

# Benefits Overview

Your benefits are an important part of your overall compensation. This overview was designed to answer some of the basic questions you may have about your benefits.



## Eligibility

If you are a **full-time employee** of the Town of Wilkesboro, you are eligible for benefits. Full-time employees those who work 30 or more hours per week. For new employees, benefits will be effective the first day of the month following a 30 day waiting period.

In addition, your legal spouse and your children up to the age of 26 are eligible for the plans offering dependent coverage.

However, if your spouse is eligible for group health insurance through his or her employer and are enrolled, then he or she will not be eligible to obtain secondary coverage under the Town of Wilkesboro's group health plan. The spouse may choose his/her plan at work or the Town's plan but the Town must be the primary insurance.

## How to make changes?

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a Qualifying Event during the year. Following are examples of the most common Qualifying Events:

- ▶ Marriage, divorce or legal separation
- ▶ Birth or adoption of a child
- ▶ Child reaching age 26
- ▶ Death of dependent
- ▶ Loss or gain of other coverage by you or a covered dependent.
- ▶ Eligibility for Medicare by you or a covered dependent

## Making Changes

To make changes to your benefit elections due to a qualifying event, you must contact personnel **within 30 days** of the qualified event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

**Required Information** - when you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage and are not subject to a federal tax penalty. This information will be securely submitted to the IRS and will remain confidential.

## Employee Wellness Program

Town is a part of a new wellness program. Who qualifies? Employees and adult dependents who have the town's medical coverage.

Employees who voluntarily participate in the wellness program will receive an incentive of medical, dental and vision premiums at no cost for the plan year.

Voluntary Participation items for enrolled Employee & Spouse:

- ▶ Annual Physical at your physician
- ▶ Annual Blood Panel at your physician
- ▶ Age Appropriate screenings
- ▶ Individual Wellness coaching and yoga sessions at work

Katie Lynn VonCannon is the Town's Wellness Nurse. She is a registered nurse and will be coaching on a wide variety of health topics. She is tasked with seeking out individuals for health management. A minimum of **2 sessions are required for each employee** and each adult dependent on the town's health insurance and **2 additional sessions for certain health factors**. She will be working closely with each department on topics that need coaching.

Katie Lynn is a certified yoga instructor and will lead open yoga classes during the workday.

Annual biometrics (blood draws) are done annually and it is **mandatory** for employees and all adult dependents on the town's medical insurance to participate.

### Who to see?

Katie Lynn VonCannon ,BSN, RN, CHC  
(her contact information in next column under insurance)

## Medical, Dental, & Vision Plans

The Town of Wilkesboro is self-insured but has a Third Party Administrator (TPA) to handle our claims. Effective 07/01/19, HealthGram is the Town's TPA. More information and an employee sign-in is available at [healthgram.com](http://healthgram.com)

### Who to see?

#### Enrollment:

Bob Urness Tel: 336-838-3951 ext. 1005  
Email: [burness@wilkesboronc.org](mailto:burness@wilkesboronc.org)

- 1) Enroll on the 1st day of the month after a 30-day waiting period from hire.
- 2) Open enrollment is July of each year.

#### Claims, Health, & Wellness:

Katie Lynn VonCannon ,BSN, RN, CHC  
Monday - Friday 7am - 5pm  
Work Cell: 828-618-1458 (during above hours)  
email: [kvonncann@wakehealth.edu](mailto:kvonncann@wakehealth.edu)  
Facebook Closed Group [www.facebook.com/groups/1091467984364657/](https://www.facebook.com/groups/1091467984364657/)  
(for employees and their adult covered dependents)

#### Benefits Team:

- 1) Michelle Mason, Employee Benefits Agent  
Tel: 336-733-0150 & email: [michelle.mason@mcgriffinsurance.com](mailto:michelle.mason@mcgriffinsurance.com)
- 2) Sharon Monroe Employee Benefits Agent  
Tel: 336-733-0153 &  
email: [srmonroe@mcgriffinsurance.com](mailto:srmonroe@mcgriffinsurance.com)
- 3) Lori Andren, Account Manager,  
Tel: 336-631-4213 &  
email: [landren@mcgriffinsurance.com](mailto:landren@mcgriffinsurance.com)

## TELADOC

This is a part of our medical coverage and has a \$0 co-pay. Teledoc is a 24/7/365 medical coverage. You and your covered dependents can talk to a US board-certified doctor anytime, anywhere, by phone or video. Teladoc doctors can treat many of your medical conditions. You *must* setup an account for each covered dependent, request a consult, and provide a medical history.

### Talk to a doctor anytime?

- 1) Online: <https://member.teladoc.com/>
- 2) Call: 1-800-teladoc
- 3) Mobile App: [teladoc.com/mobile](http://teladoc.com/mobile) to download the app. Handout is located in annual insurance book.

## Basic Life and AD&D Insurance

The town pays 100% for regular, full-time employees and their dependents coverage of Basic Life and Accidental Death and Dismemberment (AD&D) and this is included with your medical insurance.

