



2024 Employee Benefits Presentation

PLAN YEAR JULY 1, 2024 – JUNE 30, 2025



Agenda

- 2024-2025 plan year benefits overview
- How do I enroll?
- Details on plan options
- Communication and resources



2024-2025 Plan Year Benefits Overview

- Our Medical, Dental, and Vision Plans will be administered by BCBS of NC
- Employer Paid Life and AD&D Insurance through USABLE
- Voluntary Benefits from USABLE
 - Voluntary Dependent Basic Life
 - Voluntary Life and AD&D
 - Voluntray Short Term Disability



When Do You Need to Enroll?

Open Enrollment:

- Open enrollment will run from **April 29th, 2024 – May 10th, 2024**.
- This will be a **passive** open enrollment, meaning it is not mandatory for employees to make their elections. Previous elections will automatically rollover to the next plan year.

New Hires:

- You and your dependents become eligible to enroll in Graham County benefits on the first of the month following 60 days of full time employment with the County.
- If you do not enroll in benefits when initially eligible, you will need to wait until the next open enrollment period the following year to enroll.



How to enroll in your benefits

- Review all of the Graham County benefit highlights and costs.
- Determine your coverage elections, i.e. employee only, employee + spouse, employee + children, employee + family for each line of coverage.
- Become familiar with the Graham County's Benefits Guide and listen to this entire presentation to become most familiar with your benefit options.
- Complete an enrollment form with your elections for the 2024 plan year.



Cafeteria Plan – Section 125

A **Cafeteria (or Section 125) Plan** allows you to pay for certain benefits with ***pre-tax* income**. The premiums are deducted from your pay before your taxes are calculated, reducing your taxable income. **Graham County's Cafeteria Plan includes:** Medical/Vision and Dental.

Because the IRS governs the pre-taxing of benefits, your benefit elections and payroll deductions are binding for the entire plan year (July 1 – June 30) unless you experience a Qualifying Event

Qualifying Status Changes Include:

- Marriage or divorce
- Birth or adoption of a child
- Death of spouse or dependent
- Change in work status or employment status of you, your spouse or dependent (full-time to part-time, termination, new job, etc.)
- A dependent no longer qualifies for coverage
- Unpaid leave of absence by you or your spouse
- Significant change in health coverage due to you or your spouse's employment
- Loss of health coverage due to residence or worksite change for you, your spouse, or dependent

You have 31 days from the date of the life event to submit an enrollment change form and documentation of the event to HR. If you pass your 31 day window, you must wait until the next annual enrollment period to make a change to your elections.



Communication: Employee Benefit Guide

MEDICAL BENEFITS

Entered by BlueCross BlueShield of North Carolina will be our medical plan provider. Review the chart below for the details of the plan. The amount you will pay for the medical service listed.

	IN-NETWORK	OUT-OF-NETWORK
Maximum	Unlimited	Unlimited
Co-insurance	\$1,500 single / \$3,000 family	\$3,000 single / \$6,000 family
Out-of-Pocket Maximum	\$4,500 single / \$9,000 family	\$9,000 single / \$18,000 family
Cost-Sharing	20%	50%
Copay	\$25 copay	50% after deductible
Out-of-Pocket Maximum	\$50 copay	50% after deductible
Primary Care (Physicians)	No Charge	30% after deductible
Specialty Care (Physicians, MRIs)	20% after deductible	50% after deductible
Prescription Drugs	\$300 copay	\$300 copay
Out-of-Pocket Maximum	20% after deductible	50% after deductible
Out-of-Pocket Maximum	20% after deductible	50% after deductible
Out-of-Pocket Maximum	\$50 copay	\$100 copay
Out-of-Pocket Maximum	20% after deductible	20% after deductible
USE SERVICES	20% after deductible	50% after deductible
Office visit: \$10 copay; Other outpatient: 20% after deductible		50% after deductible
Copay	\$25 copay	50% after deductible
Copay	20% after deductible	50% after deductible
Copay	\$50 copay	50% after deductible
Copay	\$50 copay	50% after deductible
Copay	20% after deductible	50% after deductible

LIFE INSURANCE

LIFE AND AD&D INSURANCE INSURED BY USABLE

Graham County offers eligible employees Basic Life and AD&D insurance at no cost. Basic Life coverage for dependents is also available at an additional cost. Life Insurance creates an instant estate for remaining family members helping them pay for medical, food, clothing, education, and final expenses.

