



# Guilford County Benefit Enrollment Guide

2024



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# A Message from HR at Guilford County, NC

Dear Guilford County Employees,

At Guilford County, we have always put the health and well-being of our employees and the communities we serve as our highest priority. We are excited to share our employee benefits program for the 2024 plan year! Offering a comprehensive and competitive benefits package is just one way we strive to provide our employees with a rewarding workplace. Our health plan continues to be very competitive among employers in the marketplace. At the same time, like the rest of the country, The County has experienced rising health care and prescription drug costs. Regardless, we remain committed to providing quality healthcare that supports you and your family's needs and keep costs as low as possible.

The Employee Benefits Guide is designed to help you make informed benefits choices during Open Enrollment. It highlights your options and key program features to consider when you enroll so you can make the best choice for yourself and your family.

We are confident that our people are the reason behind our successes. Providing you with quality, competitive benefits and wellness programs is an expression of our appreciation for your hard work and unwavering dedication.

We believe your health matters. Each year, unhealthy behaviors impact us all through increased medical claims, lost workdays, and decreased quality of life. We cannot operate successfully without a healthy workforce. Adopting behaviors that help actively manage your health is how you can make a difference for yourself, your family, and Guilford County.

Let us work together to make this our healthiest and most productive year yet.

At Guilford County, NC we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also view overviews of our benefit plans by accessing our website, <https://myguilford.sharepoint.com/sites/GCHR-Benefits/SitePages/2024-Open-Enrollment.aspx>

**Open Enrollment: Monday, October  
23rd to Monday, November 6th**

# Eligibility

## Eligible Employees:

You may enroll in the Guilford County Employee Benefits Program if you are in a budgeted, benefitted position working at least 20 hours per week.

## Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided and approved by United Healthcare. Children may include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship.

## When Coverage Begins:

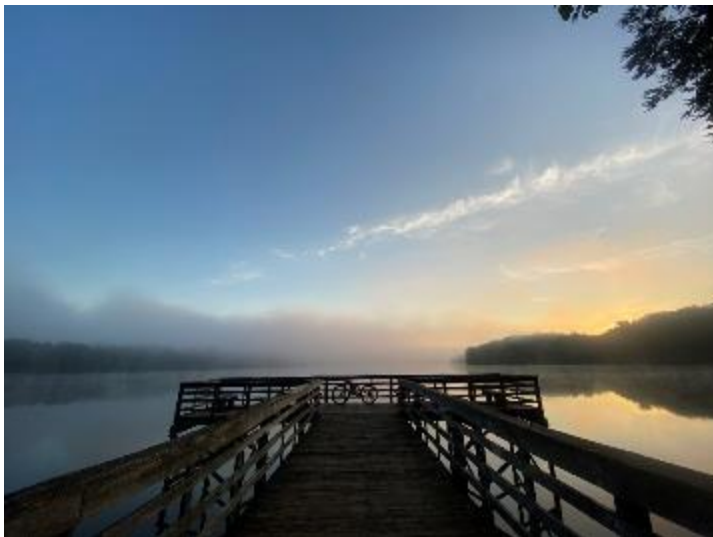
The effective date for your benefits is January 1, 2024, or for new hires, the first Sunday following receipt of your first paycheck. All elections are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a family status change event.

## Open Enrollment:

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

1. Add, change, or delete coverage
2. Add, or drop dependents from coverage
3. Enroll, or re-enroll in dependent or health care flexible spending accounts. To continue your FSA benefits, you must re-enroll each plan year.

**\*\*\*If you do not make your 2024 benefit elections, you will automatically be defaulted to your prior year elections, except for the FSA, which will default to zero (\$0) elections.**



## Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e., birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)
- Change in Medicaid status

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.



# Medical

Provided by United Healthcare



Guilford County is pleased to provide eligible employees and dependents with a comprehensive medical and prescription drug plan through United Healthcare. For your reference, we have highlighted some of the most frequently used benefits on the following pages but encourage you to review the Summary of Benefits & Coverage or Summary Plan Description for complete details on out of network benefits, exclusions, limitations, and pre-authorization requirements.

## Network Provider/Facility Search

**Make sure that your provider or facility is in-network.**

To locate a network provider, follow the steps below or call 888-332-8885. You can also access the preventative care link: [www.uhc.com/health-and-wellness/preventive-care](http://www.uhc.com/health-and-wellness/preventive-care).

