



2019

EMPLOYEE BENEFITS Overview



2019 Benefits Overview

About This Guide

The City of Winston-Salem offers a comprehensive suite of benefits to promote health and financial wellness for you and your family. This is a summary of the benefit choices that are available to you for the 2019 Plan Year.

The City's annual enrollment period for active employees is **Monday, October 8, 2018 to Monday, October 29, 2018**. Election changes may include the addition or removal of a dependent to your health or dental coverage, except when court-ordered. If you add a **new** dependent onto your medical and/or dental coverage, you will need to complete a Benefits Enrollment/Change Form and provide the required documentation to Human Resources by **Wednesday, October 31, 2018**.



Please review and make your benefit elections for 2019 using the new enrollment website at www.cityofws.org/annualenrollment2019.

Highlights & Changes for 2019

- Effective January 1, 2019, medical, dental, short term disability, supplemental life, spouse life, child life, and flexible spending account (FSA) deductions will be taken out over 26 paychecks, instead of 24 paychecks. Currently, only the FSA deductions have been taken out of all 26 paychecks. **This means that no medical and dental deductions will be taken out of the paychecks for December 3 and 17, 2018.**
- Blue Cross Blue Shield of North Carolina (BCBSNC) medical premiums for 2018 have increased 5%.
- Prescription copays for retail and mail-order remain unchanged.
- All wellness requirements for the 2019 Plan Year must be met between **January 1, 2019 and September 30, 2019** to qualify for the \$600 annual wellness premium discount and the \$0 copay on certain maintenance medications (value based pharmacy benefit). Anyone who does not complete all requirements will not receive the wellness discounts for the 2020 Plan Year.
- Dental rates will not increase and will continue to be administered by Savers Administrative Services, Inc. (Savers Admin).
- Flexible Spending Accounts will continue to be managed by Savers Admin. All employees who sign up for a medical and/or dependent care flexible spending account will receive a benefit card (MasterCard®) to use for medical expenses as well as dependent care expenses. If you are currently enrolled in a FSA, your current benefit card is valid for three years from the date issued.
- Basic, supplemental, spouse, and child life insurance will continue to be administered by North Carolina Mutual/Securian. There is no increase to rates for 2019.
- Employees who did not previously enroll in supplemental life insurance or spouse life insurance will be required to provide proof of good health or Evidence of Insurability (EOI).
- Employees who want to enroll in more than \$300,000 or want to increase by more than one level of supplemental life insurance will be required to complete an EOI, which will be mailed by North Carolina Mutual/Securian after annual enrollment ends.
- Employees who are currently enrolled in supplemental life insurance are eligible to increase their coverage by one level without providing EOI.
- Short Term Disability (STD) rates will not increase for 2019 and will continue to be administered by The Hartford. Anyone who wants to enroll for the first time and anyone wanting to increase coverage one level or more will be required to complete an EOI, which will be mailed by The Hartford after annual enrollment ends.
- As a reminder, employees will be allowed to enroll in either the Basic PPO or Basic Plus PPO regardless of their tobacco-use status. However, employees signing up for the wellness program must complete **biometric screening scheduled for January 2019**. Employees who test positive for tobacco-use **must complete a City approved tobacco cessation program between January 1, 2019 and September 30, 2019** to continue eligibility for the \$600 annual wellness premium discount and the \$0 copay for certain maintenance medications.
- You must enroll in the Shared Leave Program during annual enrollment to be eligible to receive Shared Leave donations.

Note: This overview describes the benefit plans and policies available to you as a City of Winston-Salem employee. The details of these plans are contained in the official plan documents, including some insurance contracts. This overview is not meant to contain all of the details that are included in your Member Guides or in your other employee benefit materials. If you have questions about the plans, or if there is a conflict between the information in this overview and the formal language of the plan, the formal wording in the plan documents will govern.

The benefits highlighted and described in this overview may be changed at any time and do not represent a contractual obligation—either implied or expressed—on the part of the City of Winston-Salem.