EMPLOYER PAID	HOW IT WORKS	EMPLOYEE LIFE AND AD&D BENEFIT
Life	Your beneficiaries receive the benefit if you pass away	\$25,000
AD&D	Your beneficiaries receive this benefit if your death is accidental. You may receive an amount up to this benefit if you are seriously injured in an accident. Benefits will be reduced to 65% at age 65, to 50% at age 70, to 20% at age 75, and terminates at your death.	\$25,000
DEPENDENT LIFE	\$5,000	
Life birth to 6 months: \$500 6 months to age 20 if unmarried and not working full time: \$5,000		
DEPENDENT LIFE MONTHLY		\$2.15

Graham County 2024 BENEFITS ENROLLMENT

USABLE Life



Medical Plan

	PPO	
	IN-NETWORK	OUT-OF-NETWORK
Lifetime Benefit Maximum	Unlimited	
Annual Deductible	\$1,500 single / \$3,000 family	\$3,000 single / \$6,000 family
Annual Out-of-Pocket Maximum	\$4,500 single / \$9,000 family	\$9,000 single / \$18,000 family
Coinsurance	20%	50%
DOCTOR'S OFFICE		
Primary Care Office Visit	\$25 copay	50% after deductible
Specialist Office Visit	\$50 copay	50% after deductible
Preventive Care (routine exams, screening, immunizations)	No Charge	30% after deductible
Diagnostic Test & Imaging (x-ray, blood work, CT/PET scans, MRIs)	20% after deductible	50% after deductible
HOSPITAL SERVICES		
Emergency Room	\$300 copay	\$300 copay
Inpatient	20% after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible
Urgent Care	\$50 copay	\$100 copay
Ambulance Service	20% after deductible	20% after deductible



BENEFIT PLAN	TOTAL MONTHLY PREMIUM	COUNTY MONTHLY CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION
Employee	\$927.00	\$927.00	\$0.00
Employee + Spouse	\$2,027.00	\$927.00	\$1,100.00
Employee + Child(ren)	\$1,927.00	\$927.00	\$1,000.00
Family	\$2,827.00	\$927.00	\$1,900.00

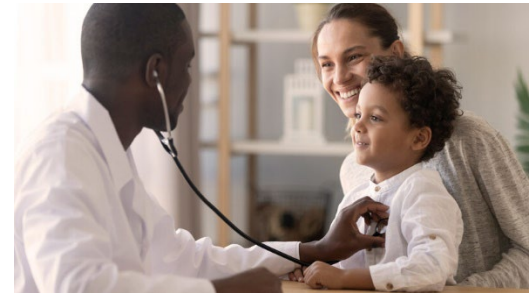
NO COPAY for 3 Primary Care visits/year
 Your copay is waived for your first 3 primary care visits. To obtain this benefit, **you must register** your Primary Care Physician (PCP) on BlueConnectNC.com



Preventive Care

Covered 100% at your in-network provider's office:

- ✓ Well baby and well child care
- ✓ Routine physicals
- ✓ Routine screening tests
- ✓ Immunizations



For a list of covered preventive care services:

www.bcbsnc.com/preventive

* Preventive care services received from an in-network provider in an office-based, outpatient or ambulatory surgical setting or urgent care center are covered at 100%. For a list of covered preventive care services refer to your benefit booklet or www.bcbsnc.com/preventive. Certain preventive care procedures are only covered in-network. Gynecological exams, cervical cancer screening, ovarian cancer screening, screening mammograms, colorectal screening, bone mass measurement, newborn hearing screening and prostate specific antigen tests (PSAs) are covered out-of-network at 70% after you meet your deductible.



Telemedicine – Teladoc



Teladoc provides a national network of U.S. board-certified doctors available 24/7/365 to resolve many of your medical issues. It's quality care when you need it at a price you can afford.

