



# CARTERET COUNTY GOVERNMENT EMPLOYEE BENEFITS AUGUST 2024 – JULY 2025

\* For more comprehensive benefit information, see the CCG Benefit Guide found on [Benefitfirst](#).

## MEDICAL INSURANCE

- Coverage is through Blue Cross/Blue Shield of NC ([www.bcbsnc.com](http://www.bcbsnc.com)).
- Health Savings Account (HSA) is available with Base Plan (HDHP). Pre-tax savings for medical, dental & vision expenses.
- Waiver of Coverage Incentive - \$75/pay period (based on 24 pay periods) to waive medical insurance coverage. Employee must provide proof of alternate insurance.
- Dependent/spouse coverage can be purchased at the listed premiums.

	Base Plan - HDHP w/HSA	Buy Up Plan - Blue Options PPO
<b>Employee Only</b>	Paid by County (\$645.51)	\$ 62.50/pay period
<b>Employee/Spouse</b>	\$ 450.00/pay period	\$ 650.00/pay period
<b>Employee/Child</b>	\$ 100.00/pay period	\$ 175.00/pay period
<b>Employee/Child(ren)</b>	\$ 150.00/pay period	\$ 262.50/pay period
<b>Employee/Family</b>	\$ 550.00/pay period	\$ 962.50/pay period

## DENTAL INSURANCE

- Coverage is through Ameritas Life ([www.ameritas.com](http://www.ameritas.com)).
- Premium paid by employee:

	Base Plan	Buy Up Plan
<b>Employee Only</b>	Paid by County (\$ 29.24)	\$ 7.66/pay period
<b>Employee/Spouse</b>	\$ 15.00/pay period	\$ 33.66/pay period
<b>Employee/Child(ren)</b>	\$ 14.46/pay period	\$ 44.00/pay period
<b>Employee/Family</b>	\$ 29.40/pay period	\$ 70.02/pay period

## VISION INSURANCE

- Coverage is through Community Eye Care ([www.cecvision.com](http://www.cecvision.com)).
- Premium paid by employee:

<b>Employee Only</b>	Paid by County (\$6.33)
<b>Employee/Spouse</b>	\$ 2.98/pay period
<b>Employee/Child(ren)</b>	\$ 3.04/pay period
<b>Employee/Family</b>	\$ 6.17/pay period

## NORTH CAROLINA GOVERNMENT EMPLOYEES RETIREMENT SYSTEM

- Employee is required to contribute 6% of salary.
- County contributes 13.6% of equivalent salary for regular employees and 15.1% for LEO.
- Employee is vested after five (5) years of service.
- Retirement has a built-in death benefit for those employees who have been contributing to the Retirement System for one year or more. The amount paid to the beneficiary is equal to the employee's annual salary (no less than \$25,000 and not to exceed \$50,000).
- <https://orbit.myncretirement.com>

## **401(k)/457(b) PLANS**

- Administered by Empower.
- Information Hotline 1-866-NCPlans or visit <https://participant.empower-retirement.com>
- County contributes 5% of equivalent salary for employees to 401(k).
- Employee may contribute as follows: Traditional, Roth, or a combination of both.
- Up to 80% of gross salary or \$23,000.
- Employees over age 50 may contribute an additional \$7,500 annually.
- Employees also have the option to enroll and contribute to 457(b) Plan.

## **GROUP LIFE INSURANCE**

- Coverage is through Standard Insurance Company.
- County pays for \$15,000 in Life insurance and Accidental Death & Dismemberment coverage for employee.
- Line of Duty Benefit (Deputy Sheriffs, Detention Officers and Paramedics) - 100% of AD&D to a maximum of \$50,000.
- Supplemental insurance coverage is available for employee, spouse and children at an additional cost.
- Basic and Supplemental coverage may be ported or converted for employee, spouse, and children at termination or retirement.

## **EMPLOYEE ASSISTANCE PROGRAM**

You, your dependents, and all household members have access to Master's degree level clinicians 24/7 by phone, email, text or chat to receive plan information, referrals for support groups, network counselors and community resources. You can access this through [www.healthadvocate.com/standard3](http://www.healthadvocate.com/standard3) or by calling 888-293-6948.

## **NC LOCAL GOVERNMENT FEDERAL CREDIT UNION/CIVIC CREDIT UNION**

All employees are eligible to join the Local Government Federal Credit Union. A pay stub is required as proof of employment.

Locations:	5073 Executive Drive (Hwy 24 & 70) Morehead City, NC 28557 Phone: 252-247-6188	1900 Live Oak Street Beaufort, NC 28516 Phone: 252-728-0027
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## **SUPPLEMENTAL INSURANCE (OPTIONAL)**

- Supplemental insurance is available through Standard Supplemental Insurance: Accident & Critical Illness (Includes Cancer).
- Supplemental Short-Term & Long-Term Disability insurance is available through Standard Insurance Company.

## **MEDICAL AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (OPTIONAL)**

- Coverage is through Interactive Medical Systems (IMS) beginning 8/1/2024 ([www.imps-tps.com](http://www.imps-tps.com))
- A Flexible Benefits Plan to work in conjunction with other benefits to save tax dollars.
- Maximum Annual Medical Contribution - \$3,200.
- Maximum Annual Dependent Care Contribution - \$5,000 per household (\$2,500 if married, filing separately).

## **SPORTS CENTERS**

Area Sports Centers that offer discounts/waived fees to Carteret County Government employees.

- Aquatic & Wellness Center – Cape Carteret
- Sports Center – Morehead City

## **CCATS**

- Enjoy Carteret County Area Transportation System, CCATS, free of charge as a County Government employee! All employees ride free throughout the County during regular service hours. Reservations are required – just call 252.240.1043 Option 3 for scheduling. Also, enjoy weekday service to the Raleigh/Durham area on our DownEast Express. Employees ride free with only a \$25/person fee each way for your spouse or children 13 years or older! Reservations are available at 252.648.7879.

## **SECTION 125 CAFETERIA PLAN**

- The County operates certain benefits under the Section 125 Cafeteria Plan to provide Federal, State and FICA tax breaks to the employee. The following programs fall under this plan: medical/dental/vision insurance, medical spending and childcare spending.