



# 2026 BENEFITS GUIDE





# BENEFITS OVERVIEW

This benefits guide contains an overview of the valuable benefits package available to you through Pender County. You will find helpful information herein to assist you in understanding the benefits offered. Please read your materials carefully to choose the plans that best meet the needs of you and your family.

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As you prepare to enroll for benefits or make changes to your coverage, consider the needs of you and your family throughout the entire year. Think about the types and levels of coverage and the associated cost of each plan. Keep this guide as reference to use throughout the year.

### ANNUAL ENROLLMENT

**\*\*\* Active - Mandatory Enrollment \*\*\***

**Oct 13th - October 31st**

Annual enrollment is the period each year to make changes to your benefits. You can change plans as well as add or drop coverage provided you and your dependent(s) meet all eligibility requirements. Changes made during open enrollment must remain until the following open enrollment period, unless you experience a qualifying life event.

[Medical Benefits \(see page 4\)](#)

**October 13 - October 31**

**Enroll in State Health Medical Plan in eBenefits portal  
Extended Call Center Support during Open Enrollment  
1-855-859-0966**

**M-F 8am - 10pm, Sat 8am - 5pm**

[Ancillary Benefits \(see page 11\)](#)

- Oct 10** Benefits Review Meeting in Auditorium 10-11am and 2-3pm
- Oct 24 - Oct 30** BY PHONE enrollment with Benefit Coach from 11am-8pm
- Oct 21 - Oct 23** ONSITE enrollment with Benefit Coach from 11am-8pm
- Oct 13 - Oct 31** Employee Self Enrollment (online)



To schedule onsite or by phone appointments with a Benefit Counselor go to:

<https://flimp.live/PenderCounty>

Or call 1-877-277-7476 (M-F 9am- 9pm)



Benefit Eligible Employees must complete an enrollment session by phone, onsite, or enroll online by **10/31** for both ancillary benefits and for medical benefits.

### Medicare Part D – Prescription Drug Information

If you (and/or your eligible dependents) are covered by Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Legal Notices in the Employee Navigator Document Library or ask HR for more details.



# Important Information for the 2026 Benefit Plan Year

**Pender County** is proud to offer a comprehensive benefits package to eligible, full-time employees who work 30 hours or more per week and have 30 days of service. Permanent part-time employees who regularly work 20 – 29 hours per week have access to negotiated group rates for the dental, vision, life and dependent life, short-term disability, and work-site benefits such as accident, critical illness and hospital indemnity. Pender County employees benefit from enhanced coverages and broader networks from MetLife at reduced rates.

## ELIGIBILITY

You are eligible to participate in Pender County's benefits if you are a full-time employee working at least 30 hours per week. If you are permanent part-time employee working 20-29 hours per week, you may participate in purchasing dental, vision, life and dependent life, STD, and worksite benefits at group rates. If you enroll in benefits, you may also cover your:

- Legal 'spouse' as defined by the State of NC
- Children up to age 26
- Unmarried children of any age who are mentally or physically disabled

The term 'Child' includes a biological child, step child, legally adopted child, foster child, or a child placed under you or your spouse's permanent legal guardianship.

## MAKING CHANGES TO YOUR BENEFITS

Each year, you have the opportunity to make changes to your benefits during open enrollment. You may make mid-year changes to your benefits only if you have a qualifying life event. Examples of qualifying life events include:

- Marriage, divorce, or annulment;
- Gain or loss of an eligible dependent for reasons such as birth, adoption, court order, disability, death, marriage, or reaching the dependent child age limit;
- Changes in your spouse's employment affecting benefit eligibility;
- Changes in your spouse's benefit coverage with another employer that affects benefit eligibility;
- Changes in employee work status.

You have 30 days from the date of the event to contact Human Resources of your qualifying event. Keep in mind, the changes you make must be directly related to the event and are effective the 1st of the month following the date of the status change.

## EMPLOYEE PAYROLL CONTRIBUTIONS

**Pre-Tax** = Employee contributions for medical, dental, vision and flexible spending accounts will be deducted from your paycheck on a pre-tax basis. This means that you do not pay federal, state or Social Security taxes on your contribution.

**After-Tax** = Employee contributions for term life, universal life short-term disability, critical illness, accident, and hospital indemnity, legal insurance, identity protection and pet insurance are paid for with after- tax contributions.





# MEDICAL BENEFITS



## WHAT IS NEW with SHP in 2026?

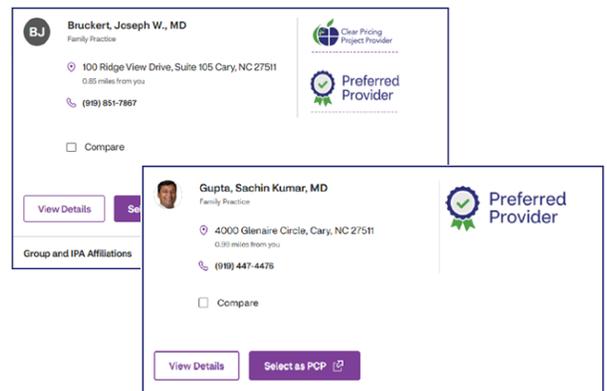


- **Preferred Providers** authorized by the State Health Plan will replace the Clear Pricing Project (CPP) self-designated providers.
- **Tobacco Attestation** for a premium credit is no longer required.
- **New Health Partners:**
  - **Ventricle Health** - access to cardiology network of providers.
  - **Hinge Health** - virtual Physical Therapy.
  - **Lantern Surgery Benefit** - access to a network of high quality surgery providers for non-emergency surgeries.
- Preventive Benefit for breast cancer screenings will now also include **MRI and ultrasounds** in addition to mammograms.
- **Teladoc** will no longer be offered after **December 31st, 2025**.
- New plan designs and increased premiums based on annual salaries.

