan (EAP)

www.mygroup.com/employees | 800-633-3353

- EAP services provided by McLaughlin Young
- Confidential Counseling – up to 6 face-to-face sessions per issue
- Work-life Solutions
- Confidential legal support and resources
- 24 hour Emergency Services

Medical Plan

www.medcost.com | 800-795-1023

Your medical coverage through MedCost is an “open access” PPO plan, which means that you do not need to select a primary care doctor nor will you need a referral to visit a specialist. As long as you remain in the network, your benefits will be covered at the higher in-network benefit amount.

IN-NETWORK BENEFITS

Calendar/Contract Year	Calendar Year
Office Visit	\$25/\$50 Copay
Prescription Drugs	\$10 Copay Generic \$250 Single/\$750 Family annual deductible (waived for Generic) then: 20% up to \$100 each Preferred Brand 20% up to \$200 each Non-preferred Brand Mail Order Available up to 3 month supply
Emergency Room	\$150 Copay 1st visit then Covered at 80% after deductible
Urgent Care	\$50 Copay
Annual Deductible	\$750 Single/\$2,250 Family
Out-of-Pocket Maximum	\$3,750 Single/\$7,500 Family
Inpatient Care	Covered at 80% after deductible
Outpatient Care	Covered at 80% after deductible
Routine Vision Care	\$25 Copay (1 per calendar year)
Vision Hardware	Covered at 100% (no deductible) up to \$150

Preventive care is covered at 100%. Preventive care is based on the US Preventive Taskforce recommended services and Preventive Services for Women as required by Healthcare Reform.

Dental Plan

www.medcost.com | 800-795-1023

Your dental plan is provided by MedCost and allows you to use the dentist of your choice. Since there is no network, you may be billed for any amount over the allowed charge. Most dentists will file the claims for you as a courtesy.

LEVEL OF COVERAGE	IN-NETWORK	OUT-OF-NETWORK
Single/Family Deductible		\$50/\$150
Benefit Maximum Year		\$2,000
Orthodontia Maximum Lifetime		\$1,500 (\$500 per year)
Preventive Care		100%
Basic Care		80% after deductible
Major Care		50% after deductible
Orthodontia		50% (children only ages 6-19)

Timely and late entrants will be subject to a 6 month benefit waiting period for basic services and a 12 month wait for all major and orthodontic services. Please note: This applies to employees and dependents.

Life Insurance

www.standard.com/services | 800-368-1135

- 100% Employer paid benefit of 1.5 x salary, up to a maximum of \$200,000 for all active employees
- Includes voluntary option for Spouse and Dependent life benefit of \$5,000
- Benefits reduce by 35% at age 65, 60% at age 70 & 75% at age 75

Short Term Disability

www.standard.com/services | 800-368-1135

- 100% Employer-paid
- Benefit begins after 29 days of disability for accident or illness
- Weekly benefit is 66.7% of your salary to a maximum of \$1,000
- Benefit period is 26 weeks including 29 day elimination period

Long Term Disability

www.standard.com/services | 800-368-1135

- 100% Employer-paid
- Benefit begins after 180-day elimination period
- Monthly benefit is 66.7% of your salary to a maximum of \$5,000
- Benefit period is to Social Security Normal Retirement Age

Additional Employee Benefits

- Employer Paid Annual Leave
- Employer Paid Sick Leave
- Employer Paid Holidays (12 Days Per Year)
- Employer Paid Civil Leave
- Shared Leave
- Overtime Pay, On Call Pay, and Holiday Premium Pay
- Employer Paid Longevity Bonus After Three Years
- Paid Uniforms and/or Cleaning Allowance
- Employer Paid Career Development Educational Assistance

Additional Employee Benefits Continued

- Vertical Career Ladder opportunities
- In Grade Career Ladder opportunities for qualified education and certification accomplishments
- “Pay for Performance” Merit Pay Plan subject to annual funding approval
- NC Local Government Employees’ Retirement System
- NC 401(k)
- Employee Service Awards Program
- Employee Assistance Program with Legal Assist, Financial Assist, and ID Theft Protection and Recovery
- Working on Wellness Program Participation Incentives
- Acceptance of qualified transferred sick leave from other NC governmental entities
- Leave accrual rates based on approved aggregate years of NC government qualified service
- Local Government Employees Federal Credit Union Eligibility