- ▶ **Employee** = 1.5 times salary for the employee (Life & AD&D)
- ▶ **Spouse** = \$10,000 (Life only)
- ▶ **Dependents** = \$5,000 (Life only)

### Who to see?

The Life and AD&D is through Mutual of Omaha  
Tel: 800-769-7159  
Fax: 402-997-1992  
<https://www.mutualofomaha.com/>

## Flex Benefits Card or Benny Card

Employees contribute voluntarily. HealthGram handles our claims and Flex Cards and an employee login is available at [healthgram.com](http://healthgram.com)

### Who to see?

Bob Urness  
Tel: 336-838-3951 ext. 1005  
Email: [burness@wilkesboronc.org](mailto:burness@wilkesboronc.org)

## Payroll & Direct Deposit

Employee's paychecks **MUST be direct-deposited** into the bank account of their choosing. The employee can have up to 2 direct deposits. The 1st account is an exact amount (no %) & 2nd account will be the balance remaining.

### Who to see?

Jim Byrd, Tax Collector, Payroll and Town Clerk  
Tel: 336-838-3951 ext. 1002  
Email: [jbyrd@wilkesboronc.org](mailto:jbyrd@wilkesboronc.org)

## Local Government Federal Credit Union

Employees contribute voluntarily. Eligible membership in Local Government Federal Credit Union is managed through the NC State Employee Credit Unions (SECU). Local Gov't offers checking, savings, loans, IRA, etc.

### Who to see?

Wilkesboro SECU Branch Tel: (336) 667-5288

## Retirement

Employees **must contribute 6% of annual salary** to the Local Governmental Employees' Retirement System.

### Full retirement benefits after:

- ▶ 30 years of service at any age
- ▶ 60 with 25 years of service
- ▶ 65 with 5 years of service.

### Reduced retirement benefits:

- ▶ Age 50 with at least 20 years of service
- ▶ Age 60 with at least 5 years of service

The Town contributes an actuarially determined amount. Additional benefits for law enforcement officers according to NC § 128-21(11d) or NC § 143-166.50(a)(3) or NC § 128-27(a).

### Who to see?

Tel: 1-877-627-3287  
Fax: 919-855-5800  
<https://www.mynretirement.com>

## 401 (K) & 457 Deferred Compensation Plans

Employees contribute voluntarily. The town will match up to 5% of contributions if eligible budgeted funds are available and make a 401K contribution for law enforcement officers according to NC § 128-21(11d) or NC § 143-166.50(a)(3) or NC § 128-27(a). The Town's 401(K) plan is offered through Prudential.

Website: <https://ssologin.prudential.com/>

Application: <https://wilkesboronorthcarolina.com/images/documents/Finance/401k-application.pdf>

### Who to see?

Jim Byrd, Tax Collector, Payroll and Town Clerk  
Tel: 336-838-3951 ext. 1002  
Email: [jbyrd@wilkesboronc.org](mailto:jbyrd@wilkesboronc.org)

## Sick Leave

Each employee earns 8 hours of sick leave per month for regular, full-time employees. Unlimited accumulation. May be used for employee's illness, medical appointments, or for the illness of a relative as defined in personnel handbook/policy.

### Who to see?

Supervisor

## Annual or Vacation Leave

### Regular, Full-time Employees (except full-time firefighters)

Each regular, full-time employee occupying a permanent established, budgeted position shall earn annual leave on a monthly basis in accordance with the following schedule. A supervisor needs to turn time sheets in bi-annually. **\*\*On Dec 31st of each year**, any employee with more than five days or 40 hours of accumulated annual leave shall have the excess accumulation rolled over to sick time.

Years of Service	Vacation earned / month	Days/Hours Earned/year
up to 1 year	0.417 day / 3.33 hrs.	5 days/40 hrs.
1-5 years	0.835 day / 6.66 hrs.	10 days/80 hrs.
5-10 years	1.25 days/ 10 hrs.	15 days/120 hrs.
10-15 years	1.50 days/ 12 hrs.	18 days/144 hrs.
15-20 years	1.75 days/ 14 hrs.	21 days/168 hrs.
20-25 years	2.00 days/ 16 hrs.	24 days/192 hrs.
>25 years	2.08 days/ 16.7 hrs.	25 days/200 hrs.

### Full-time Fire Fighters only

Each regular salaried Fire Fighter occupying a permanently established budgeted position shall earn annual leave on a monthly basis in accordance with the following schedule of total service.

**\*\*On Dec 31<sup>st</sup> of each year**, any employee with more than five days or 40 hours of accumulated annual leave shall have the excess accumulation rolled over to sick time.

WFD Years Of Service	Vacation multiplier per hour	Vacation hours earned per year
(based on 122 hours/year or 2,928 hours)		
up to 1 year	0.0192	56.22
1-5 years	0.0385	112.73
5-10 years	0.0577	168.95
10-15 years	0.0692	202.62
15-20 years	0.0808	236.58
20-25 years	0.0923	270.25
>25 years	0.0962	281.67

### Who to see?

Supervisor

## Paid Holidays

New Year's Day  
Martin Luther King Jr. Day  
Easter Monday  
Memorial Day  
Fourth of July  
Labor Day  
Thanksgiving (2 days)  
Christmas (2 days)

## Adverse Weather Conditions

Town offices and departments shall remain open for the full scheduled working day unless authorization for late openings, early closing or other deviation is received from the Town Manager's office. All departments and offices will be given sufficient advance notice of any authorized early closings. Employees who leave work before official early closing time, as well as employees who report for work late or not at all, will be required to use earned annual leave for days or hours taken.