The Clear Pricing Project is ending Dec. 31, 2025.

The State Health Plan continues its COMMITMENT to PROVIDING MEMBERS access to HIGH QUALITY and AFFORDABLE Health Care through **PREFERRED PROVIDERS**.

When members select and see a Preferred Provider, they will receive the lowest copay.



### Important Notes regarding Preferred Provider

- Members that have a selected PCP that has both badges, no action is needed to select a different PCP.
- If Members switch PCP during OE, that action will generate a new ID card immediately.
- If you want to select a different PCP, **members must wait until 1/1/26**.



## Take your benefits on the go with Benefitplace app

Get easy access to your coverage details, ID Cards, educational content and more - in the palm of your hand.

Download today! Use company ID: SHP\_BEACON





# 2026 STATE HEALTH PLAN DESIGN CHANGE COMPARISON

The medical plan is administered by the State Health Plan thru the Aetna network. There are new plan names for the 2026 plan year. The Standard Plan compares to the 70/30 plan and the Plus PPO plan compares to the 80/20 Plan. The deductibles and out of pocket max has increased for each plan in addition to copays for office visits and some pharmacy tiers. The State Health Plan design goal is to increase overall cost sharing while creating a path to a richer benefit for those who need surgical or procedural care.

70/30 Plan is now the **Standard PPO Plan**  
 80/20 Plan is now the **Plus PPO Plan**

SERVICES	2025		2026	
	70/30	80/20	STANDARD	PLUS
Annual Deductible	\$1,500 / \$4,500	\$1,250 / \$3,750	\$3,000 / \$9,000	\$1,500 / \$4,500
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$5,900 / \$16,300	\$4,890 / \$14,670	\$6,500 / \$16,300	\$5,000 / \$15,000
In-Patient Hospital / Emergency Room	\$337 +ded/coins	\$300 +ded/coins	\$600 +ded/coins	\$500 +ded/coins
Out-Patient Surgical Copay	ded/coins	ded/coins	\$350 +ded/coins	\$300 +ded/coins
Primary Care Provider Office Visit	\$45 / \$30 / CPP \$0	\$25 / \$10 / CPP \$0	\$50 / \$40 / \$15*	\$40 / \$30 / \$10*
Specialist Visits	\$94 / CPP \$47	\$80 / CPP \$40	\$94 / \$50*	\$80 / \$40*
Behavioral Health Provider	\$45 / CPP \$0	\$25 / CPP \$0	\$15	\$10
Speech, Occupational, Chiropractic and Physical Therapy	\$72 / CPP \$36	\$52 / CPP \$26	\$62	\$42
Rx Tier 1	\$16	\$5	\$25	\$15
Rx Tier 2	\$47	\$30	\$75	\$55
Rx Tier 4	\$200	\$100	\$200	\$100
Rx Tier 5	\$350	\$250	\$600**	\$500**
Actuarial Value	79.8%	84.6%	74.8%	81.5%

**\*Lowest copay for preferred providers.**  
**\*\* Manufacturer's coupons would generally cover increased copay.**

Affordable Care Act (ACA) Preventive Services performed by an in-network provider are covered at 100% by the Plan, at no cost to the member.





# 2026 STATE HEALTH PLAN RATES

**Beginning January 1, 2026**, our premiums will be based on our annual salaries. The County currently contributes for employee only health insurance, \$674.62 per full-time employee per month. Beginning January 1, 2026, the county contribution will increase to \$742.04 per full-time employee per month. An increase of \$67.42 per full-time employee per month.

The Standard PPO Plan compares with last year's Base PPO Plan (70/30) and the Plus PPO Plan compares with last year's Enhanced PPO Plan (80/20).

## Monthly Cost for Medical Coverage

Monthly Premium Rates January, 2026 to December 31, 2026	STANDARD PPO PLAN			
	Salary Band			
	UNDER \$50,000	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER
<b>ACTIVE SUBSCRIBERS</b>				
Subscriber Only	\$35	\$50	\$65	\$80
Subscriber + Child(ren)	\$185	\$200	\$215	\$230
Subscriber + Spouse	\$575	\$590	\$605	\$620
Subscriber + Family	\$575	\$590	\$605	\$620

Monthly Premium Rates January, 2026 to December 31, 2026	PLUS PPO PLAN			
	Salary Band			
	UNDER \$50,000	\$50,001 - \$65,000	\$65,001 - \$90,000	\$90,001 + OVER
<b>ACTIVE SUBSCRIBERS</b>				
Subscriber Only	\$66	\$94	\$122	\$160
Subscriber + Child(ren)	\$276	\$304	\$332	\$370
Subscriber + Spouse	\$746	\$774	\$802	\$840
Subscriber + Family	\$746	\$774	\$802	\$840

The Tobacco Attestation premium credit has been removed. Subscribers no longer have to attest to earn down their monthly premium. Premiums did **not** go up \$60 as a result.



# ENROLL IN YOUR MEDICAL BENEFITS

Action **REQUIRED** on your Part!  
Open Enrollment Oct 13th - Oct 31st, 2025



**WE'VE  
MOVED!**  
New **.gov**  
site

To enroll in your medical benefits, visit the State Health Plan website at and click [NC State Health Plan \(shpnc.gov\)](https://shpnc.gov) or use the URL: <https://nc.secure-enroll.com/go/ncshp>. If you are adding dependents to a benefit plan, you will be asked to provide documentation of dependent eligibility under the State Health Plan.

ALL active employees, including dependents, on the Base PPO Plan (70/30) will be moved to the Standard PPO plan effective Jan. 1, 2026 if you fail to complete your SHP open enrollment. Employees **MUST** take action if you want to be enrolled in the Plus PPO plan (formerly the Enhanced 80/20 Plan).