PPO Plan

\$10 Copay / Visit

3 ways to sign up today

So it is ready when you need it!



Download the Teladoc app
on your smartphone or tablet and follow
the steps to activate your account



Call 1-800-Teladoc (835-2362)



Go to [BlueCrossNC.com/Teladoc](https://www.bluecrossnc.com/teladoc)
and click "Get Started Now"

Talk to a Doctor Anytime

Less than a doctor visit, urgent care and ER visit.

Get the care you need

Acute Care

- ⇒ Allergies
- ⇒ Cold, cough or flu
- ⇒ Diarrhea
- ⇒ Ear Problems
- ⇒ Fever
- ⇒ Headache
- ⇒ Insect bite
- ⇒ Nausea and vomiting
- ⇒ Sinus problems
- ⇒ Sore throat
- ⇒ Urinary problems
- ⇒ And more

Behavioral Health

- ⇒ Addictions
- ⇒ Anxiety
- ⇒ Depression
- ⇒ Grief and loss
- ⇒ Relationship issues
- ⇒ And more



Choose the therapist who best
fits your needs



Schedule an appointment
seven days a week

Dermatology

- ⇒ Acne
- ⇒ Alopecia
- ⇒ Bruises
- ⇒ Cold sores
- ⇒ Eczema
- ⇒ Psoriasis
- ⇒ Rashes
- ⇒ Rosacea
- ⇒ Skin Infections
- ⇒ Warts



Prescription Drug Plan



	PHARMACY COPAYS
	In-Network & Out-of-Network
Retail (30-day Supply)	
Tier 1	\$10 Copay
Tier 2	100% up to \$75 maximum
Tier 3	100% up to \$75 maximum
Tier 4	100% up to \$150 maximum
Tier 5	100% up to \$150 maximum
Mail-order (90-day Supply)	
Tier 1	\$30 Copay
Tier 2	100% up to \$225 maximum
Tier 3	100% up to \$225 maximum
Tier 4	100% up to \$450 maximum
Tier 5	100% up to \$450 maximum

Mail Order: Amazon Pharmacy MedsYourWay™

You can choose to get your home delivery prescription(s) through Amazon Pharmacy. With Amazon Pharmacy, you will also have access to MedsYourWay™ drug discount card pricing.

Two Ways to Save

You can purchase using either your insurance copay or integrated MedsYourWay Discount price. Eligible purchases count toward your deductible and/or out-of-pocket maximum regardless of how you pay.



Start saving today

Sign up www.amazon.com/bluecrossNC.

Amazon Pharmacy Customer Care: 855-963-4546
M - F 8am - 10pm and Sat - Sunday 10am - 8pm EST.



SurgeryPlus – Surgery Center of Excellence

SurgeryPlus provides you with access to excellent and affordable care for many planned surgical procedures.

As member of the North Carolina Health Insurance Pool (NCHIP), when you enroll in your employer medical benefits, you and your enrolled dependents were enrolled in the benefit as part of your medical coverage.

Your benefit coverage:

If you are enrolled in the PPO plan, your SurgeryPlus benefit covers your surgery at 100%.

The Surgery Plus Difference



Excellent Care

Access to our network of thousands of highly qualified surgeons



Impactful Savings

Your surgery will be at little or no cost to you when you use your SurgeryPlus benefit



Guided Support

Your personal Care Advocate will support you every step of the way through your care



**You deserve
excellent and
affordable
surgical care.
855.204.3922
[Surgeryplus.com](https://www.surgeryplus.com)**



NCHIP Member Contact Information

Email: NCHIP@SurgeryPlus.com

Phone: 833.423.2021



NCHIP Concierge Program

NCHIP Concierge Program

Key Benefits

- Convenient access to expert help
- Extended hours via phone or email
- Connects you with registered nurse support
- Assistance finding the best care and cost options
- Help making informed health care decisions
- Support for health issues
- Help with claims and billing