Cover image by Wings Over Winston courtesy of Visit Winston-Salem

2019 Benefits Overview

Blue Cross Blue Shield of NC PPO Plans

You can choose from the following Preferred Provider Organization (PPO) plans: Basic PPO and Basic Plus PPO.

Medical Benefits Summary

Coverage	Basic PPO		Basic Plus PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual	\$1,000	\$2,000	\$500	\$1,000
Family	\$2,000	\$4,000	\$1,000	\$2,000
Out-of-Pocket Maximum (including copay and deductible)				
Individual	\$4,000	\$8,000	\$2,000	\$4,000
Family	\$8,000	\$16,000	\$4,000	\$8,000
Physician's Office Visits				
Primary	\$20 copay	60%/40%*	\$20 copay	70%/30%*
Specialist	\$40 copay	60%/40%*	\$30 copay	70%/30%*
Routine Physical	\$0	60%/40%*	\$0	70%/30%*
Hospital Care				
Inpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Outpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Emergency Treatment				
Emergency Room	\$150 copay	\$150 copay	\$100 copay	\$100 copay
Urgent Care	\$40 copay	\$45 copay	\$30 copay	\$35 copay
Mental Health				
Office Visit	\$40 copay	60%/40%*	\$30 copay	70%/30%*
Inpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Substance Abuse				
Office Visit	\$40 copay	60%/40%*	\$30 copay	70%/30%*
Inpatient	80%/20%*	60%/40%*	90%/10%*	70%/30%*
Other Services				
Vision (basic routine)	\$0	60%/40%*	\$0 copay	70%/30%*
Chiropractic	\$40 copay; 30 visits per year	60%/40%*	\$30 copay; 30 visits per year	70%/30%*

* After deductible

For a complete list of covered services, refer to the Blue Member Guide on the Employee Center website. Please note that coinsurance/copayments apply toward your out-of-pocket maximum. 90%/10%, 80%/20%, 70%/30%, and 60%/40% denotes what percentage the plan pays versus what you pay.

2019 Medical Premium Rates

Basic Plan Premium Comparison

Coverage Tier	Bi-weekly Employee Premium	
	Premium	Wellness Discount*
Employee Only	\$62.31	\$39.23
Employee/Child	\$115.38	\$92.31
Employee/Spouse	\$148.15	\$125.08
Employee/Children	\$207.23	\$184.15
Employee/Family	\$244.15	\$221.08

Basic Plus Plan Premium Comparison

Coverage Tier	Bi-weekly Employee Premium	
	Premium	Wellness Discount*
Employee Only	\$90	\$66.92
Employee/Child	\$210	\$186.92
Employee/Spouse	\$252.92	\$229.85
Employee/Children	\$348.92	\$325.85
Employee/Family	\$407.54	\$384.46

* This premium applies to employees who are participating in the City's wellness program that saves \$600 per year in premiums.

2019 Benefits Overview

Prescription Drug Program

- Non-specialty prescriptions can be filled at a participating retail pharmacy (such as Walmart, CVS, Walgreens, and many others). Simply present your BCBSNC member ID card at the time you get your prescription filled; or you may have to pay a higher amount than the contracted cost. If you submit a manual claim, you will only be reimbursed up to the contracted cost of a prescription.
- For added savings, you can use PrimeMail by Walgreens Mail Service, a mail order prescription program that allows you to receive a 90-day supply of maintenance medications (i.e. blood pressure, birth control, allergy, etc.) for the same cost as a 60-day supply. This discount is for mail-order prescriptions only and does not apply to prescriptions filled at a retail pharmacy.
- Step Therapy allows prescriptions to be filled with an effective but more affordable medication. A more costly medication can be authorized if your physician deems the alternative medication is not effective in treating the condition. Prior authorization may be required.
- If you have pharmacy or prescription questions, contact BCBSNC Customer Service at **1-800-672-7897**.
- For questions regarding your mail-order prescriptions, please contact PrimeMail Member Services at **1-877-357-7463**.