## To Enroll in your Medical Benefits:

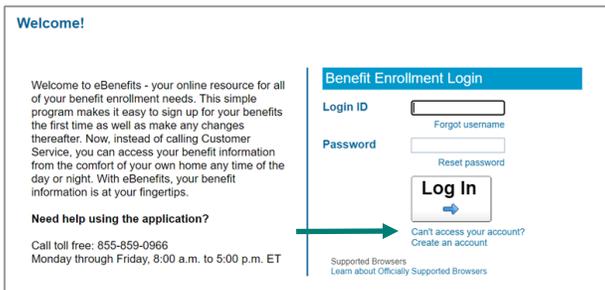
Click link below:

[eBenefits | NC State Health Plan \(shpnc.gov\)](https://shpnc.gov)

Scroll down and click on the button

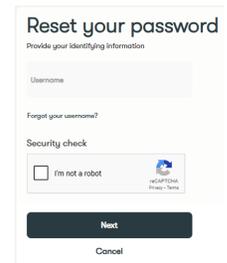
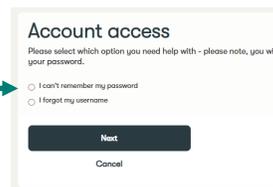
Log in: Your username is your first name, last initial and the last 4 digits of your SSN.

(Example: JohnD1234)

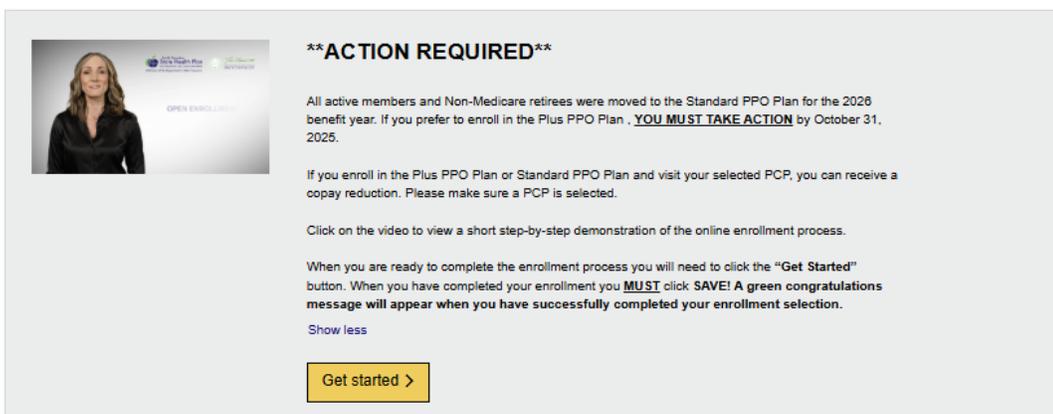


### Important Note Regarding Passwords:

If you are having issues logging into eBenefits, do not continue to attempt to log in or you will lock your account. Instead you have the option to reset your password. Simply click "Reset your account" then "I can't remember my password." From there you will be prompted to a screen that will ask you to enter your username so a passcode can be sent to the email address you have in eBenefits.



You will see your eBenefits landing page; click "Get Started"





# ENROLL IN YOUR MEDICAL BENEFITS

## eBenefits



Before you enroll, you can update your dependents. Remember, no additional dependents will be added to coverage by creating a dependent profile. You must provide documentation to verify dependent status.



● PROFILE ○ BENEFITS ○ CHECKOUT

### Before you enroll in benefits

Do you need to add any dependents to your profile?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits.

To add a dependent, click "Create dependent profile"

Name	Relationship	Date of Birth	Gender	Actions
██████████	Child	██████████	Male	<a href="#">Edit</a>
██████████	Spouse	██████████	Female	<a href="#">Edit</a>
██████████	Child	██████████	Male	<a href="#">Edit</a>

[Create dependent profile](#)

[Next](#) [Previous](#)

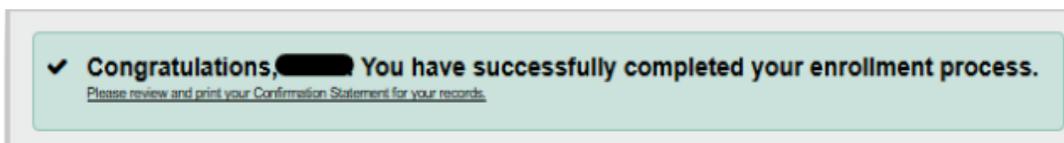
Click on Edit Coverage to Change your Plan

Once you have selected your medical plan, reviewed your dependents, and make sure you **click "Save" on the Benefit Summary Page.**

Once you have completed your enrollment, there is a **NEW CHECK BOX.**

It is Required to review information before 2026 Open Enrollment can be completed.

You have successfully completed your medical insurance election when you see this banner.





# MEDICAL BENEFITS

## Plan Comparison for 2026

**FOR 2026** - All currently active employees will be moved to the Standard PPO Plan effective January 1, 2026. If you would like to change your enrollment to the Plus PPO Plan, you must log into the system and update your election.

The table below provides In-Network highlights from each plan. Details about each plan are available on the State Health Plan website at [www.shpnc.gov](http://www.shpnc.gov).