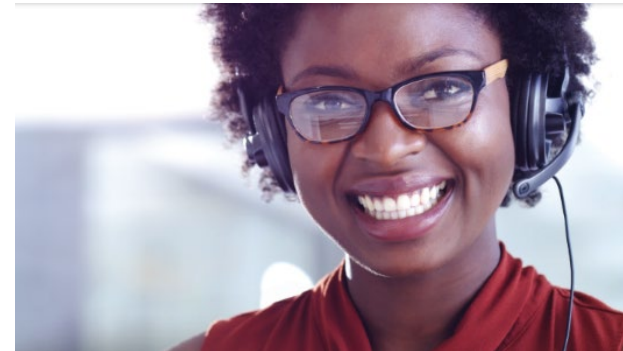
Connect with us

Call 1-800-795-9402

Monday-Friday, 8am—9pm EST

Or

Send secure email by logging in to
[BlueConnectNC.com](https://www.blueconnectnc.com)



WE'RE HERE FOR YOU

With personalized customer support



Rally Coins



Earn Rally Coins to Purchase Blue Rewards

You now have even more ways to earn rewards with Rally Coins. You can earn this virtual currency to spend in the portal, with lots of different ways to get fun products and discounts. Your wellness program also comes with Blue Rewards, where you can earn extra Coins for doing wellness activities and more!

- 1 Get an alert when an activity is waiting**
BCNC will notify you by mail, email and/or SMS about some of the activities in your package when you become eligible.
- 2 View your available activities**
Go to BlueConnectNC.com to access your wellness portal on Rally and see your available activities on the Blue Rewards page.
- 3 Select an activity to complete**
Read each activity and how to complete it to qualify for rewards.
- 4 Earn Rally Coins**
Once the activity is completed, Rally Coins will be deposited into your Coins Balance in the wellness portal
- 5 Enjoy your reward**
Cash in your Coins for discounts on fitness trackers and more, bid on rewards at auctions, use them to enter a sweepstakes or help a charity—all from your wellness portal

BlueRewards™





Dental Plan

SERVICES	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	\$25 per person; \$75 family limit	\$25 per person; \$75 family limit
Annual Benefit Maximum	\$1,000	\$1,000
Preventive Dental Services (cleanings, exams, x-rays)	100%	100%
Basic Dental Services (fillings, root canal therapy, oral surgery)	80% after deductible	80% after deductible
Major Dental Services (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	50% after deductible	50% after deductible

COVERAGE TIER	TOTAL MONTHLY PREMIUM	COUNTY MONTHLY CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION
Employee	\$26.64	\$13.32	\$13.32
Employee + One	\$53.29	\$13.32	\$39.97
Employee + Child(ren)	\$65.12	\$13.32	\$51.80
Family	\$99.74	\$13.32	\$86.42



Vision Plan

BLUE 20/20 PLAN	IN-NETWORK	OUT-OF-NETWORK
Eye Exam (every 12 months)	\$25 Copay	up to \$39
Frame Allowance (every 24 months)	\$150 Allowance	up to \$75
Lenses (every 12 months)		
Single Vision	\$25 copay	up to \$25
Bifocal	\$25 copay	up to \$39
Trifocal	\$25 copay	up to \$63
Lenticular	\$25 copay	up to \$63
Contact Lenses (every 12 months)		
Conventional	\$150 Allowance	up to \$120
Medically Necessary	\$0 copay	up to \$200



COVERAGE TIER	TOTAL MONTHLY PREMIUM	COUNTY MONTHLY CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION
Employee	\$5.89	\$5.89	\$0.00
Employee + Spouse	\$11.19	\$5.89	\$5.30
Employee + Child(ren)	\$11.78	\$5.89	\$5.89
Family	\$17.32	\$5.89	\$11.43



Basic Life and AD&D

Graham County provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance through US Able at **no cost** to eligible employees.

EMPLOYER PAID	HOW IT WORKS	EMPLOYEE LIFE AND AD&D BENEFIT*
Life	Your beneficiaries receive this benefit if you pass away	\$25,000
AD&D	Your beneficiaries receive this benefit if your death is accidental. You may receive an amount up to this benefit if you are seriously injured in an accident	\$25,000

Voluntary Dependent Basic Life

DEPENDENT LIFE	
Spouse	\$5,000
Children	Live birth to 6 months: \$500 6 months to age 26 (if unmarried and not working full time): \$5,000

DEPENDENT LIFE MONTHLY COST
\$2.15



Voluntary Life and AD&D



Active benefit-eligible employees have the opportunity to purchase additional Voluntary Life and AD&D insurance for yourself and your family.

