



Benefits – Standard Operating Procedures

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1.0 Purpose

The purpose of this procedural document is to provide Buncombe County Employees with any necessary procedures related to the Benefits policy.

2.0 Specific Procedures

i. Benefits Schedule

Employee County benefits, based on eligibility, will begin on the following dates:

- a. First day of employment: North Carolina Local Governmental Employees’ Retirement System (LGERS), Leave accrual, Employee & Family Health Clinic access, Employee Assistance Network, 401(K) County contribution for Sworn Law Enforcement Officers and 401(K) Employee Contributions.
- b. First day of the month following hire: Health, Dental, Vision, Flexible Spending Accounts, Health Savings Accounts, Accident and Critical Illness.
- c. Six month waiting period: 401(K) County contribution, 457 Plan, Basic Life and Accidental Death and Dismemberment, supplemental Life Insurance, and Disability Insurance.
- d. Upon termination of employment or loss of insurance benefit eligibility, elected benefits will end on the last day of the month of employment, except for Flexible Spending Accounts (FSA). An FSA will terminate on the day of employment termination with a 90-day grace period to file claims incurred before that date.

ii. General Eligibility

- a. Employees working positions classified as full time regular are eligible for Buncombe County insurance benefits. County benefits are subject to change at the County’s discretion and annual budget appropriations.
- b. Regular Part-Time Employees are eligible for County benefits based on the scheduled weekly hours documented for the position. Benefit allocations are as follows:
 - Employees scheduled to work 30-39 hours per week receive all County benefits.

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- Employees scheduled to work 20-29 hours per week receive all County benefits, except for health insurance and flexible spending account benefits.
 - Employees scheduled to work less than 20 hours per week are not eligible for County benefits.
 - c. Grant funded employees' benefits are outlined in the Grant Funded Position Policy.
 - d. Alternate Workforce employees' benefits are outlined in the Alternate Workforce Policy.
 - e. Buncombe County Commissioners are eligible for County benefits except for the NC Local Governmental Employee's Retirement System, Disability, paid leave and Prudential 401(K). County Commissioners will be offered a 457 Retirement Savings Account and receive the same County Contribution rate as regular employees after 6 months of service.
- iii. Benefits Elections
- a. New hires and eligible employees must complete their benefit elections within 14 days of the hire date or new eligibility. If the 14-day deadline is missed, benefits are waived until the next open enrollment period.
 - b. Employees that have a qualifying life event are eligible to change benefit elections within 30 days of the event by contact Human Resources. If the 30-day deadline is missed, benefit elections will remain the same until the next open enrollment period opportunity.
- iv. Continuation of Insurance Benefits After Employment Termination (COBRA)
- Employees who leave employment with Buncombe County are eligible, pursuant to the Consolidated Omnibus Budget Reconciliation Act (COBRA) to purchase County health insurance coverage that would otherwise end upon their separation.
- a. Price for COBRA coverage
The COBRA cost for health insurance is the recommended Blue Cross Blue Shield rate plus a 2% administration fee. Prior to the employee separation they should consult with the Human Resources Benefit Administrator for details on plan cost and length of coverage details.
 - b. Eligibility
The employee, their spouse and dependents are eligible for benefit continuation if they had plan coverage at the time of separation. The employee is not able to change their plan elections upon enrollment in COBRA.
 - c. Processing of COBRA Paperwork
Within 15 business days of the approved Workday notification of separation, a COBRA eligibility notification will be mailed to the employee. The COBRA notification will be mailed through the US Postal Service to the current address listed in Workday. It is the employee's responsibility to ensure that their address is current in Workday. It is

- recommended that prior to separation, the employee contacts Human Resources to ensure their contact information and address are correct.
- d. **Payment**

The employee, spouse or dependent is responsible for ensuring timely payments for their insurance premiums. The first month's payment should be made by paper check if an active bank account is not already on file with Buncombe County payroll. All subsequent monthly payments must be made by electronic funds transfer initiated by Buncombe County on the 27th day of the month. If the 27th day of the month falls on a non-business day, the electronic fund transfer will occur on the first business day prior to the 27th. The County has the right to cancel COBRA coverage for lack of payment in accordance with COBRA regulations.
 - v. **Group Health Insurance**
 - a. Should you divorce your spouse, the employee will be required to provide notice to the Human Resources office within 30-days from when the divorce occurs. A copy of the divorce decree will be required to remove any spouse from the plan outside of open enrollment. If the divorce decree states the employee will continue coverage, this coverage will be offered only through COBRA coverage and in line with all COBRA regulations. The employee may not continue to provide the former spouse coverage on the County's insurance plan.
 - b. In the event the employee does not notify Human Resources within 30-days to cancel spousal coverage, the insurance carrier will deny all claims retroactively and the employee will be responsible for any charges the spouse incurs using the County's insurance.
 - c. If the employee is on leave, the benefit premium deductions will continue to come out of their paychecks while they are out. If an employee needs to use Leave Without Pay and does not have enough money in their paycheck to cover the premiums, then the premium amounts due will go into arrears. The next time the employee receives a paycheck with any amount of money in it, the arrears will all come out at once in a lump sum.
 - vi. **Health Risk Assessments and Follow-up Appointments on the Buncombe County Health Insurance Plan**
 - a. Employees, retirees and their spouses (if on the health insurance plan) who want to receive a discounted rate on their health insurance premium must complete an annual Health Risk Assessment (HRA) and stay in compliance with any required Health Promotion Follow Up Visits. The annual HRA will be held in the fall of each year. The subsequent discounted premium will be applied in January of the following year.
 - They may either attend the free on-site HRA event held in the fall of each year or
 - They may complete the annual HRA through a primary care physical (PCP).