Plan Feature	Member In-Network Expenses	
	Standard PPO Plan	Plus PPO Plan
Annual Deductible	\$3,000 (Individual) \$9,000 (Family)	\$1,500 (Individual) \$4,500 (Family)
Coinsurance	30% of eligible expenses after deductible	20% of eligible expenses after deductible
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$6,500 (Individual) \$16,300 (Family)	\$5,000 (Individual) \$15,000 (Family)
Affordable Care Act (ACA) Preventive Services	\$0 (covered at 100%)	\$0 (covered at 100%)
Primary Care Office Visits	\$15 for Preferred PCP on ID Card \$40 for Other PCP on ID Card \$50 for Other PCP	\$10 for Preferred PCP on ID Card \$30 for Other PCP on ID Card \$40 for Other PCP
Specialist Copay	\$50 for Preferred Specialist \$94 other Specialists	\$40 for Preferred Specialist \$80 Other Specialists
Behavioral Health	\$15	\$10
Speech, Occupational, Chiro and Physical Therapy Copay	\$62	\$42
Urgent Care	\$100	\$70
Emergency Room (copay waived w/ admission or observation stay)	\$600 copay, then 30% after deductible is met (copay waived with admission)	\$500 copay, then 20% after deductible is met (copay waived with admission)
Inpatient Hospital	\$600 copay, then 30% after deductible	\$500 copay, then 20% after deductible
Out Patient Surgery	\$350 copay, then 30% after deductible	\$300 copay, then 20% after deductible
Lantern Surgical Bundle	\$0	\$0

**\*Remember that you cannot change your PCP until 1/1/26.**



# PRESCRIPTION DRUG COVERAGE

The State Health Plan of North Carolina utilizes CVS/Caremark as the Prescription Benefit Manager. The Plan maintains a customized closed formulary, or drug list. In a “closed” formulary, certain drugs may be excluded. The formulary is updated on a quarterly basis. The table below provides In-Network highlights for prescription drug coverage for a 30-day supply. Details about each plan are available on the State Health Plan website [www.shpnc.gov](http://www.shpnc.gov)

Benefits	Standard PPO Plan (30 day supply)	Plus PPO Plan
Tier 1 (Generic)	\$25	\$15
Tier 2 (Preferred Brand and High Cost Generic)	\$75	\$55
Tier 3 (Non-Preferred Brand)	Deductible / Coinsurance	Deductible / Coinsurance
Tier 4 (Low Cost Generic Specialty)	\$200	\$100
Tier 5 (Preferred Specialty)	\$600	\$500
Tier 6 (Non-Preferred Specialty)	Deductible / Coinsurance	Deductible / Coinsurance
Preferred Blood Glucose Meters (BGM) and Supplies* (Test Strips, Lancets, Syringes, Needles)	\$10*	\$5*
Preferred Insulin and Non-Preferred Insulin	\$0	\$0
Preventive Medications	\$0	\$0

\*This does not include Continuous Glucose Monitoring Systems or associated supplies. These are considered a Tier 2 member copay. .

## Potential Financial Responsibility when Using Out-of-Network Providers

The amount the plan pays for covered services provided is based on a maximum allowable amount for the specific service rendered. Although your plan stipulates an out-of-pocket maximum for out-of-network services, please note the maximum allowed amount for an eligible procedure may not be equal to amount charged by your out-of-network provider. Your out-of-network provider may bill you for the difference between the amount charged and the maximum allowed amount. This is called balance billing and the amount billed to you can be substantial. The out-of-pocket maximum outlined in your policy will not include amounts in excess of the allowable charge and other non-covered expenses as defined by your plan. The maximum reimbursable amount for non-network providers can be based on a number of schedules such as a percentage of reasonable and customary or a percentage of Medicare. The plan document or carrier’s master policy is the controlling document, and this Employee Benefits Guide does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual plan language. Contact your claims payer or insurer for more information.



# ENROLL IN YOUR ANCILLARY BENEFITS

Action **REQUIRED** on your Part! **Open Enrollment Oct 13 - Oct 31**

MetLife will continue to provide coverage for Dental, Basic Life (County Paid), Voluntary Life, Dependent Life, Short-Term Disability, Work-Site Voluntary Benefits (Accident, Critical Illness/Cancer and Hospital Indemnity). CEC will continue to administer our Vision benefits. And New this year, McLaughlin My Group will support our Employee Assistance Program, Nationwide will offer Pet Insurance, ARAG will offer Legal Insurance and Allstate will provide access to Identity Protection services.

## MUST COMPLETE BY OCT 31st

Every Benefit Eligible Employee must complete an enrollment session with a Benefit Coach by phone, onsite, or enroll online by 10/31 - Even if you waive coverage or keep the same benefits - no exceptions.

## Important Times and Dates

Auditorium - 801 S Walker Street in Burgaw

- October 10      **Benefits Review Meeting in Auditorium (~1 hr)**  
**Two sessions - 10:00 am and 2:00pm**
- Oct 24 - Oct 30      **BY PHONE enrollment with Benefit Coach.**  
**Appointments Available from 11am - 8pm**
- Oct 21 - Oct 23      **ONSITE enrollment with Benefit Coach in**  
**Auditorium by appointment from 11am - 8pm**
- Oct 13 - Oct 31      **Employee Self Enrollment is OPEN**  
**(see next page for enrollment instructions)**

**\*Gift Card Prizes of \$25 will be awarded at random for those who pre-schedule their appointment before open enrollment.**



Go to our Open Enrollment website to learn more and schedule your appointment! Online and Phone sessions with Benefit Counselor are **by appointment only!**

<https://flimp.live/PenderCounty>



- View benefits videos and information
- To enroll onsite or by phone, schedule your phone appointment online or call 1-877-277-7476, Mon – Fri, 9am - 9pm

Enroll by phone – a great opportunity to speak with a licensed, professional Benefit Coach. Make your appointment.

- Personalized benefits review
- Help with benefit decisions
- Answers to your questions
- One easy phone call (we call you)
- Include your spouse



## 2026 Benefits Open Enrollment

10/13-10/30 2025

Onsite In-Person Enrollment appointments available: 10/21-10/23 - see details below  
Phone Enrollment appointments available: 10/24-10/30

Self Service (online) enrollment also available: 10/13-10/30



# HOW TO ENROLL IN YOUR ANCILLARY BENEFITS

Action **REQUIRED** on your Part! **Open Enrollment Oct 13 - Oct 31**

employee NAVIGATOR

Username  
|

Password

Login

Forgot Username? Forgot Password?