## AFLAC Supplemental Policies

The employee contributes voluntarily and pays through payroll deduction. Some policies are pre-tax while others are post-tax deductions. Employees are eligible for supplemental policies such as short term disability, accident, cancer, intensive care, life insurance, specified health event, critical care, etc. and are offered through AFLAC. AFLAC's open enrollment is July of each year & upon hire.

### Who to see?

Florinda Abee Harwood, AFLAC  
Tel: 828-612-8381

## Guaranteed Whole Life Insurance

The employee contributes voluntarily and pays through payroll deduction. Guaranteed Whole Life Insurance which means no health exams and has set amounts and is available for you and your dependents.

NC League of Municipalities (NCLM) endorses Municipal Benefits who in turn utilizes the purchasing power of the local governments in NC. This results in significantly less expensive products than are being offered by traditional vendors and more lenient underwriting guidelines, especially for small local governments.

### Who to see?

Harris Winston - Municipal Benefits  
Tel: 888-624-1551 | Fax : 919-871-1041  
Website: <http://municipalbenefits.com>  
Application: [https://wilkesboronorthcarolina.com/images/documents/Finance/nclm\\_life\\_application.pdf](https://wilkesboronorthcarolina.com/images/documents/Finance/nclm_life_application.pdf)

## Wilkes YMCA

This benefit is for part-time and full-time employees who contribute voluntarily and payments are through payroll deduction. The town pays half of the employee's Wilkes Family YMCA Membership fees. Sign up with Wilkes Family YMCA first, then see Bob Urness.

The Wilkes Family YMCA is active in the local community and offers a wide range of programs for the whole family.

### Who to see?

Wilkes Family YMCA  
1801 YMCA Blvd. Wilkesboro, NC 28697  
Tel: 336-838-3991 | Fax: 336-838-0979

Bob Urness, Town of Wilkesboro  
Tel: 336-838-3951 ext. 1005  
email: [burness@wilkesboronc.org](mailto:burness@wilkesboronc.org)

## Uniform / Clothing Allowance

Some employees are required to wear a uniform and steel toe boots for work safety. The town pays for uniforms as well as uniform laundering for some departments (does not include Fire or Police Dept). Also, an annual boot allowance of \$150 for full-time employees. The employee handbook has more information.

The town pays directly to our current vendors only. If another company is used, the Town will reimburse the employee for this expense, if it is required for the job. The supervisor will make the final determination. An expense form and purchase order is required for employee reimbursement.

### Who to see?

Supervisor

## CDL Driver's License

Some employees are required to have a CDL Driver's License to operate town motor vehicles/equipment. If it is required for job, the town will reimburse the employee for this expense, but Town does not pay non job-related endorsements. (ex: motorcycle, etc.). An expense form and purchase order is required for employee reimbursement.

### Who to see?

Supervisor

## Job Related Travel Reimbursement

Some employees are required to travel for required training and meetings for their job position and the town will reimburse the employee for this expense. When at all possible, please keep expenses to a minimum. Mileage is paid at the current IRS rate.

### Who to see?

Supervisor

## Organizational Dues & Exam Fees

Some employees are required to join an association or professional organization for future updates to certifications, re-certifications, and exam fees. The town will pay the organization directly for this expense if required for a job. Your supervisor will determine the need to join the association or organization and job-related exams to be paid by the town. An expense form and purchase order is required for employee reimbursement.

### Who to see?

Supervisor

## Safety Incentive

Employees have two safety incentives - 1) personal safety & 2) department member's safety. The town will give the employee a pre-paid VISA credit card according to their safety record for each year. This is usually given in December of each year.

### Who to see?

Supervisor & Bob Urness

## Longevity Awards

Each award is based on employees years of employment starting with 5 years service & then in 5-year increments. The employee will receive a framed award & garment of their choosing (Garments are from a specific vendor). These awards are normally given during an employee appreciation luncheon during the fall of each year.

### Who to see?

Town Hall Administrative Assistant

## United Way Annual Campaign

Employees may contribute during annual fundraiser drive. Employees pay through payroll deduction and depending on contribution level, you may receive a half-day to 2 days paid time off.

### Who to see?

Town Hall Administrative Assistant

## Military Leave

The employee who is a member of the National Guard or Armed Forces will be allowed 10 working days of military training leave annually. Employees will receive partial compensation equal to the difference between their base salary earned as a reservist and the salary that would be earned during the same period as a town employee.

### Who to see?

Supervisor & Bob Urness

## Court and Jury-Duty Leave

When an employee is called for jury duty or as a court witness for federal or state government, the employee is entitled to leave with pay. See the employee handbook for complete rules or any changes. Employees may retain the fees received for such duty if a normal shift was worked on that day, otherwise, any fees will be turned over to the Town.

### Who to see?

Supervisor