All specialty medications are distributed by Prime Specialty Pharmacy (PSP). To begin service or to get additional information, call PSP at **1-877-627-6337**.



Value Based Pharmacy Benefit

In addition to the \$600 annual wellness premium discount, employees who complete the wellness requirements will also be able to participate in the value based pharmacy benefit. This benefit allows you and your dependents who are covered by the City's medical insurance to receive certain maintenance medications at a \$0 copay. A list of drugs covered under this benefit is on the Employee Center website.

Prescription Plan Summary

	Basic PPO	Basic Plus PPO
Retail (30 day supply)		
Tier 1 Generics	\$10 copay	\$10 copay
Tier 2 Preferred Brand	20% coinsurance* (\$40 min. - \$70 max)	10% coinsurance* (\$30 min. - \$60 max)
Tier 3 Non Preferred Brand	20% coinsurance* (\$55 min. - \$105 max)	10% coinsurance* (\$50 min. - \$100 max)
Mail-Order (90 day supply)		
Tier 1 Generics	\$20 copay	\$20 copay
Tier 2 Preferred Brand	\$60 copay	\$50 copay
Tier 3 Non Preferred Brand	\$100 copay	\$90 copay

* Prescription coinsurance/copayments apply toward the out-of-pocket maximum under the medical plans.

Example of Prescription Plan for 2019 with Coinsurance and Minimum & Maximum

Prescribed Drug (Retail Pharmacy)	Drug Cost	Drug Cost Basic PPO (20%)/ Basic Plus PPO (10%) w/ Min. & Max.
Pradaxa Formulary/Preferred Brand	\$190	20% = \$38/ 10% = \$19 (Coinsurance amounts less than min.) Actual Member Cost = \$40/\$30
Humira Specialty/Non-Preferred Brand	\$3,816.09	20% = \$763.22 / 10% = \$381.61 (Coinsurance amounts greater than max.) Actual Member Cost = \$105/\$100

2019 Benefits Overview

Wellness Program

Employees enrolled in a City medical plan are eligible to participate in the City's wellness program. Participants receive a \$600 annual wellness premium discount and a \$0 copay on certain maintenance medications (value based pharmacy benefit).

All requirements to receive the wellness premium discount and value based pharmacy benefit for 2020 must be met between January 1, 2019 and September 30, 2019. Anyone who does not meet all requirements will not receive the wellness discounts for the 2020 Plan Year.

All program requirements must be met and are as follows:

Biometric Screening, Tobacco-Use Status

- Participate in the **January 2019 biometric screening** including nicotine testing to verify tobacco-use status.
- Employees who test positive for tobacco-use will have an opportunity to participate in the wellness premium discount by completing the tobacco cessation programs offered through the City.
- FDA-approved tobacco cessation medications, including prescription drugs and over-the-counter (OTC) medications (such as nicotine replacement therapy) are covered by Prime at 100%.

Health Risk Assessment (HRA)

- **The HRA may be taken between January 1, 2019 through September 30, 2019.** You can access the HRA through the BCBSNC website at www.bcbsnc.com.

Annual Preventive Care Visit or Physical

- **Complete your annual preventive care visit or physical between January 1, 2019 and September 30, 2019.** Examples include a physical, mammogram, pap exam, colonoscopy, prostate exam, and eye exam.

Wellness Education Classes/Seminars

- Complete one **wellness education class or seminar between January 1, 2019 and September 30, 2019.** Go to the Employee Center website or contact the wellness coordinator at **336-748-3864** for program information.

