

Coworker Benefits

COMPREHENSIVE MEDICAL COVERAGE - Medical insurance provides protection against the cost of illness and injury when treatment is medically necessary. The City offers a point-of-service plan, which combines some of the features of the health maintenance organizations and some of the features of traditional health plans; Preferred Provider Organization (PPO) plan. In-Network benefits include:

- low co-payments for physician visits
- prescription drug card
- vision coverage
- preventive care
- support for the City of Hickory Wellness Program

Coworkers who choose treatment with an Out of Network provider will result in higher copays, deductibles and co-insurance not only for the coworker but the plan.

For complete details, check with the Benefits Coordinator, or see the Blue Cross Blue Shield of North Carolina (<http://www.bcbsnc.com/>) web site.

CREDIT UNION - [North Carolina Local Government Employees' Credit Union](#) offers a variety of savings, loans, and other financial services.

DEFERRED COMPENSATION - Three programs are available - ICMA 457 Plan, Nationwide 457 Plan, Prudential 457 Plan and the Prudential 401K Plan. These plans allow you to set aside a portion of your salary to supplement retirement income. The City of Hickory provides a 1% match to the Prudential 401K Plan. Maximum amounts are set by the IRS, and the money is not taxed until you receive it.

DENTAL INSURANCE - Coverage includes payment of reasonable charges for:

100% for routine preventive care, such as oral exams, cleaning, and bite wing x-rays. This is limited to two visits per year for each covered person. Visits must be six months apart.

80% for routine treatment, such as fillings, oral surgery, and extractions.

50% for major restorative work, such as caps, crowns, or dentures.

50% for orthodontic services for dependent children to age 19 with a maximum lifetime benefit of \$2000.

EMPLOYEE ASSISTANCE - This program is available to all full-time City coworkers through a local professional occupational counseling service. It provides assistance to coworkers and their families to help resolve problems which may be affecting job performance. Coworkers have five free visits per benefit plan year.

HOLIDAYS - Eleven paid holidays are observed each year: New Year's Day, Martin Luther King's Birthday, Good Friday, Memorial Day, July 4th, Labor Day, Thanksgiving, Thanksgiving Friday and three days at Christmas.

LIFE INSURANCE - The City provides each coworker with basic term life insurance in an amount equal to one and a half times the annual salary, with a maximum of \$125,000. Coworkers may purchase additional insurance for themselves and their dependents.

PAYROLL DEDUCTIONS - You may authorize payroll deductions for United Way or either of two insurance companies that sell additional medical or disability insurance for you or your dependents.

PRE-TAX PREMIUM CAFETERIA PLAN - This plan provides that medical and dental insurance premiums deducted from your paycheck will be before state, federal, or FICA taxes are calculated. This results in less taxes taken from your paycheck and more take-home pay.

RETIREMENT - Full-time coworkers participate in the North Carolina Local Government Employees' Retirement Plan. This plan provides career coworkers with a financially secure retirement. Your contribution is 6% percent of your annual salary; the City also contributes a percentage for you. After five years of creditable service, you will become fully vested (eligible for retirement benefits). Benefits include life insurance equal to a year's salary (\$25,000 maximum) and a permanent disability provision.

SHORT-TERM DISABILITY - For a small amount each month, you may purchase short-term disability insurance which pays you if you are unable to work due to illness or an injury that is not job related. All sick leave hours and shared leave hours if applicable must be exhausted before claim is filed.

SICK LEAVE - Full-time coworkers earn one day of sick leave a month, with no maximum accrual.

TUITION ASSISTANCE - Upon successful completion of college-level courses related to City jobs, you may be reimbursed for tuition and book expenses.

VACATION - Full-time coworkers earn from 10 to 20 days of vacation each year based on years of continuous service. Maximum accrual is 60 days.

The benefits provided for you as a full-time City coworker represent an important supplement to your earnings. The City of Hickory provides benefit dollars to ensure security for you and your family. For detailed information on your benefits, contact the Human Resources Department