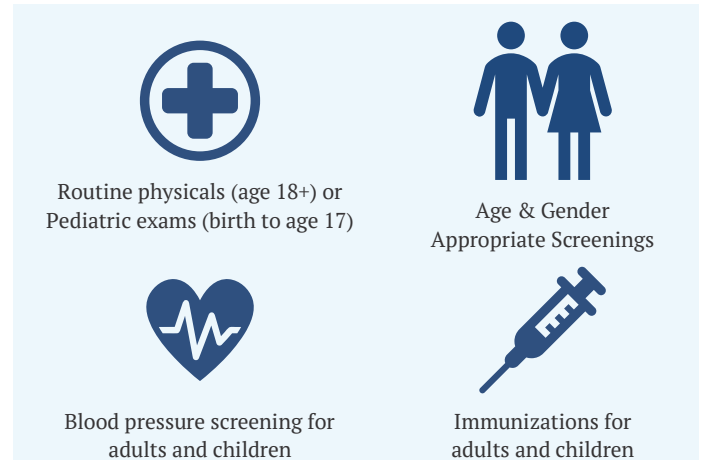
1. Go to [www.myuhc.com](http://www.myuhc.com)
2. Go to Find Care & Costs to find a network PCP, specialist, clinic, hospital or lab
3. You can see patient ratings and compare cost estimates before you choose a provider
4. UnitedHealth Premium Care program uses national, evidence-based, standardized measures to evaluate physicians to help you locate quality providers! Look for the blue hearts to indicate a premium provider.

## Preventive Care

You and your family have access to a wide range of preventive services under the Affordable Care Act. These services are 100% covered by your medical plan when using in-network providers. For more details about the covered services please visit

[www.healthcare.gov/coverage/preventive-care-benefits](http://www.healthcare.gov/coverage/preventive-care-benefits).

**Common preventive services include:**



## Member Service Portal

Your medical carrier's member portal is your access to secure, personalized services with interactive health tools built around you, your benefits, and your health. Access the UnitedHealthcare portal at [www.myuhc.com](http://www.myuhc.com).

Once you are registered your personal health information will be available to you 24/7, including:

- Finding care
- Managing prescriptions
- Managing claims
- Staying healthy
- Getting coverage and cost details






Need your health data on the run? Download your free carrier app from the App Store or Google Play. Use your mobile device to search for doctors, hospitals and more! Just search for UnitedHealthcare.

## Prescription Drug Formulary

There are slight changes to the Pharmacy formulary every six months. If the current prescription drug you are taking is impacted with this change, you will be notified by United Healthcare. You can talk to your doctor about lower cost alternatives that work the same as your current medicine and ask about a medical necessity "prior authorization".

## What Are My Options For Care?

You have many options for how and where you can receive care through your UnitedHealthcare medical plan. But which one is best for your situation? Use the chart below to help you decide and see the benefit grid on the next page for service costs.

Care Center	What is it?	What can they treat?
<b>Doctor on Demand</b> 	<ul style="list-style-type: none"> <li>Staffed by registered nurses</li> <li>Resource for guidance during natural catastrophes or health outbreaks</li> <li><b>Available 24/7/365 days a year at NO COST</b></li> </ul>	<ul style="list-style-type: none"> <li>Answer general questions like “how long should I ice my sprained ankle?”</li> <li>Give advice/referrals of where to go for treatment e.g. ER or primary care doctor</li> </ul>
<b>Telemedicine / Virtual Visits</b> 	<ul style="list-style-type: none"> <li>Convenient, low cost option for treating common, non-urgent health concerns</li> <li>A doctor will diagnose the issue over the phone and write a prescription, if necessary.</li> <li><b>Available 24/7/365 days a year, by web, phone or mobile app</b></li> </ul>	<ul style="list-style-type: none"> <li>Minor illnesses</li> <li>Minor infections</li> <li>Cold and flu symptoms</li> <li>Bronchitis</li> <li>Allergies</li> <li>Mental health</li> <li>Headaches/migraines</li> <li>And more...</li> </ul>
<b>Doctor's Office</b> 	<ul style="list-style-type: none"> <li>Routine care or treatment for a current health issue</li> <li>Your primary doctor knows you and your health history</li> <li>To manage your medications</li> <li>To refer you to a specialist</li> <li><b>Normally available Monday-Friday. Check with your provider for actual office hours.</b></li> </ul>	<ul style="list-style-type: none"> <li>Routine checkups and preventive services</li> <li>Immunizations</li> <li>Minor injuries, such as sprains</li> <li>Illnesses</li> <li>Manage your general health and chronic conditions</li> </ul>
<b>Urgent Care Clinic</b> 	<ul style="list-style-type: none"> <li>Treatment of non-life-threatening injuries or illnesses</li> <li>Staffed by qualified physicians</li> <li><b>Generally open night and weekends; some open 24/7</b></li> </ul>	<ul style="list-style-type: none"> <li>Cold and flu symptoms</li> <li>Minor accidents or falls</li> <li>Minor sprains or fractures</li> <li>Minor cuts and burns</li> <li>Vomiting, diarrhea</li> </ul>
<b>Emergency Room</b> 	<ul style="list-style-type: none"> <li>Immediate treatment for serious, life-threatening conditions.</li> <li>Ready to treat any critical situation</li> <li>Can be hospital-based or freestanding</li> <li><b>Available 24/7/365 days a year</b></li> </ul>	<ul style="list-style-type: none"> <li>Chest pain</li> <li>Difficulty breathing</li> <li>Severe abdominal pain</li> <li>Broken bones</li> <li>Head injuries</li> <li>Uncontrolled bleeding</li> <li>Seizures</li> <li>Coughing or vomiting blood</li> </ul>