Case Management and Condition Care Management (Only required if contacted by BCBSNC)

Both the Case Management and Condition Care Programs offer a team of dedicated health care professionals – nurses, social workers, dietitians and others – who provide personal, one-on-one assistance. The goal of these programs is to help remove any barriers that may get in the way of members better managing their health. Case managers and condition care coaches work to:

- Make sure members understand their condition, treatment options and doctor's treatment plan
- Offer methods to improve day-to-day management of the condition or disease
- Provide resources to help members make well-informed decisions about health care
- Work with doctors and other health care professionals to assist in coordinating members' needs
- Help members connect to community resources that offer additional support

If you are identified by BCBSNC as a member who could benefit from this service, you will receive a call at the telephone number you provided when you enrolled in the medical plan. If you cannot be reached at that telephone number after several attempts, you will receive a letter from BCBSNC stating that an attempt was made to call you to invite you into the program. The letter will provide a phone number for you to return the call to engage in the program.

As part of the City of Winston-Salem's wellness program, if you are contacted by a BCBSNC case manager or condition care coach, either by telephone or by letter, you must participate in the program in order to continue to receive your \$600 annual wellness premium discount and the value based drug benefit. It is not required that spouses and dependent children participate in order to continue to receive the wellness discounts although they are welcome to participate if contacted. **You must participate between January 1, 2019 and September 30, 2019 if contacted during this time period.**



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Dental Reimbursement Plan

The City's dental reimbursement plan will continue to be administered by Savers Administrative Services, Inc. (Savers Admin). The plan covers a full range of services and has no dental network. You may use the dental provider of your choice.

Orthodontia is only available for covered dependents under the age of 19 with a lifetime maximum benefit of \$1,500.

Filing Claims: Always keep a copy of your paperwork for your records when filing claims. Either you or your dental provider can submit a dental claim form to Savers Admin in one of the following ways. The form can be downloaded from www.SaversAdmin.com/CWSDental.

Mail: Claims Processing, Savers Admin, 635 W. Fourth Street, Suite 201, Winston-Salem, NC 27101-2740

Fax: 336-759-3999, attention CWSDRP Claims

Email: claims@saversadmin.com – Scan and send as attachments your claim form and billing statement from your dental provider.

Dental Plan Summary

Plan Benefits	2019
Preventive	
Routine Exams / Cleanings	Included
Fluoride Treatments	Included
Sealants	Included
Full Mouth & Bitewings	Included
X-Rays	Included
Basic	
Extractions	Included
Fillings	Included
Endodontics (Root Canals)	Included
Periodontics (Gum Disease)	Included
Major	
Crowns	Included
Dentures	Included
Bridgework	Included
Cosmetic	Excluded
Maximum (per person)	\$1,300 per calendar year as outlined below



Orthodontia Summary

Orthodontia Summary Covered (For Dependents under 19)	
Plan Benefit	50% of covered orthodontic expenses
Coverage for Adults	None
Lifetime Maximum per person	\$1,500

Dental Reimbursement Schedule

Amount of Service	City Share	Employee Share	City Paid Benefit
First \$300	100%	0%	\$300
Next \$50	0%	\$50 deductible	\$0
Next \$250	80%	20%	\$200
Next \$1,600	50%	50%	\$800

Dental Premiums

Coverage Tier	Bi-weekly Premium
Employee Only	\$4.62
Employee/Family	\$18.46

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Short-Term Disability Insurance

All full-time and part-time/temporary employees who are eligible for benefits may apply for Short-Term Disability. It replaces some of your income if you are sick, injured (excludes work-related illness or injury), or pregnant and cannot perform the essential functions of your job. You do not have to exhaust your accrued paid leave prior to filing a claim to receive short-term disability. An Evidence of Insurability (EOI) form must be completed if you wish to apply for coverage or increase your current weekly benefit election. Your request must be approved by The Hartford before coverage starts.