Register as a new user

## How to Register in Employee Navigator

### Step 1: Log In

Go to [www.employeenavigator.com/benefits/Account/Login](http://www.employeenavigator.com/benefits/Account/Login)

- Returning users: Log in with the username and password you selected. Click Reset a forgotten password.
- First time users: Select Register as a new user and Create an account, and create your own username and password.

### Step 2. Create Your Account

Enter in the requested information:

- First Name
- Last Name
- Company Identifier: **PenderCoGov**
- PIN: Last 4 digit of your Social Security Number
- Date of Birth: MM/DD/YYYY

### Step 3. Register your Username and Password.

Username: Company email is recommended

Password: Length minimum is 6, number and symbol required.

Create Your Account

Then register a username and password

Username  
*(company email is recommended)*

Password  
*(minimum length of 6, number and symbol required)*

show it

I agree with the [terms of use](#)

Next >

Create Your Account

First, let's find your company record

First Name

Last Name

Company Identifier  
*(provided by HR)*

PIN  
*(Last 4 Digits of SSN / ID)*

Birth Date  
*(mm/dd/yyyy)*

Next >

## How to Enroll in your Benefits

### Step 1: Welcome!

After you login, click Let's Begin to complete your required tasks.

### Step 2: Onboarding

(For first time users, if applicable) Complete any assigned onboarding tasks before enrolling in your benefits.

Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

Onboarding Complete!

Great job! Now you can begin electing your benefits. There are 34 days left in Open Enrollment for you to complete this.

Onboarding

1. Benefit Enrollment
2. HR tasks

Start Enrollment Dismiss, complete later

Participation Required

You can't say we didn't tell you, the following items are a MUST HAVE for HR. We require that you complete them. You can log out anytime, but that won't make them go away! You'll be hearing from your HR until these items are completed.

1. Onboarding
2. Benefits Enrollment
3. HR tasks

Lets Begin!

### TIP

If you hit **“Dismiss, complete later”** you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking **“Start Enrollments”**.

**MUST COMPLETE BY OCT 31st**

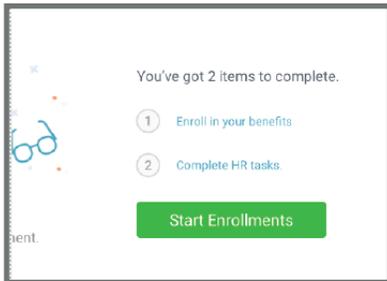
Every Benefit Eligible Employee must complete an enrollment session with a Benefit Coach by phone, onsite, or enroll online by **10/31** - Even if to waive Benefits - no exceptions.



# HOW TO ENROLL IN YOUR ANCILLARY BENEFITS

Action **REQUIRED** on your Part! **Open Enrollment Oct 13 - Oct 31**

## How to Enroll in your Benefits Continued



### Step 3: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal and dependent information before moving to your benefit elections.

#### TIP

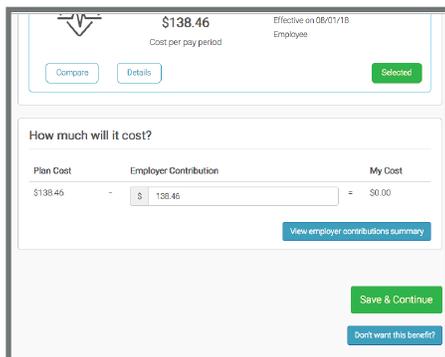
Have dependent details handy. To enroll a dependent in coverage you will need their Date of Birth and Social Security Number.



### Step 4: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under Who am I enrolling?

Below your dependents you can view your available plans and the cost per pay period. To elect a benefit, click **Select Plan** underneath the plan cost.



Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

### Step 5: Forms

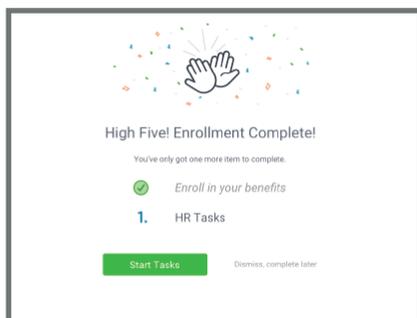
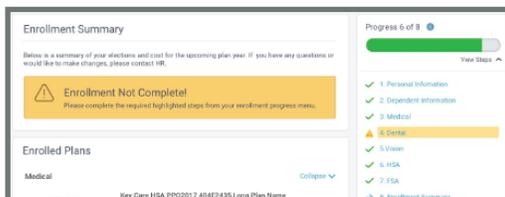
If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details. If you fail to complete and return the EOI form by 1/31/26, this benefit will no longer be available.

### Step 6: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

#### TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.



### Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7



# DENTAL BENEFITS

Administered by MetLife



Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Pender County dental benefit plan.

BENEFITS	IN-NETWORK
Annual Deductible	\$25 per person; \$75 family limit
Annual Benefit Maximum	\$5,000 - per member total
Preventive Dental Services TYPE A (cleanings - 2X in 1 year, exams, sealants, x-rays)	100%; no deductible
Basic Dental Services TYPE B (fillings, root canal therapy, oral surgery)	80%
Major Dental Services TYPE C (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	50%
Orthodontia - Braces (Children up to Age 19)	50%
Orthodontia Lifetime Maximum (Per Person)	Up to \$1,000

When you receive services from a Nonparticipating Dentist, the services fee may be less than what your dentist charges, which means that you will be responsible for the difference.

VOLUNTARY DENTAL PLAN	PER PAY-CHECK RATES
Employee	\$19.07
Employee + Spouse	\$37.60
Employee + Child(ren)	\$47.91
Family	\$66.72



## Finding In-network Dentists

You pay less for services when you use a dentist in the MetLife network. You can find an in-network dentist by visiting [www.metlife.com/dental](http://www.metlife.com/dental) or calling (800) 275-4638.



