



New Hanover County Government – Employee Benefits Summary

New Hanover County is pleased to offer a comprehensive benefit package supporting our commitment to employee health and well-being.

Medical Insurance – New Hanover County provides exceptional medical benefits through Blue Cross Blue Shield NC with a choice of two medical plans, *Base or Buy-Up*. Employees can get a Preferred Rate by completing a Health Risk Assessment through the Wellness on-site clinic. Retired Military can elect a Tricare Supplement.

Dental Insurance – New Hanover County also offers dental insurance through Delta Dental. In Network benefits include two cleanings per year and full x-rays once per year. It offers a \$1,000 Orthodontia benefit for children under 19 years of age.

Retirement – Eligible employees become members of the North Carolina Local Government Employees' Retirement System (NCLGERS). Contributions are paid by the employee and New Hanover County at a rate determined by the State Department of the Treasurer, Retirement Systems Division. Employees are vest after 5 years of contributing.

Long Term Disability is provided and paid 100% by New Hanover County. Benefits are effective on the 91st day of the employee's disability, and can continue up to two years. The plan pays 60% of your gross income.

Additional Benefits

Hospital Gap Plan – Employees may elect this coverage to help with out of pocket cost for an in-patient or out-patient stay in the hospital.

Flexible Spending Accounts – This benefit allows you to set aside pre-tax dollars to pay for qualified non-reimbursable health expenses or day care expenses.

Vision Plan – This benefit assists with eye exams, glasses, and/or contact lenses.

Allstate Cancer Insurance – This plan pays benefits directly to the employee for surgery and cancer related treatments, including an initial diagnosis benefit of \$1,000. You can receive \$25 annually for completing a cancer screening test.

Allstate Accident Insurance – This plan provides coverage for accidents and accidental death. It also includes a wellness benefit that pays \$100 each for up to two doctor and/or dental visits per year.

Short Term Disability is guaranteed issue for new hires and is offered as income replacement in the event of the employee's short term accident or illness. Benefits are effective the 1st day of an accident and the 8th day of an illness, and can continue up to 13 weeks. The plan pays 70% of your gross income and is non-taxable. Rates vary based on age and salary.

Voluntary Life Insurance Plans – Term Life and Accidental Death insurance plans are guaranteed issue for new hires and their dependents.

Legal Shield – This plan offers legal advice and identity theft protection for employees, spouses, significant others, and dependents.

Deferred Compensation - New Hanover County offers membership in the State 401(k) plan through Prudential as well as, two 457(b) plans through Nationwide Retirement System and AXA Equitable.

Critical Illness – Guaranteed issue for new hires, this plan pays an initial diagnosis benefit of \$10,000 for illnesses such as heart attack & Stroke.

Long Term Care- Guaranteed issue for new hires, this plan protects your savings from the high cost of elderly care. It pays a \$6,000/month benefit for up to a 6 year duration.