2019 Bi-weekly STD Rates

Annual Salary Range	Weekly STD Benefit*	to Age 25	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65+
< \$11,142	\$100	\$3.31	\$2.71	\$2.77	\$2.60	\$2.99	\$3.37	\$4.31	\$5.20	\$6.11	\$6.73
\$11,143–\$14,856	\$150	\$4.97	\$4.06	\$4.15	\$3.90	\$4.48	\$5.05	\$6.47	\$7.80	\$9.17	\$10.10
\$14,857–\$18,570	\$200	\$6.63	\$5.42	\$5.54	\$5.20	\$5.97	\$6.74	\$8.62	\$10.40	\$12.22	\$13.47
\$18,571–\$22,285	\$250	\$8.28	\$6.77	\$6.92	\$6.50	\$7.47	\$8.42	\$10.78	\$13.00	\$15.28	\$16.83
\$22,286–\$25,999	\$300	\$9.94	\$8.13	\$8.31	\$7.80	\$8.96	\$10.11	\$12.93	\$15.60	\$18.33	\$20.20
\$26,000–\$29,713	\$350	\$11.60	\$9.48	\$9.69	\$9.09	\$10.45	\$11.79	\$15.09	\$18.21	\$21.39	\$23.57
\$29,714–\$33,428	\$400	\$13.26	\$10.84	\$11.08	\$10.39	\$11.94	\$13.48	\$17.24	\$20.81	\$24.44	\$26.94
\$33,429–\$37,142	\$450	\$14.91	\$12.19	\$12.46	\$11.69	\$13.44	\$15.16	\$19.40	\$23.41	\$27.50	\$30.30
\$37,143–\$40,856	\$500	\$16.57	\$13.55	\$13.85	\$12.99	\$14.93	\$16.85	\$21.55	\$26.01	\$30.55	\$33.67
\$40,857–\$44,570	\$550	\$18.23	\$14.90	\$15.23	\$14.29	\$16.42	\$18.53	\$23.71	\$28.61	\$33.61	\$37.04
\$44,571–\$48,285	\$600	\$19.88	\$16.26	\$16.62	\$15.59	\$17.92	\$20.22	\$25.86	\$31.21	\$36.66	\$40.40
\$48,286 >	\$650	\$21.54	\$17.61	\$18.00	\$16.89	\$19.41	\$21.90	\$28.02	\$33.81	\$39.72	\$43.77

Universal Life Insurance

Universal Life is an individual life insurance policy that can help provide the insurance protection you need, while also giving you the financial flexibility you want for you and your family.

A representative from Mark III Brokerage will be in the Human Resources Department **November 7, 8, and 9, 2018** if you wish to enroll or make changes to Universal Life coverage. To schedule an appointment, please refer to the annual enrollment website at www.cityofws.org/annualenrollment2019.



2019 Benefits Overview

Flexible Spending Accounts (FSAs)

Savers Administrative Services, Inc. (Savers Admin) will manage the Flexible Spending Accounts. You may contact Savers Admin at 336-837-6712 or 800-949-0311, or by email at flex@saversadmin.com. The website is www.saversadmin.com. Online account access is at www.saversadmin.com/FSALogin.

You must enroll annually for these accounts. Biweekly deductions are taken each pay period in equal amounts.

There are two kinds of flexible spending accounts.

Medical Account: The benefit of enrolling in FSAs is that it allows you to use tax-free dollars for medical, dental*, vision, and other eligible expenses for you and your eligible dependents. Examples include but are not limited to medical co-payments, co-insurance, and deductibles; routine well visits; prescription expenses; vision expenses (including eye exams, eyeglasses, and contact lenses); LASIK surgery; dental* expenses (excluding cosmetic procedures); orthodontia payments; hearing expenses; and prescribed over-the-counter (OTC) items.

- * Employees enrolled in the Dental Reimbursement Plan (DRP) must file all dental expenses for reimbursement under the DRP before using their FSA funds for dental expenses.

Medical FSAs are Pre-funded

Medical reimbursements can be advanced to you for qualifying expenses. For example:

- Yearly medical account of \$1,300 (\$50 pre-tax deduction per pay period).
- In February, you need \$300 for new glasses. This total amount is available to you, even though you will have only contributed \$150.