Virtual Visits

Find A Doctor / Facility

UnitedHealthcare:

[www.myuhc.com/virtualvisits](http://www.myuhc.com/virtualvisits)

[www.myuhc.com](http://www.myuhc.com)

Or access on the UnitedHealthcare app

# Medical Insurance

## Medical Benefits

Guilford County, NC will continue to offer medical coverage through United Healthcare. The charts below are a brief outline of what is offered. Please refer to the summary plan description for complete plan details.

	UnitedHealthcare Insurance Company - PPO	
	In-Network Benefits	Out-of-Network Benefits
<b>Annual Deductible</b>		
Individual	\$500	\$1,500
Family	\$1,500	\$4,500
Coinsurance	80%	60%
<b>Maximum Out-of-Pocket*</b>		
Individual	\$5,000	\$10,000
Family	\$15,000	\$20,000
<b>Physician Office Visit</b>		
Primary Care	\$25 copay	60% after deductible
Specialty Care	\$50 copay	60% after deductible
Virtual Visit (24/7 Virtual Visit Providers – Optum Virtual Care, American Well, Doctor on Demand, Teladoc, & Walmart Health Virtual Care)	No charge; Covered 100%	Not Covered
<b>Preventive Care</b>		
Adult Periodic Exams	100%	60% after deductible
Well-Child Care	100%	60% after deductible
<b>Diagnostic Services</b>		
X-ray and Lab Tests	100% after deductible	60% after deductible
Complex Radiology (MRI, MRA, CT, PET)	80% after deductible	60% after deductible
Urgent Care Facility	\$45 copay	60% after deductible
Emergency Room Facility Charges	\$200 copay	\$200 copay
Inpatient Facility Charges	80% after deductible	60% after deductible
Outpatient Surgery at Non-Freestanding Facility	80% after deductible then \$150 copay	60% after deductible
Outpatient Surgery at Freestanding Facility	80% after deductible	60% after deductible
<b>Retail Pharmacy (30 Day Supply)</b>		
Calendar Year Deductible	\$25; waived for Tier 1	
Generic (Tier 1)	\$10 copay	\$10 copay
Preferred (Tier 2)	\$45 copay	\$45 copay
Non-Preferred (Tier 3)	\$60 copay	\$60 copay
Preferred Specialty (Tier 4)	\$75 copay	\$75 copay
<b>Mail Order Pharmacy (90 Day Supply)</b>		
Generic (Tier 1)	\$20 copay	\$20 copay
Preferred (Tier 2)	\$90 copay	\$90 copay
Non-Preferred (Tier 3)	\$120 copay	\$120 copay
Preferred Specialty (Tier 4)	\$150 copay	\$150 copay

# Prescription Drugs

Provided by United Healthcare

## Specialty Medications

Specialty medications require prior authorization and quantity limits may apply. Some specialty medications may qualify for third-party copayment assistance programs, which could lower your out-of-pocket costs for those products. For any such specialty medication where third-party copayment assistance is used, the member shall not receive credit towards their out-of-pocket maximum for amounts that are applied by a manufacturer coupon or rebate.

## Are My Drugs Covered?

There are thousands of drugs available today and more coming to the market every day. Many new drugs may cost more yet offer no additional health benefit. Our pharmacy program through United Healthcare, promotes medications with the greatest health care value, regardless of brand or generic status.