- b. The employee/retiree is responsible for any costs incurred by going to their PCP.
- c. The employee/retiree is responsible for ensuring completed HRA participant forms are submitted to and received by Synergy Healthcare by the HRA deadline.
- d. Participants who complete their annual HRA will receive a letter from Synergy Healthcare showing their high-risk factors. This results letter will indicate if the participant requires health promotion follow up visits in order to stay in compliance with the program.

Follow Up Visit participants are responsible for ensuring the completed Follow Up Visit Form is submitted to Synergy Healthcare by the Follow Up Visit deadline. Failure to complete the Follow Up Visit requirements will result in the loss of the discounted premium rate, and subscribers will pay the higher regular premium rate from the point of non-compliance through the end of the medical plan year. There is no appeal process for failure to meet the stated follow-up requirements.

- e. New hires and newly eligible employees or spouses will have 30 days from hire/new eligibility to complete their annual HRA for the current year's discounted premium rate. They will still be subject to the annual HRA requirements for the next benefit year, therefore it is possible that they will be doing two annual HRAs within the same calendar year. New hires and newly eligible employees will pay the regular premium rate until Synergy has reported completion of the HRA
- f. There is no appeal process for failure to meet the health risk assessment requirement.

vii. Other Benefits

- a. Credit Unions
The Local Government Federal Credit Union (LGFCU) serves its members through the facilities of the State Employee's Credit Union (SECU) and employees may use any of the SECU branches statewide.
- b. EBLN - Employee Assistance Fund
Buncombe County, in partnership with Eblen Charities, has established the Buncombe County / Eblen Charities Employee Assistance Fund Program (Eblen EAF) in order to provide Buncombe County employees monetary assistance when crisis occurs and when needs go beyond the County's benefits and employee's financial means. Contributions from the employees of Buncombe County will fund 100% of the program.
 - Existing Eblen Charities resources should be utilized prior to discussions regarding the loan/gift program.

- Eblen Charities may make gift distributions from the Fund for emergency assistance. Examples of emergency assistance may include flooding, home fires, etc.
- Length of applicant's service with Buncombe County should be considered.
- Buncombe County requires loans/gifts be available to regular full time and regular part time employees who have completed 6 months of regular employment.
- In order to provide for need which may arise in the course of the year among the employee population, general disbursement cannot exceed \$750 disbursement to any ONE employee in a 12-month rolling period.
- The loan should be required to be paid back within 18 months.
- A promissory note and proof of need shall be required and can be obtained by contacting Buncombe County HR.
- Buncombe County will facilitate loan repayments by automatic payroll deduction.
- Missed payments will be applied to future checks in addition to current deduction.
- Disbursement of funds loaned/gifted to the employee should be made directly to the facility, service or organization for which the funds are required; loan/gift checks should not be directed to the employee.
- If the employee terminates prior to repayment of the loan in full, outstanding debts will be collected from the employee's final paycheck(s).
- To assure proper coordination with payroll deductions, Eblen Charities shall provide monthly loan/gift reports to the Buncombe County Finance Department.
- Eligibility guidelines outlined in this document may change at the County's discretion.

c. Lactation Support

- For up to one year after the child's birth, any employee breastfeeding their child will be provided a reasonable amount of time to express breast milk for their baby.
- The breastfeeding parent may use their break and lunch time to express milk.
- PTO hours can also be used to express milk if needed outside of break and lunch times.
- Breaks of more than 15 minutes in length will be unpaid, and the employee will be required to indicate this break period on their time record or work with their supervisor to adjust their work hours.
- A breastfeeding parent may also request a flexible working arrangement.