Employee— Up to the lesser of 5x your annual earnings or \$200,000 in increments of \$10,000

- Guaranteed Issue: \$100,000

Spouse— Up to the lesser of 50% of your supplemental coverage or \$100,000 in increments of \$5,000

- Guaranteed Issue: \$30,000

Children— 6 Months to Age 26: \$5,000 or \$10,000. Live Birth to 6 Months: \$1,000

- Guaranteed Issue: \$10,000

AGE BAND	EMPLOYEE MONTHLY PREMIUM	SPOUSE MONTHLY PREMIUM*
	Per \$10,000 of coverage	Per \$5,000 of coverage
Under 30	\$1.10	\$0.55
30-34	\$1.30	\$0.65
35-39	\$1.90	\$0.95
40-44	\$2.40	\$1.20
45-49	\$4.00	\$2.00
50-54	\$5.90	\$2.95
55-59	\$10.90	\$5.45
60-64	\$15.90	\$7.95
65-69	\$17.30	\$8.65
70+	\$22.90	\$11.45
MONTHLY AD&D RATE PER \$1,000 OF BENEFIT		
All Ages		\$0.04
CHILD VOLUNTARY LIFE MONTHLY RATE		
\$5,000		\$0.80
\$10,000		\$1.60



Voluntary Short Term Disability



All active, full-time employees working at least 30 hours per week have the option to purchase voluntary short term disability insurance through US Able. Disability insurance provides protection for your paycheck if you become disabled and are unable to work do to and illness or injury.

HOW IT WORKS
You receive 60% of your income up to \$500 per week. Benefits begin after 30 days for illness or injury and continue for up to 13 weeks. Pre-Existing Condition: 12/12

EMPLOYEE AGE	MONTHLY RATE PER \$100 OF WEEKLY BENEFIT
Under 50	\$5.20
50-59	\$7.00
60+	\$11.60





NC 401(k) Plan



As a Graham County employee, you have access to the NC 401(k) Plan. This a retirement savings plan administered by the North Carolina Department of State Treasurer, and is available exclusively to North Carolina public employees who are actively contributing to one of the NC Retirement Systems. The NC 401(k) Plan includes but is not limited to the following benefits:

- Automatic Payroll Deductions.**
- There is no minimum contribution.**
- 100% Vesting.**
- Convenient Asset Consolidation.** The NC 401(k) allows rollovers from other retirement plans you may have from former employers, including 401(k), 401(a), 403(b), Governmental 457 and TSP plans, and some IRAs.
- Online retirement planning tools.** You may access your account 24/7. You may also access a host of retirement articles, interactive calculators and other resources at myNCPlans.com
- One-on-one help.** The NC 401(k) Plan has knowledgeable Retirement Education Counselors strategically located throughout North Carolina to help you get the most from your participation in the Plan.

To learn more please visit
myNCPlans.com
or
call 866-627-5267



Important Contact Information

BENEFIT	VENDOR	PHONE	WEBSITE/EMAIL
Medical	BlueCross BlueShield	800-795-9402	www.bluecrossnc.com
Telehealth	Teladoc	800-835-2362	www.teladoc.com
Dental	BCBSNC	888-487-5553	www.bcbsnc.com
Vision	BCBSNC	888-487-5553	www.bcbsnc.com
Life and AD&D	USABLE	800-370-5856	www.usablelife.com
Voluntary Life and AD&D	USABLE	800-370-5856	www.usablelife.com
Voluntary Short Term Disability	USABLE	800-370-5856	www.usablelife.com



Thank you!

The information contained in this presentation should in no way be construed as a promise or guarantee of employment or benefits. The company reserves the right to modify, amend, suspend, or terminate any plan at any time for any reason. If there is a conflict between the information in this presentation and the actual plan documents or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from Human Resources.