# Dental information available through the MetLife Mobile App

Viewing your dental plan just got easier with the MetLife Mobile App



To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://metlife.com/mybenefits) from a computer or directly through the app. Certain features of MetLife US Mobile App are not available for some MetLife Dental Plans.

## You can:

- Find a dentist
- Get estimates for most procedures enhanced to display personalized, plan specific costs and additional information such as percent covered, applicable deductible, Plan Maximum and Frequency Limits.
- View your plan summary with quick links to important information on deductibles and Plan Maximums as well as Covered Services
- View detailed coverage information for your dental policy such as benefit sharing percentage, applicable deductibles, Plan Maximum and Frequency Limits
- View your claims
- Track your brushing and flossing
- Access and save digital ID card to photo library or mobile app

**It's easy!** Search "MetLife" on the App Store or Google Play to download the MetLife US Mobile App, or scan the QR codes. Search our network of thousands of dentists and specialists to find a provider near you.

Or log-in to [My Benefits MetLife](https://metlife.com/mybenefits) to access your plan information.

## It's available 24 hours a day, seven days a week.

To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://metlife.com/mybenefits) from a computer or directly through the app. Certain features of MetLife US Mobile App are not available for some MetLife Dental Plans.





# VISION BENEFITS

Insured by Community Eye Care (CEC)



Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Eye Exam - Every 12 months	\$10 copay	100% minus copay
Retinal Screening An enhancement to the eye exam where high resolution images are taken of the inside of the eye to detect and monitor conditions like diabetes.	\$39 copay	None
Eyewear - An annual <b>\$200 flexible allowance</b> for prescription and non-prescription eyewear. Every 12 months	\$25 copay	Up to \$200 minus copay
Contact Lens fitting or evaluation - Every 12 months	\$25 copay	100% minus copay

Additional pairs of Glasses or Contacts

Members receive a 20% savings on additional pairs of prescription and non-prescription glasses, and 10% savings on contact lenses, from any

Lasik Discounts

Members can save up to 50% from participating QualSight LASIK providers, including TLC Laser Eye Center



## SUNGLASSES ARE IN!

Non-prescription eyewear, including sunglasses, is included in your CEC vision plan. Other non-prescription eyewear such as blue-light blocking glasses, safety glasses, and readers are also included. If you don't need corrective lenses, you can use the allowance for sunglasses!

VOLUNTARY VISION PLAN	PER PAYCHECK RATES
Employee	\$4.49
Employee + One	\$9.45
Family	\$13.48

## Finding In-network Eye Doctors

You can find an in-network eye doctor in the CEC network by visiting: [cecvision.com/search](http://cecvision.com/search)



# FLEXIBLE SPENDING ACCOUNTS

Administered by Flores

A Flexible Spending Account (FSA) is an employer sponsored plan that allows you to deduct dollars from your paycheck and deposit them into a special account that is protected from taxes (Social Security taxes, Federal, and in most cases, State taxes). You can then use these funds towards IRS approved expenses.

- **Healthcare FSA** - With this account, you can set aside funds to be used for eligible out of pocket medical expenses. Please refer to the chart on the following page for examples. You can contribute up to **\$3,300** per year in 2025 (2026 limit has not been announced). You must re-enroll in this benefit each year.
- **Dependent Care FSA** - With this account, you can reimburse yourself for eligible childcare expenses for your dependents so that you (and your spouse if you are married) can work. You can contribute up to **\$7,500** per year (\$3,750 if married and filing a separate tax return). You must re-enroll in this benefit each year.

## How long do I have to use my FSA funds?

Any funds you contribute to your Healthcare FSA or Dependent Care FSA must have claims filed by March 31, 2026. Your plan does allow for up to **\$660** of unused Healthcare FSA funds to be rolled over to the next year. There is no rollover for Dependent Care FSA funds.

## Healthcare FSA Debit Card

1. **ENROLL IN ELIGIBLE BENEFIT PLAN** - Pender County offers the Flores Debit card to employees that enroll in an eligible benefit plan. The card will allow you to pay for eligible expenses at participating providers at the time services are rendered, thus eliminating or reducing your out-of-pocket cost at the time of the purchase or service.
2. **RECEIVE YOUR DEBIT CARD** - Your Flores Debit Card will be mailed upon your enrollment in an eligible benefit plan. No activation is required, but you should review the Cardholder Agreement included in this mailing, and then sign the back of your card.
3. **PROPER USE & ACCOUNT MANAGEMENT** - You will be able to view and manage your Debit Card account on the Flores participant website, [www.flores247.com](http://www.flores247.com). You should keep your receipts and invoices for payments made with your Flores Debit Card, as you may be required to provide documentation to Flores to verify the eligibility of certain transactions. If requested, you may submit your documentation to Flores by uploading it to your online account, uploading using the e-Receipt mobile application, or sending it by fax or mail.