Dependent Care Account: Allows you to use tax-free dollars for certain dependent expenses. Qualified eligible expenses include children/adult day care, before and after school programs, preschools, and day camps. Dependent Care accounts are not pre-funded.

Contribution Amounts

Medical FSA - \$130 yearly minimum
\$2,650 yearly maximum

Dependent FSA - No yearly minimum
\$5,000 yearly maximum

Examples

Medical FSA Participation

Benefit	If You Participate	If You Don't Participate
Annual salary before taxes	\$25,000	\$25,000
Less:		
Medical Spending Account deposit	— \$1,500	— \$0
Taxable Income	\$23,500	\$25,000
Less:		
Income Taxes & Social Security	— \$5,170	— \$5,500
Take-home Pay	\$18,330	\$19,500
Less:		
Medical Expenses	— \$0*	— \$1,500
Net Pay You Can Spend	\$18,330	\$18,000
Tax Savings	\$330	\$0

*You are reimbursed from your Medical Flexible Spending Account.

Dependent Care FSA Participation

Benefit	If You Participate	If You Don't Participate
Annual salary before taxes	\$25,000	\$25,000
Less:		
Dependent Care Spending Account deposit	— \$4,000	— \$0
Taxable Income	\$21,000	\$25,000
Less:		
Income Taxes & Social Security	— \$4,620	— \$5,500
Take-home Pay	\$16,380	\$19,500
Less:		
Dependent Care Expenses	— \$0*	— \$4,000
Net Pay You Can Spend	\$16,380	\$15,500
Tax Savings	\$880	\$0

*You are reimbursed from your Dependent Flexible Spending Account.

2019 Benefits Overview

Flexible Spending Accounts (FSAs)

How do I submit a reimbursement claim to Savers Admin?

Online - Scan your receipts as PDF documents. Then, visit www.saversadmin.com/FSALogin. Click the “Request Reimbursement” in the left-hand column. Enter your claim details and upload scanned documents related to the claim.

E-mail - Scan your completed claim form and your receipts as PDF documents. Email them as attachments to flex@saversadmin.com.

Postal Mail - Mail your completed claim form and **copies** of your receipts to: Savers Admin, FSA Claims Group, 635 W. 4th Street, Suite 201, Winston-Salem, NC 27101.

Always retain a copy of mailed documents.

Fax - Fax your completed claim form receipts to 336-759-3999.



Life Insurance

Employee life insurance coverage is provided by North Carolina Mutual/Securian.

Basic Life with Accidental Death & Dismemberment (AD&D)

All full-time employees receive City-paid Basic Life Insurance with a benefit amount equal to your base annual salary up to a maximum of \$150,000.

Supplemental Life with Accidental Death & Dismemberment (AD&D)

All full-time employees are eligible to apply for supplemental life insurance coverage for up to three times their base annual salary to a maximum of \$300,000—or the maximum can be increased to \$400,000 with an approved Evidence of Insurability (EOI). Employees who did not previously enroll in supplemental life insurance will have to complete an (EOI). Employees who are currently enrolled are eligible to increase their coverage by one level without providing EOI. If an employee wants to increase by more than one level of coverage, an EOI will be required. Rates are based on age and amount of coverage.

2019 Bi-Weekly Rates for Term Life and AD&D Ultra Insurance (rate per \$1,000)

Age	Employee
20-24	\$0 .036
25-29	\$0 .039
30-34	\$0 .038
35-39	\$0 .042
40-44	\$0 .055
45-49	\$0 .074
50-54	\$0 .107
55-59	\$0 .167
60-64	\$0 .253
65-69	\$0 .352
70-74	\$0 .504
75-79	\$0 .878
80+	\$0 .965

Dependent Life Insurance

You can apply for dependent life insurance for your spouse and/or dependent child(ren). The benefit amount for a covered spouse is \$10,000 and \$5,000 for each covered child up to age 26. If you wish to enroll your spouse during annual enrollment, an EOI must be completed. Children can be enrolled without an EOI. Cost of Benefit: \$1.35 bi-weekly to cover dependents.

