



Life. Well Crafted.

City of Hickory
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Dear New Coworker,

Welcome to employment with the City of Hickory.

During your initial enrollment meeting, you will be asked to complete several forms and will be given the opportunity to elect various insurance policies.

The information provided below will assist you in the decisions you will make regarding benefit selections during the new hire process.

Information needed for all new hires

- Social Security card
- Information sufficient to complete the I-9 form. See the form for a list.
- Direct Deposit Information (voided check)
- Name, address, social security number, and date of birth for beneficiaries
- Name, social security number, and date of birth for any dependents you wish to provide coverage for

Direct Deposit

Direct Deposit is required. Deposits will be made into the account in which you have provided banking information. Should you make a change in this account, please notify Human Resources immediately with the updated information.

Life, Accidental Death & Dismemberment

The City provides, at no cost to the employee, Life and Accidental Death Insurance coverage for 1 ½ times the annual salary up to a maximum of \$125,000 for all full time employees.

North Carolina Local Government Retirement System

All coworkers are required to contribute 6% of your salary to the North Carolina Government Retirement System. If you meet the qualifications and retire with this system, benefits will be based on the years of service and the four highest years of earnings. After membership for one year, the system provides a life insurance policy at no cost to you equal to the highest 12 months of salary in a row during the 24 months before you die, but not less than \$25000 and no more than \$50000. Please log onto www.treasurerc.com to designate your beneficiaries.

HIPAA Privacy Notice

The Health Insurance Portability and Accountability Act (HIPAA) Privacy Rules are intended to protect the privacy and security of individually identifiable health information. These rules apply to health care providers as well as sponsors of health insurance plans. As a sponsor of a health insurance plan, the City of Hickory is required to develop and distribute a notice outlining our practices on maintaining the privacy of protected health information (PHI). (The notice is at the end of this letter).

COBRA NOTIFICATION

The COBRA notification is intended to inform all plan participants in summary of your potential future options and obligations under the continuation coverage provisions of federal law. (The notice is at the end of this letter).

Both City of Hickory medical plans are very rich in benefits and it is up to each individual to make the choice for his/her dependents or him/herself. Human Resources will be happy to help you with the details of the plans, but cannot advise you as to which plan is best for you.

Wellness Plan

<u>Medical Rates:</u>	<u>Monthly</u>	<u>Weekly</u>	<u>Semi-monthly</u>
Employee*	up to \$80.00	depending on	number of High Risk Factors
Employee + Child*	\$173.38	\$40.01	\$86.69
Employee + Children*	\$459.87	\$106.12	\$229.94

Health Savings Account Plan (H S A)

<u>Medical Rates:</u>	<u>Monthly</u>	<u>Weekly</u>	<u>Semi-monthly</u>
Employee*	up to \$80.00	depending on	number of High Risk Factors
Employee + Child*	\$138.05	\$31.86	\$69.03
Employee + Children*	\$378.70	\$87.39	\$189.35

***Coworkers receive a discount on the employee premium of \$80 per month, as long as they remain compliant with the Wellness PPO program and make the improvements set forth. Non-compliant coworkers, or coworkers who do not make improvements, will pay \$20 per High Risk Factor per month.**

***Nicotine users will pay \$43 per month in insurance premiums.**

Dental Insurance

The administration for dental is ACS Dental Benefit Services. Premiums are pre-tax.

<u>Dental Rates:</u>	<u>Monthly</u>	<u>Weekly</u>	<u>Semi-monthly</u>
Employee	\$24.85	\$5.73	\$12.43
Employee + Spouse	\$47.82	\$11.04	\$23.91
Employee + Child	\$50.96	\$11.76	\$25.48
Employee + Children	\$52.19	\$12.04	\$26.10
Employee + Family	\$69.63	\$16.07	\$34.82

Vision Insurance

The administration for vision is Community Eye Care.

<u>Vision Rates:</u>	<u>Monthly</u>	<u>Weekly</u>	<u>Semi-monthly</u>
Employee	\$3.40	\$.79	\$1.70
Employee + Spouse	\$6.53	\$1.51	\$3.27
Employee + Children	\$6.19	\$1.43	\$3.10
Employee + Family	\$9.61	\$2.22	\$4.81

Medical, dental, and vision premiums are deducted on a pre-tax basis from payroll.