## How do I obtain my account details?

- **Website** - Visit [www.flores247.com](http://www.flores247.com) and login using Participant ID or Username and password
- **Mobile** - Download the app for mobile filing
- **PID & Password Assistance** - Dial 800.840.7684

## How do I submit documents to Flores?

- **Online** - Visit [www.flores247.com](http://www.flores247.com) and upload scanned documents securely
- **Mobile** - Download e-Receipt smartphone app for Apple or Android devices
- **Mail** - Flores & Associates, LLC; PO Box 31397  
Charlotte, NC 28231
- **Fax** - 800.726.9982 or 704.335.0818



## Self-Service Features:

- Access your account information
- Requests for reimbursement from your account
- Submit supporting documentation for transactions
- Available through App store or Google Play



# FLEXIBLE SPENDING ACCOUNTS

Administered by Flores

**Healthcare FSA Expenses** - To verify an expense that is not listed below, please call **800.532.3327**.

## Acceptable Over-the-Counter Items

- |                               |                                |                                 |
|-------------------------------|--------------------------------|---------------------------------|
| Acid Controllers              | Ovulation Indicators           | Gauze and Tape Incontinence     |
| Acne Medications              | Pedialyte                      | Supplies Diabetic Supplies      |
| Allergy & Sinus               | Blood Pressure Monitor         | Glucose Meters                  |
| Antibiotic Products           | Cholesterol Test               | Sunscreen SPF 15+               |
| Anti-Diarrheals, Anti-Gas     | Pregnancy Test                 | Crutches                        |
| Anti-Itch & Insect Bite       | Condoms                        | Orthopedic Shoe Inserts         |
| Asthma devices and Medication | Flu Shots                      | Breast Pumps/Lactation Supplies |
| Smoking Cessation Medication  | Reading Glasses                | Baby Rash Ointments/Creams      |
| Insulin                       | Menstrual Care Products        | Laxatives                       |
| Saline                        | Cold Sore Remedies             | Motion Sickness                 |
| Bandages/Band-Aids            | Cough, Cold & Flu              | Pain Relief                     |
| Rubbing Alcohol               | Digestive Aids                 | Sleep Aids & Sedatives          |
| Thermometers                  | Feminine Anti-Fungal/Anti-Itch | Stomach Remedies                |
| Cold/Hot Packs                | Contraceptive Pills            | Medicated Sunburn Creams        |
| First Aid Kits                |                                |                                 |
| Oxygen                        |                                |                                 |

**Dependent Care FSA Expenses** - To verify an expense that is not listed below, please call **800.532.3327**.

Expense		Allowed?	Comments
After-school care or extended day programs (supervised activities for children after the regular school program).	✔	Yes	These programs are generally custodial in nature although children may be supervised by qualified adults the primary purpose of the program is to care for children while parents are at work.
Au pair	✔	Yes	With the exception of airfare and other fixed costs as long as the expenses are within plan year.
Babysitter (inside or outside participants' home)	○	Maybe	Yes, unless babysitter is child of participant (or spouse) under 19 years of age or is otherwise claimed as a dependent by the employee or spouse on their federal tax return. Also, the primary purpose must be to care for children while the parents are at work.
Custodial or elder care expenses	○	Maybe	Eligible to extent not attributable to medical services as long as care is for legal dependent of participant.
Educational Expenses – First Grade and above	✘	No	
Educational Expenses – Kindergarten	✘	No	If child attends ½ day kindergarten and ½ day daycare the expenses may be prorated accordingly and the daycare charges may be reimbursed.
Educational Expenses – Nursery School	✔	Yes	Eligible as long as the primary purpose of the expense is custodial care so the parent can work. Most nursery schools (even Montessori) are custodial in nature.



# LIFE INSURANCE BENEFITS

Insured by MetLife



## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by Pender County. Pender County provides basic life insurance of \$10,000 at no cost to you for full time employees (including commissioners).

### Accidental Death and Dismemberment (AD&D) Insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Pender County provides AD&D coverage of \$10,000 at no cost to you. This coverage is in addition to your company-paid life insurance described above for full time employees (including commissioners).



Employee Basic Life and AD&D (Employer paid)	
<b>Benefit Amount</b>	\$10,000 Benefit Reductions Apply*

\* 33% at Age 70, 50% at Age 75

## VOLUNTARY LIFE INSURANCE

All full-time and permanent part-time employees working at least 20 hours per week may purchase life insurance in addition to the company-provided coverage. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage (up to \$200,000 or five times your salary, and up to \$25,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

	Benefit Amounts	Benefit Maximum (Employee paid)	Guaranteed Issue
<b>Employee</b>	\$10,000 Increments	The lesser of 5 X annual earnings or \$500,000 (minimum \$10,000)	\$200,000
<b>Spouse</b>	\$5,000 Increments	The lesser of 50% of the employee life amount or \$100,000 (minimum \$5,000)	\$25,000
<b>Child(ren)</b>	Flat	15 Days to 6 months: \$500 6 month to Age 26: Options of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000	6 months to age 26: \$10,000

### Submitting your SOH application

Should you request an amount greater than the guaranteed issue, you will need to complete an Statement of Health (SOH) form. Your Benefit Counselor will show you how to find the SOH form during enrollment. Or, if you are enrolling yourself, Employee Navigator offers a pop up of the SOH form if it is required. You can download then, or access later in the document library within Employee Navigator. Once the form is completed, MAIL, FAX or EMAIL directly to MetLife Underwriting. If this process is not completed by 1/31/26, the new additional insurance coverage request will be null and void.

Metropolitan Life Insurance Company  
 Medical Underwriting  
 P O Box 14593  
 Lexington, KY 40512-4593  
 FAX: 1-888-505-7446  
 EMAIL: [METLIFESOH@metlife.com](mailto:METLIFESOH@metlife.com)

**Conversion:** Should you separate from Pender County, you will need to contact MetLife directly within 31 days to port your coverage should you choose to retain it. Dependent coverage is not portable.

**MetLife Customer Service: 1-800-438-6388.**



# LIFE INSURANCE BENEFITS

## Voluntary Universal Life



### Trustmark Universal Life

Trustmark's fully portable Universal Life solutions address your differing needs for permanent life insurance and provides peace of mind for a lifetime. These options include the industry's most comprehensive Living Benefits package, with benefits for long-term care (LTC) services. Plans are available for you and your dependents. Employees must purchase coverage on themselves to purchase coverage for their dependents.

Universal Life provides flexible benefits, allowing you to adjust your death benefit, cash value and premiums as your financial needs change. In addition, this two-in-one coverage includes benefits for long-term care services that you can access to help pay for the high cost of LTC.