2019 Benefits Overview

Please ensure you have updated beneficiaries for all of your retirement accounts and college savings plans. Also, don't miss our retirement sessions presented by your Human Resources team throughout the year.

North Carolina Retirement System

City employees are required to contribute to the North Carolina Local Government Employees' Retirement System (LGERS) at the rate of 6% of their salary until retirement, regardless of age. Contributions to the retirement system are tax-deferred.

The ORBIT online system allows members to access their individual account information. You can review your beneficiary information, salary history, service credits, and benefit statements. There are support tools available such as the Benefit Calculator to assist you in calculating your monthly retirement benefit. Visit ORBIT and logon at www.nctreasurer.com.

More information on how to update your beneficiary information can be found on the Orbit website or by calling the NC Retirement System at **1-877-627-3287**.

Savings & Investment Plans

The City offers several savings and investment options. Your contributions are made through payroll deductions, which may be increased or decreased monthly.

College Savings Plan (529)

This plan is sponsored by the College Foundation of North Carolina. It allows you to create a college savings strategy for your child, grandchild, yourself or someone else important to you.

- The North Carolina College Savings Fund is open to City Employees who are interested in participation.
- Setting up an account is easy. Contributions you make today create a gift that lasts a lifetime—an education.
- Call **1-866-866-2362** or go to cnc.org/nc529 to update your beneficiary information.

NC Traditional 401(k) & Roth 401(k) Plans

These supplemental retirement plans are administered by Prudential. Contact Prudential at **1-866-627-5267** or visit the Prudential website at ncplans.prudential.com to update your beneficiary information and to find out more information. You can also contact your local Prudential representative **Denise Dalton** at **336-209-3507** or at denise.dalton@prudential.com regarding these plans or to set up an appointment.

401(a) Plan

The City offers a 401(a) retirement plan for all General and Fire employees (both certified and regular). This Defined Contribution Retirement Plan provides retirement savings in addition to all other retirement benefit plans for City employees. This plan is administered by ICMA-RC.

All General and Fire benefitted employees (excluding sworn Police personnel) receive a contribution in the amount of 2% of total compensation – deposited each pay period – in a 401(a) account established in each employee's name.

457 Deferred Compensation & Roth IRA Plan

This supplemental retirement plan that is administered by ICMA-RC. To update your beneficiary information, please go online at www.icmarc.com or call customer service at **1-800-669-7400**. You can also contact your local representatives below for additional information or to schedule an appointment.

457, Roth IRA, and 401(a) Plans - ICMA-RC Contact Information

Daisy Jones

Local Office: **1-704-841-0207**
Toll Free: **1-866-266-7310**
Mobile: **1-202-288-4691**
Email: djones@icmarc.org

Kimberly Stone (Public Safety Employees)

Local Office: **1-919-570-8670**
Toll Free: **1-866-838-6769**
Mobile: **1-202-904-5831**
Email: kstone@icmarc.org

The City sponsors additional retirement plans for Sworn Police and Fire Suppression personnel as listed below:

- **Winston-Salem Police Officers Retirement System (WSPORS)** – Contact Human Resources at **336-747-6807** or Payroll at **336-727-2981** for more information.
- **Winston-Salem Police Officers' Defined Contribution Plan (WSPO DC)** – Contact Kimberly Stone of ICMA-RC for more information. Her contact information is listed above.
- **Winston-Salem Fireman's Retirement Fund (WSFRF)** – Contact Terry Myers at **336-924-6552** or via e-mail at terrym@triad.rr.com.
- **Fireman's and Rescue Worker's Pension Fund** – Contact the NC Retirement System at **1-877-627-3287**.