Some high-cost prescriptions will also require a prior authorization for first-time fills or refills in 2024.





# Virtual Visits

24/7 Virtual Visit Providers – Optum Virtual Care, American Well, Doctor on Demand, Teladoc, & Walmart Health Virtual Care

## Telehealth - UHC 24/7 Virtual Visits

Easy, fast doctor visits. All from the comfort of your own computer or mobile device.

Virtual Visits lets you get the care you need – including most prescriptions – for a wide range of minor conditions. UHC provides access to telehealth services as part of your medical plan. With virtual visits you do not have to schedule an appointment, drive to the doctor’s office, and then wait for your appointment. In fact, you do not even have to leave your home or office. Doctors can answer questions, make a diagnosis, and even prescribe basic medications when needed.

### With Virtual Visits, you get:

- Immediate doctor visits through live video.
- Your choice of U.S. board-certified doctors.
- Private, secure, and convenient online visits.



### Who are the doctors at Virtual Visits?

- U.S. board-certified.
- Mostly primary care physicians.
- Specially trained for online visits.

### When can you use Virtual Visits?

As always, you should call 911 with any emergency. Otherwise, you can access a provider with Virtual Visits whenever you have a health concern and don’t want to wait. Doctors are available 24 hours a day, seven days a week, 365 days a year.

Some of the most common uses include:

- Cold and flu symptoms such as a cough, fever, and headaches
- Sore throats
- Allergies
- Sinus infections
- Flu

Talk to a doctor today, tonight, anytime – 365 days a year. Just register today so you will be ready to use telehealth service when and where you need it.

**To get started, sign in at [myuhc.com/virtualvisits](https://myuhc.com/virtualvisits) or download the UnitedHealthcare app.**

# Guilford County's Wellness Initiatives

Whether your goal is to have more energy, lose weight, manage stress, or improve your diet, Guilford County's Wellness program can help you. We consider Wellness to be a vital part of our overall benefits program.

As healthcare costs continue to rise, we strive to offer competitive health benefits to take care of you and your family. A successful wellness program is a win-win – it means our employees are improving their lives, and we are one step closer to managing rising health insurance costs.

At Guilford County, we have always put the health and well-being of our employees as one of our highest priorities.



## Employee Wellness Center

- Strength Training Equipment
- Cardio Machines
- Group Exercise Room

## Virtual or In-Person Coaching

- Customized exercise plan
- Guidance on nutrition and planning
- Stretching to improve posture and performance

## Seminars

- Financial Wellness
- Mental Health Awareness

## Free On-Site Flu Vaccines

To assist employees with maintaining their preventive healthcare needs.

## Wellness Newsletters and Tips

## Rally Health through United Healthcare

This product is a website and mobile app to help you learn simple ways to take care of yourself – from being more active to eating better.





# Dental Insurance

Provided by Delta Dental



## Dental Benefits

Taking care of your oral health is a necessary component of long-term health and Guilford County is proud to partner with Delta Dental as we continue to offer you and your family a comprehensive dental and orthodontia program. With a focus on prevention, early diagnosis and treatment, dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventative services are covered at no cost to you and includes routine exams and cleanings, in network. You will only pay a small deductible and coinsurance for basic and major services.

When you visit a dentist in the Delta Dental PPO or Premier network, you will maximize your savings and receive the highest level of coverage. In-network dentists have agreed to reduced fees, which means you will not get charged more than your expected share of the bill. However, you can seek treatment from any dentist of your choice!

	Basic Dental Plan	Enhanced Dental Plan
	Schedule of Benefits	Schedule of Benefits
<b>Annual Deductible</b>		
Calendar Year Deductible	\$50 per person	\$50 per person/\$150 per family unit
Waived for Preventive Care?	Yes	Yes
<b>Annual Maximum</b>		
Calendar Year Maximum Benefit	\$500 per member	\$2,000 per member
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
<b>Orthodontia</b>		
Benefit Percentage	50%	50%
Adults (and Covered Full-Time Students, if Eligible)	Covered	Covered
Dependent Child(ren)	Covered	Covered
Lifetime Maximum	\$2,000	\$2,000



# Vision Insurance

Provided by Superior Vision

Sight, it's a beautiful thing and not to be taken for granted. Whether you want to be incognito and wear contact lenses or stand out in the crowd with the latest stylish frames, this vision plan has you covered. Guilford County has designed a vision plan that includes coverage for both an annual vision exam as well as vision hardware benefits. You should always use an in-network provider whenever possible to receive the highest benefit level.



