

# 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;"><b>Medical</b></p> <ul style="list-style-type: none"> <li>• Provided by Cigna</li> <li>• Co-pays range from \$15 to \$30</li> <li>• Preventative visits covered 100%</li> <li>• Deductibles range from \$750 to \$1,500</li> <li>• Urgent Care co-pay - \$15</li> <li>• Cigna Telehealth Connection Service covered 100%</li> <li>• *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.</li> </ul> <p><small>Health Risk Assessment (HRA) includes a fasting blood draw, biometrics and a health history</small></p>	<p style="text-align: center;"><b>Dental</b></p> <ul style="list-style-type: none"> <li>• Provided by Reliance Standard Insurance Co</li> <li>• Annual Benefit Maximum is \$1,500</li> <li>• No Deductible</li> <li>• 100% Coverage for first \$400 of charges</li> <li>• 80% Coverage up to remaining \$1,100 of charges</li> <li>• \$350 rollover credit available if less than \$900 is used in the plan year</li> <li>• Maximum rollover unlimited</li> <li>• County pays 100% of the Employee Only premium</li> <li>• The County pays a pro-rated share of this benefit package for part-timers.</li> </ul>
<p style="text-align: center;"><b>Pharmacy</b></p> <ul style="list-style-type: none"> <li>• Provided by CVS/Caremark</li> <li>• Co-pay for Generics is \$0 - \$10</li> <li>• Co-pays for Preferred and Non-Preferred Brands range between \$30 and \$60</li> <li>• 90-Day supply available through mail order or retail pharmacy</li> <li>• Lower copays for <u>generic</u> maintenance medications when dispensed at CVS store or through mail order</li> <li>• The cost is included in the medical insurance premiums</li> </ul>	<p style="text-align: center;"><b>Vision</b></p> <ul style="list-style-type: none"> <li>• Provided by Superior Vision</li> <li>• Eye Exam - \$15 co-pay / Materials—\$15 co-pay</li> <li>• Eligible for eye exam and materials once every 12 months</li> <li>• County pays 100% of premiums for Employee and all eligible family members</li> <li>• The County pays a pro-rated share of this benefit package for part-timers.</li> </ul>



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

<b>Pre-Tax Paycheck Deduction for Employees who Completed the Health Risk Assessment</b>			
Health Risk Assessment (HRA) includes a fasting blood draw, biometrics and a health history			
<b>Employee Only</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Child(ren)</b>	<b>Family</b>
\$0.00	\$71.61	\$49.75	\$117.36

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

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

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

<b>Pre-Tax Paycheck Deduction</b>			
<b>Employee Only</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Child(ren)</b>	<b>Family</b>
\$0.00	\$31.11	\$26.53	\$45.29

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

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