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- Supervisors are responsible for creating a supportive environment for employees so they can adequately manage their nursing and lactation responsibilities. Supervisors should keep in mind that the frequency and duration of breaks vary from parent to parent depending on their physical needs. There may be occasions when an employee will need to handle lactation responsibilities at times not optimally convenient for the office.
 - Buncombe County will designate rooms for this lactation purposes; however, breastfeeding equipment is not provided.
 - A small refrigerator reserved for the specific storage of breast milk will be available. Any breast milk stored in the refrigerator must be labeled with the name of the employee and the date of expressing the breast milk.
 - Employees storing milk in the refrigerator assumes all responsibility for the safety of the milk and the risk of harm for any reason, including improper storage, refrigeration and tampering.
 - Nursing parents wishing to use this room must request/reserve the room by contacting the Benefits Administrator at (828) 250-4166.
- d. Well-being Benefits
- Buncombe County values the best health and well-being of our employees. For this reason, a variety of wellness programs are available to eligible employees. Program offerings are subject to change at the County's discretion and annual budget appropriations. For details, visit the Human Resources Hub Sharepoint page.
- e. Worker's Compensation Should the injured employee require medical services; treatment, it must be at an authorized provider. Employees they are to contact Employee Health Clinic at (828) 250-6150 and speak to a triage nurse. If the injury is more serious or is after the Employee Health Clinic is closed for the day, the employee is to the nearest Mercy Urgent Care facility. These facilities are located throughout Buncombe County. If the injury occurs outside the nearest urgent care facility's operating hours, the injured employee should be sent to Mission Hospital's emergency room.
- viii. Retirement Benefits
- a. NC Local Governmental Employee's Retirement System (LGERS)
- Application for retirement from the NC Local Governmental Employee's Retirement System can be made up to 120 days before an employee reaches eligibility status. Application is completed online by the employee on the ORBIT website.
 - Regular employees may retire with a reduced service retirement benefit after:

- 2.viii.a..1 Age 50 and complete 20 years of creditable service.
- 2.viii.a..2 Age 60 and complete five years of creditable service.
- Regular employees may retire with an unreduced service retirement benefit after:
 - 2.viii.a..1 Age 65 and complete five years of creditable service
 - 2.viii.a..2 Age 60 and complete 25 years of creditable service
 - 2.viii.a..3 At any age when you complete 30 years of creditable service
- Eligible Law Enforcement Officers may retire with a reduced service retirement benefit after:
 - 2.viii.a..1 Age 50 and complete 15 years of creditable service as an officer
 - 2.viii.a..2 Complete 25 years of creditable service at any age and complete 15 years of service as an officer
- Eligible Law Enforcement Officers may retire with an unreduced service retirement benefit after:
 - 2.viii.a..1 Age 55 and complete five years of creditable service as an officer
 - 2.viii.a..2 Complete 30 years of creditable service at any age
- b. Disability Retirement
 - All forms are available on the North Carolina Retirement Website: <https://orbit.myncretirement.com/Home/ApplicationForms>
 - Employees can request a Disability Retirement Benefit Estimate by completing a Form 709. This form goes directly to the Retirement System, and the benefit estimate will be mailed directly to the employee's home address.
 - If an employee wishes to pursue a Disability Retirement, they should contact Human Resources, FMLA@buncombecounty.org. A Form 7 must be completed by both the employee and Human Resources.
 - Form 7A must be completed by the employee's physician. This form should be returned to Human Resources and not directly to the Retirement System.
 - Human Resources will fax the completed forms, a copy of the employee's job description, and copies of the employee's identification to the Retirement System for review.
 - All communications from the Retirement System will go directly to the employee.
 - Applications will be reviewed, and if all of the qualifications for disability are met, the application will be submitted to the Retirement System's Medical Board.

- Approval or denial of the application will be mailed directly to the employee, and employees may also log onto the ORBIT website for any updates.
- Employees should contact Human Resources immediately upon approval or denial.
- c. Health Insurance Coverage After Retirement
 - Retirees must maintain a personal email address on file with Buncombe County so that any insurance plan change or update can quickly and easily be communicated. No information will be sent via USPS mail.
 - Retirees are required to maintain a current home address on file with Buncombe County.
 - Retirees paying for insurance coverage are required to pay monthly by electronic funds transfer initiated by Buncombe County on the 27th day of the month of coverage. If the 27th day of the month falls on a non-business day, the electronic fund transfer will occur on the first business day prior to the 27th.
 - Returned payments will be subject to the Return Payment Policy. If a retiree should fall behind in payments by more than 3 months, the ancillary policies will be cancelled retroactively back to the last fully paid month and dependent health insurance policies will be cancelled retroactively back to the last fully paid month.

3.0 References

- i. Alternate Workforce Policy
- ii. Benefits Policy
- iii. Department of Labor: PUMP Act
- iv. Returned Payment Policy

4.0 Definitions

- i. **Open Enrollment** – a period of time each year when employees can sign up for benefits or change their benefit plans for the upcoming year
- ii. **Qualifying Life Event** – The period of time outside open enrollment with employees are eligible to change benefit elections. Eligible qualifying life events include:
 - Marriage, divorce, legal separation, annulment, or death of your spouse
 - Birth, adoption, placement for adoption or death of dependent child
 - Qualified Medical Child Support Order
 - Open enrollment under spouse’s employer’s health plan
 - Termination or commencement of spouse’s employment
 - Dependent child’s gain or loss of plan eligibility due to age, marriage or student status

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- A change from part-time to full-time employment (or vice versa) by you or your spouse
- A significant change in your spouse's employer provided insurance coverage; or
- Taking a leave of absence by you or your spouse.

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