	Vision Plan	
	In-Network	Out-of-Network
<b>Copay</b>		
Routine Exams (Every 12 months)	\$10 copay	Up to \$44 allowance
<b>Vision Materials</b>		
Lenses (Every 12 months) Single Vision Bifocal Vision Trifocal Vision	Covered every 12 months \$10 copay \$10 copay \$10 copay	Up to \$38 allowance Up to \$55 allowance Up to \$90 allowance
Contacts Covered in lieu of frames. (Every 12 months)	Elective contacts covered \$125 allowance every 12 months; plus a 20% off amount over allowance	Up to \$100 allowance
Frames (Every 24 months)	Covered at \$125 allowance every 24 months; plus a 20% discount on balance over \$125	Up to \$88 allowance

To find a vision provider, visit [www.superiorvision.com](http://www.superiorvision.com)

# Life and Accidental Death & Dismemberment (AD&D) Insurance

Provided by UNUM

## Basic Life and AD&D Insurance

Guilford County provides a Basic Life and AD&D benefit in the amount of \$10,000 to all benefit eligible employees. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. Please ensure that your designated beneficiary information is up to date in Benefits First.

### Unum Life Insurance Company of America All Employees – Life & AD&D

You	
Benefit Maximum	\$10,000
Guaranteed Issue	\$10,000

### Important Reminder!

Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.



# Voluntary Life Insurance

Provided by UNUM

## Voluntary Life Insurance

In addition to the employer paid Basic Life and AD&D coverage, all benefited or eligible employees working at least 20 hours per week, have the option to purchase additional voluntary life insurance for you, your spouse and/or your child(ren) to cover any gaps in your existing coverage that may be a result of cost of living, existing financial obligations, etc.

**Guilford County pays up to \$4.83 per pay period for supplemental life, and you pay the remainder.**

**You will need to complete an Evidence of Insurability that needs to be approved to receive coverage for Voluntary Life if you are enrolling for the first time, or increasing your coverage.**

<b>You:</b>	<ul style="list-style-type: none"><li>▪ Benefit varies by salary</li><li>▪ Guaranteed Issue (GI) is \$310,000 – available to newly eligible employees</li><li>▪ Age reduction to 65% at age 65, to 50% at age 70</li><li>▪ Newly eligible employees can elect coverage with no statement of health.</li></ul>
<b>Your Spouse:</b>	<ul style="list-style-type: none"><li>▪ You can purchase additional Life Coverage for your spouse for \$10,000 or \$20,000.</li><li>▪ You must purchase coverage for yourself in order to purchase coverage for your spouse.</li><li>▪ Spouse coverage must not exceed 100% of the coverage amount you purchase for yourself.</li><li>▪ Newly eligible spouses can get up to \$20,000 with no EOI.</li></ul>
<b>Your Child(ren):</b>	<ul style="list-style-type: none"><li>▪ You can purchase additional Life coverage for your child(ren) in the amount of <b>\$5,000</b> or <b>\$10,000</b>, if eligible. One policy covers all of your children until their 26<sup>th</sup> birthday.</li><li>▪ Child coverage must not exceed 100% of the coverage amount you purchase for yourself.</li><li>▪ Newly eligible children can get coverage with no medical underwriting. An EOI is required for late entrants and for increases in coverage.</li></ul>

*\*Evidence of Insurability is also required for all amounts if you apply outside of the open enrollment period and will need to be approved to receive coverage.*





# Voluntary Short-Term and Long-Term Disability

Provided by UNUM

Guilford County is pleased to provide all benefit eligible employees, on a voluntary basis, disability benefits through UNUM. For an eligible disability, these benefits will provide income protection once the applicable waiting period is met. A brief description is below, and additional information can be found in your certificate of coverage.

