

Durham County Benefits At A Glance

County Benefit Package

Durham County employees who work at least 50% or more are eligible for the following benefit package:

- County Contributes a portion of the Employee Only, Medical Insurance coverage*
- County Contributes 100% of Employee Only Dental Insurance
- County Contributes 100% of Employee & Family Vision Insurance
- Life Insurance/Accidental Death & Dismemberment insurance at 1 times salary

Employees who work at least 52% or more receive a Co. contribution of 5% of salary to a deferred compensation plan

Other Voluntary Products Available

- Dependent Health Insurance (County contributes a portion of the cost)
- Dependent Dental Insurance
- Additional Life Insurance for self, spouse or dependents
- Short Term Disability
- Long Term Disability
- Hospital Confinement Insurance
- Long Term Care Insurance
- Legal Insurance
- Whole Life Insurance
- Accident Insurance
- Flexible Spending Accounts (Healthcare, Dependent Care, Parking and Transportation)

<p style="text-align: center;">Medical</p> <ul style="list-style-type: none"> • Provided by Aetna • Co-pays range from \$15 to \$50 • Preventative visits covered 100% • Individual deductibles range from \$750 to \$1,500 • Urgent Care co-pays range between \$15 and \$30 • *County pays 100% of the Employee Only Medical insurance coverage for those employees who have gotten a Health Risk Assessment. The County pays a pro-rated share of this benefit package for part-timers. <small>Health Risk Assessment (HRA) includes a fasting blood draw, biometrics and a health history</small> 	<p style="text-align: center;">Dental</p> <ul style="list-style-type: none"> • Provided by Reliance Standard Insurance Co • Annual Benefit Maximum is \$1,500 • No Deductible • 100% Coverage for first \$400 of charges • 80% Coverage up to remaining \$1,100 of charges • \$350 rollover credit available if less than \$900 is used in the plan year • Maximum rollover unlimited • County pays 100% of the Employee Only premium • The County pays a pro-rated share of this benefit package for part-timers.
<p style="text-align: center;">Pharmacy</p> <ul style="list-style-type: none"> • Provided by CVS/Caremark • Co-pay for Generics is \$0—\$10 • Co-pays for Preferred and Non-Preferred Brands range between \$30 and \$45 • 90-Day supply available through mail order or retail pharmacy • Lower copays for <u>generic</u> maintenance medications when dispensed at CVS store or through mail order • The cost is included in the medical insurance premiums 	<p style="text-align: center;">Vision</p> <ul style="list-style-type: none"> • Provided by Superior Vision • Eye Exam - \$15 co-pay / Materials—\$15—\$25 co-pay • Eligible for eye exam and materials once every 12 months • County pays 100% of premiums for Employee and all eligible family members • The County pays a pro-rated share of this benefit package for part-timers.



Health Insurance Rates (rates are pro-rated for part-time employees)

Pre-Tax Paycheck Deduction for Employees who Completed the Health Risk Assessment			
Employee Only	Employee & Spouse	Employee & Child(ren)	Family
\$0.00	\$71.61	\$49.75	\$117.36

Health Insurance Rates (rates are pro-rated for part-time employees)

Pre-Tax Paycheck Deduction for Employees who Did NOT Complete the Health Risk Assessment			
Employee Only	Employee & Spouse	Employee & Child(ren)	Family
\$20.00	\$91.61	\$69.75	\$137.36

Dental Insurance Rates (rates are pro-rated for part-time employees)

Pre-Tax Paycheck Deduction			
Employee Only	Employee & Spouse	Employee & Child(ren)	Family
\$0.00	\$31.11	\$26.53	\$45.29

Vision Insurance Rates (part-time employees pay a pro-rated portion of County's costs)

Pre-Tax Paycheck Deduction			
Employee Only	Employee & Spouse	Employee & Child(ren)	Family
The County pays the entire cost of the vision plan for employees and their dependents.			