2019 Benefits Overview

Shared Leave Program

It is an employee-to-employee benefit in which employees donate vacation, sick, and/or holiday time for the use by employees with catastrophic and serious medical conditions.

Employees who have been employed with the City of Winston-Salem for at least 12 months are eligible for the program.

To receive shared leave, the requesting employee must have received a rating of “solid performer” or better on their most recent performance appraisal.

Employees must have also exhausted all other paid leave (sick, vacation, holiday, short-term disability) before receiving shared leave donations.

To be eligible to request leave for either catastrophic* or serious** (non-catastrophic) illnesses or injuries, employees must have contributed at least eight (8) vacation hours to the Shared Leave Bank during annual enrollment for the calendar year in which the leave is requested. This donation requirement will be pro-rated for part-time employees who are certified for benefits, based on the number of hours they work during a normal work week.

Employees donating eight (8) hours of vacation time during annual enrollment are not required to maintain a balance of 40 vacation hours and 40 sick hours at the time of donation. However, anyone who donates hours outside of the annual enrollment window will be required to have a balance of 40 vacation hours and 40 sick hours at the time of donation.

If donating outside of the annual enrollment window, employees must donate in one hour increments, with a minimum donation of eight (8) vacation hours or holiday hours and a matching amount of sick hours. A maximum of 80 hours each of vacation or holiday time and 80 hours of matched sick time for a total of 160 hours can be donated to one recipient.

Employees who have catastrophic medical conditions are eligible to receive donations from the Shared Leave Bank and direct donations from other employees.

Employees who have serious (non-catastrophic) medical conditions are not eligible for donations from the Shared Leave Bank, but could be eligible for direct donations from other employees.

*Catastrophic medical conditions are serious incapacitating and/or life threatening non-job related medical conditions requiring an extended treatment and/or recovery period for which the employee anticipates being absent from work and for which the employee would be without income for those hours.

**Serious medical conditions are non-work related medical conditions, as defined in the FMLA, which would prevent an employee from coming to work for an extended period of time and which would cause the employee to be without income for at least 160 hours.

Important Contacts

Plan	Provider	Contact Number	Website
Medical Insurance	BCBSNC	1-877-258-3334	bcbsnc.com
Prescription Drug Plan	Prime Therapeutics PrimeMail Prime Specialty	1-800-672-7897 1-877-357-7463 1-877-627-6337	bcbsnc.com myprimemail.com
Dental Reimbursement Plan	Savers Administrative Services, Inc. (Savers Admin)	1-336-837-6712 1-800-949-0311	saversadmin.com/fsallogin
Flexible Spending Accounts	Savers Administrative Services, Inc. (Savers Admin)	336-837-6712 1-800-949-0311	saversadmin.com/fsallogin
Basic & Supplemental Life Insurance	North Carolina Mutual/Securian	EOI: 1-800-872-2214 Claims: 1-888-658-0193	lifebenefits.com
Universal Life Insurance	Unum	1-800-635-5597/	unumprovident.com
	Colonial	1-800-325-4368	coloniallife.com
Long-Term Care	CNA Group LTC	1-800-266-2904	cna.com
Short-Term Disability	The Hartford	1-800-523-2233	thehartfordatwork.com
Employee Assistance Program	Reach	1-800-950-3434	reachworklife.powerflexweb.com Username: winston-salem Password: reachheap
Pension Plan	NC Retirement System	1-877-NC-SECURE 1-877-627-3287	nctreasurer.com
457 & 401(a) Plans Roth IRA Plan	ICMA-RC	1-800-669-7400	icmarc.com
	Nationwide	1-877-677-3678	nrsretire.com
401(k) Plan Roth 401(k) Plan	Prudential	1-866-627-5267	ncplans.prudential.com
529 Plan	College Foundation of NC	1-866-866-2362	cfnc.org/nc529
401(a)	ICMA-RC	1-800-669-7400	icmarc.com



City of
WINSTON-SALEM
NORTH CAROLINA