**You will need to complete Evidence of Insurability for the Voluntary Disability plans if you enroll during this open enrollment which needs to be approved to receive coverage.**

**If you plan to elect STD and LTD, you must select LTD Option 2 to coordinate benefits between the two plans. If you are electing LTD only, you can elect Option 1 or 2 depending on your needs.**



## Short-Term Disability Insurance

Unum Life Insurance Company of America Voluntary Short-Term Disability	
Benefit Begins	After 20 days of disability or the end of salary continuation utilized, whichever is later; and pays up to 23 weeks
Benefits Payable	23 weeks
Percentage of Income Replaced	60%
Maximum Benefit	Up to \$750 per week
Pre-Existing Conditions	3/3/12

## Long-Term Disability Insurance

Unum Life Insurance Company of America Voluntary Long-Term Disability	
Benefit Begins	Option 1: after 90 days ;Option 2: after 180 days
Percentage of Income Replaced	60%
Maximum Benefit	Up to \$8,000 per month; duration is up to normal social security retirement age.
Pre-Existing Conditions	3/3/12

# Accident Insurance



Provided by UNUM

## How does it work?

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

## Why is this coverage so valuable?

It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles. You'll have base coverage without medical underwriting. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire. You'll be billed directly.

## Who can get coverage?

You	If you're actively at work*
Your spouse	Can get coverage as long as you have purchased coverage for yourself.
Your children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

\*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage.



## How much does it cost?

Your Semi-Monthly Premium	
You	\$4.64
You and Your Spouse	\$8.34
You and Your Children	\$9.66
Family	\$13.36

## What's included?

### Be Well Benefits

Every year, each family member who has Accident coverage can also receive \$50 for getting a covered Be Well screening test, such as:

- Annual exams by a physician include sports physicals, well-child visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza



# Critical Illness Insurance

Provided by UNUM

## How does it work?

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.

## Why is this coverage so valuable?

- The money can help you pay out-of-pocket medical expenses, like co-pays and deductibles.
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit can pay 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.

## What's covered?

Critical illnesses	
<ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke</li> <li>• Major organ failure</li> <li>• End-stage kidney failure</li> </ul>	<ul style="list-style-type: none"> <li>• Coronary artery disease Major (50%): Coronary artery bypass graft or valve replacement</li> <li>Minor (10%): Balloon angioplasty or stent placement</li> </ul>
Cancer conditions	
<ul style="list-style-type: none"> <li>• Invasive cancer — all breast cancer is considered invasive</li> </ul>	<ul style="list-style-type: none"> <li>• Non-invasive cancer (25%)</li> <li>• Skin cancer — \$500</li> </ul>
Progressive diseases	Supplemental conditions
<ul style="list-style-type: none"> <li>• Amyotrophic Lateral Sclerosis (ALS)</li> <li>• Dementia, including Alzheimer's disease</li> <li>• Multiple Sclerosis (MS)</li> <li>• Parkinson's disease</li> <li>• Functional loss</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of sight, hearing or speech</li> <li>• Benign brain tumor</li> <li>• Coma</li> <li>• Permanent Paralysis</li> <li>• Occupational HIV, Hepatitis B, C or D</li> <li>• Infectious Diseases (25%)</li> </ul>



## Why should I buy coverage now?

- It's more affordable when you buy it through your employer and the premiums are conveniently deducted from your paycheck.
- Coverage is portable. You may take the coverage with you if you leave the company or retire. You'll be billed at home.

### Be Well Benefit

Every year, each family member who has Specified Disease coverage can also receive \$50 for getting a covered Be Well Benefit screening test, such as:

- Annual exams by a physician include sports physicals, well-child visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

## Who can get coverage?

You:	Choose \$10,000 or \$20,000 of coverage with no medical underwriting to qualify if you apply during this enrollment.
Your spouse:	Spouses can only get 100% of the employee coverage amount as long as you have purchased coverage for yourself.
Your children:	Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.

Please refer to the certificate for complete definitions about these covered conditions. Coverage may vary by state. See exclusions and limitations.



# Critical Illness Insurance Benefit and Semi-Monthly Cost

AGE	Employee \$10,000	Spouse \$10,000
< 25	\$1.87	\$1.87
25-29	\$2.27	\$2.27
30-34	\$2.87	\$2.87
35-39	\$3.77	\$3.77
40-44	\$4.97	\$4.97
45-49	\$6.72	\$6.72
50-54	\$8.82	\$8.82
55-59	\$11.97	\$11.97
60-64	\$16.82	\$16.82
65- 69	\$24.37	\$24.37
70-74	\$37.42	\$37.42
75-79	\$54.32	\$54.32
80-84	\$77.87	\$77.87
85+	\$124.47	\$124.47
AGE	Employee \$20,000	Spouse \$20,000
< 25	\$2.82	\$2.82
25-29	\$3.62	\$3.62
30-34	\$4.82	\$4.82
35-39	\$6.62	\$6.62
40-44	\$9.02	\$9.02
45-49	\$12.52	\$12.52
50-54	\$16.72	\$16.72
55-59	\$23.02	\$23.02
60-64	\$32.72	\$32.72
65- 69	\$47.82	\$47.82
70-74	\$73.92	\$73.92
75-79	\$107.70	\$107.70
80-84	\$154.80	\$154.80
85+	\$248.00	\$248.00

# Hospital Insurance



Provided by UNUM

## How does it work?

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

## Why is this coverage so valuable?

- The money is paid directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.
- You get affordable rates when you buy this coverage at work.
- The cost is conveniently deducted from your paycheck.
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly.



## Who can get coverage?

You:	If you're actively at work.
Your spouse:	Can get coverage as long as you have purchased coverage for yourself.
Your children:	Dependent children newborn until their 26th birthday, regardless of marital or student status

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage.

## How much does it cost?

Your Semi-Monthly Premium	
You	\$8.41
You and Your Spouse	\$15.94
You and Your Children	\$11.48
Family	\$19.01



## What is the coverage?

Hospital		
Hospital Admission	Payable for a maximum of 1 day per year	\$1,000
ICU Admission	Payable for a maximum of 1 day per year	\$1,000
Hospital Daily Stay	Payable per day up to 365 days	\$100
ICU Daily Stay	Payable per day up to 30 days	\$100

**Hospital Insurance can pay benefits that help you with the costs of a covered hospital visit.**

# 2024 Bi-Weekly (Per Pay Period) Employee Rates

Employees contribute a nominal amount to the insurance premium for their medical, dental, and vision benefits. Bi-weekly payroll deductions are shown here.

\*\$20 discount per adult non-tobacco use

	Choice Plus Health Insurance			Dental Insurance		Vision
	Base Rate	Non-Tobacco Use Discount	Discounted Rate	Basic	Enhanced	
<b>40+ Hour Per Week Employees</b>						
Employee Only	\$35.97	\$20.00	\$15.97	\$1.93	\$12.44	\$2.44
Employee & Spouse	\$210.97	\$40.00*	\$170.97	\$14.99	\$32.60	\$3.96
Employee & Child(ren)	\$119.97	\$20.00	\$99.97	\$17.00	\$35.78	\$4.09
Employee & Family	\$259.82	\$40.00*	\$219.82	\$34.19	\$63.89	\$6.99
<b>35 Hour Per Week Employees</b>						
Employee Only	\$81.31	\$20.00	\$61.31	\$3.21	\$13.71	\$2.44
Employee & Spouse	\$289.00	\$40.00*	\$249.00	\$16.32	\$33.99	\$3.96
Employee & Child(ren)	\$183.21	\$20.00	\$163.21	\$18.33	\$37.18	\$4.09
Employee & Family	\$360.15	\$40.00*	\$320.15	\$35.80	\$65.63	\$6.99
<b>30 Hour Per Week Employees</b>						
Employee Only	\$126.65	\$20.00	\$106.65	\$4.48	\$14.97	\$2.44
Employee & Spouse	\$367.03	\$40.00*	\$327.03	\$17.64	\$35.39	\$3.96
Employee & Child(ren)	\$246.45	\$20.00	\$226.45	\$19.67	\$38.59	\$4.09
Employee & Family	\$460.47	\$40.00*	\$420.47	\$37.41	\$67.37	\$6.99
<b>25 Hour Per Week Employees</b>						
Employee Only	\$171.99	\$20.00	\$151.99	\$5.76	\$16.24	\$2.44
Employee & Spouse	\$445.07	\$40.00*	\$405.07	\$18.97	\$36.78	\$3.96
Employee & Child(ren)	\$309.69	\$20.00	\$289.69	\$21.00	\$39.99	\$4.09
Employee & Family	\$560.80	\$40.00*	\$520.80	\$39.02	\$69.11	\$6.99
<b>20 Hour Per Week Employees</b>						
Employee Only	\$217.32	\$20.00	\$197.32	\$7.03	\$17.51	\$2.44
Employee & Spouse	\$523.10	\$40.00*	\$483.10	\$20.29	\$38.18	\$3.96
Employee & Child(ren)	\$372.93	\$20.00	\$352.93	\$22.33	\$41.40	\$4.09
Employee & Family	\$661.13	\$40.00*	\$621.13	\$40.63	\$70.85	\$6.99





# Flexible Spending Accounts

Flexible spending accounts (FSAs) let you set aside tax-free dollars (subject to IRS limits) to pay for a wide range of out-of-pocket health care expenses. You can use this money to reimburse yourself for eligible expenses you incur in the FSA calendar year.

You may participate in the Health Care FSA even if you do not elect coverage under the Medical plans.

## Remember! Save Your Receipts!

Always save your receipts. You may be asked to submit receipts to verify your expenses comply with IRS guidelines. Your receipt must show the merchant or provider name, service-received or item-purchased date, and expense amount. Failure to provide proper documentation may result in the expense being treated as taxable income at the end of the plan year.

	Why Would I Use It?	Maximum Contribution Amounts
<b>Health Care FSA</b> 	<p>Pays the uncovered portions of medical, dental, and vision expenses (including copays and deductible).                      Contributions are pre-tax, so it increases your non-taxable take-home pay.                      Covers expenses incurred by you or an eligible dependent.</p>	<p><b>\$3,050 per plan year</b>                      There is a “use it or lose it” rule imposed by the IRS. In other words, you have until March 31, 2025, to submit expenses incurred from January 1, 2024, to March 15, 2025. If you do not spend all the money in your FSA by the deadline, any unused dollars in your account after the deadline will be forfeited.</p>
<b>Dependent Care FSA</b> 	<p>Pays for daycare for eligible dependents, up to age 13, that allows you and your spouse (if married) to work or attend school full-time.                      Contributions are pre-tax, so it decreases your taxable income.</p>	<p><b>\$5,000 per plan year (\$2,500 if married and filing separately)</b>                      This is also a “use-it-or-lose-it” account, so, estimate your needs conservatively.                      The account is NOT pre-funded, meaning that after you file a claim, you may only receive reimbursement for amounts that are currently in the account.</p>
<b>It's Easy to Use these Accounts</b>	<p>First, you contribute to the account(s) with pre-tax dollars deducted from your paycheck. That means no taxes (federal, state or Social Security) will be withheld from any of those dollars. You may use your debit card or submit a claim to be reimbursed for those expenses from the dollars in your account.</p>	



# Employee Assistance Program

Provided by McLaughlin Young

## Employee Assistance Program (EAP) Work-life balance

An EAP is a company-sponsored benefit that offers the support and resources you need to address personal or work-related challenges and concerns. It's confidential and free to you and your household family members.

When you or your family members call the EAP, you are offered a face-to-face counseling session in which a thorough assessment can be conducted by a licensed, experienced clinician in your area.

- Childcare and/or eldercare referrals
- Family, relationship and parenting issues
- Health and wellness issues
- Alcohol and drug dependencies
- Conflicts at home or work
- Stress management

You can access help through:

- Call 800-633-3353 or
- Visit [mygroup.com](http://mygroup.com) | Click on My Portal Login | Work-Life | Username: `guilford` | Password: `guest`

## UNUM Life Planning & Legal Resources:

You have access to Life Planning Financial & Legal Resources. Life planning consultants can provide financial and legal support regarding estate settlement, Social Security, cash flow, taxes and investment planning. They can help you develop a customized financial plan to preserve your quality of life, protect resources and build future security.

## Assistance is Only a Call Away:

Whenever you need support, a consultant can be reached by phone 24 hours a day, 365 days of the year. To speak to a counselor or for more information:

- Call 800-854-1446
- Visit [members.healthadvocate.com/employees](http://members.healthadvocate.com/employees)



# Carrier Contacts

Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	PHONE NUMBER	WEBSITE
Medical PPO	United Healthcare	(888) 332-8885	www.myuhc.com
Dental	Delta Dental	(800) 662-8856	www.deltadental.com
Vision	Superior Vision	(800) 521-3605	www.Superiorvision.com
Flexible Spending Account (FSA)	Interactive Medical Systems	800.426.8793	www.Ims-tpa.com
Life and AD&D	UNUM	800.445.0402	www.Unum.com
Short Term Disability (STD)	UNUM	866.779.1054	www.Unum.com/claims
Long Term Disability (LTD)	UNUM	866.779.1054	www.Unum.com/claims
Accident	UNUM	800.635.5597	www.Unum.com
Critical Illness	UNUM	800.635.5597	www.Unum.com
Hospital	UNUM	800.635-5597	www.Unum.com
Employee Assistance Program (EAP)	McLaughlin Young UNUM	800.633.3353 800.854.1446	www.mygroup.com www.Unum.com/ lifebalance
Travel	UNUM	800.872.1414	www.Unum.com



This brochure summarizes the benefit plans that are available to Guilford County, NC eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.





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