### Trustmark Universal LifeEvents®

**Benefits Designed for a Lifetime** - An innovative concept in life insurance, Universal LifeEvents is uniquely designed to match the your needs throughout your lifetime. Universal LifeEvents pays a higher death benefit during your working years, when expenses are high and families need maximum protection. At age 70 (or the 15th policy anniversary, whichever is later), when financial needs are typically lower, the death benefit reduces to one third. However, higher benefits for LTC never reduce - they continue for the life of the policy, to help meet one's greater need for LTC in retirement.

- ⇒ Terminal Illness Benefit - Accelerates up to 75% of death benefit amount when life expectancy is 24 months or less.
- ⇒ Benefit Restoration - Fully restores death benefit reduced by LTC each time a benefit is paid. Allows beneficiaries to receive the full death benefit.
  - Example: For a policy valued at \$100,000, the policy will have doubled in value – \$100,000 paid in LTC benefits, and \$100,000 paid in death benefit (if all 25 months of LTC are paid).
- ⇒ Home Health and Long Term Care - Designed to accelerate death benefit at 4% per month for up to 25 months to pay for long-term care in an assisted living or long-term care facility, or home health care or adult day care.

Universal Life Events Coverage (18-64)	Minimum Coverage	Guaranteed Issue (available only initial enrollment opportunity)	Maximum Simplified Issue*
Employee	Greater of amount purchased by \$3.00 or \$10,000	Up to \$100,000	\$300,000
Spouse	Greater of amount purchased by \$3.00 or \$10,000	If employee applies for coverage, amount purchased by \$3.00 per week or \$25,000	\$300,000

Eligibility	Universal Life	Universal Life Events
Employees**	Ages: 18 - 75	Ages 18 - 64
Spouse	Ages: 18 - 70	Ages 18 - 64
Children	Up to Age 23	N/A

\*\*FT or permanent PT employees working 20hrs+.

Standard Universal Life is offered to employees 65-75 since Universal Life Events are not available. Policies with issue age 71+ does not include LTC benefits.

Universal Life Coverage	Minimum Coverage	Maximum Simplified Issue*
Employee	Greater of amount purchased by \$3.00 or \$10,000	\$300,000
Spouse	Greater of amount purchased by \$3.00 or \$10,000	\$300,000

\*Simplified Issue requires that the proposed insured provide height and weight plus answer 3 additional questions.



Enrollment for Universal Life or Universal LifeEvents must be completed with Benefit Coach in-person or by telephone. To schedule an appointment for Oct 13th - Oct 31st , go to <https://flimp.live/PenderCounty> or call 1-877-277-7476 (M-F 9am- 9pm) or use the QR Code to schedule.



# DISABILITY INSURANCE BENEFITS

Insured by MetLife



## VOLUNTARY SHORT TERM DISABILITY (100% EMPLOYEE PAID)

All full-time employees and permanent part-time employees working at least 20 hours per week may purchase Short-Term Disability (STD) insurance.

Short-Term Disability (STD) benefits are payable when you are unable to work due to an injury or illness unrelated to work. If you meet the plan's disability requirements, you will receive a percentage of your earnings until the benefit duration has ended.

- **Benefit Begins\*:** 8<sup>th</sup> day of accident or illness
- **Benefit Amount:** 60% of your weekly salary up to \$1000 per week
- **Pre-Existing Exclusion:** 3/12 months exclusion
- **Benefit Duration:** up to 25 weeks

AGE	RATE
<30	\$0.821
30-34	\$0.871
35-39	\$0.782
40-44	\$0.841
45-49	\$1.029
50-54	\$1.277
55-59	\$1.540
60+	\$1.600

Rates for Short-Term Disability are determined by employee's salary and age.  
STD - PER \$10 COVERED WEEKLY BENEFIT

Voluntary STD - Monthly Premium *SAMPLE 42 Year Old *	
A. Annual Earnings (round to nearest dollar)	\$40,000
B. Weekly Earnings (annual earnings dividend by 52)	\$769.23
C. Your Weekly Earning multiplied by Benefit 60% = Covered Weekly Benefit (B multiplied by 60%)	\$461.54
PLEASE NOTE: Plan has a maximum of \$1000 Weekly Benefit	
D. Covered Weekly Benefit divided by 10	\$46.15
E. Multiply by Rate (D multiplied by appropriate age banded rate = <u>monthly</u> premium) rounded to nearest next dollar	\$38.81

Bi-Monthly Premium = \$ 19.41

## How to File a Short-Term Disability Claim

### Step 1. Notify Human Resources

Please discuss the details regarding your absence within 30 days of your STD. File your STD claim within 14 days after your first day absent from work due to your disability. You may also qualify for FMLA. Please read through all the steps in this guide before starting your claim submission.

### Step 2. Register on Metlife's MyBenefits Website

Go to [mybenefits.metlife.com](http://mybenefits.metlife.com) and enter the 'Pender County' and register to create your account.

**Step 3. File a claim request online** after you have registered and logged into your account. You will be asked for your information and details about your claim. Once you have confirmed your submission is accurate, you can submit your claim.

### OR

**Step 2. You may file you claim by phone** by calling MetLife at 1-800-300-4296

Your customer care advocate will create your claim and provide you with a reference number to refer to through out the claim process.

### Step 3. Receive Acknowledgement Package from MetLife

Within 2-4 business days of filing your claim, MetLife will send you an Acknowledgement Package with important information regarding your claim that may help to fast track your claim.

**Step 4. Continue to monitor your claim status** on the MyBenefits portal or your MetLife claims specialist.



# ADDITIONAL INSURANCE BENEFITS

Insured by MetLife



## VOLUNTARY ACCIDENT INSURANCE

Accident insurance pays a cash benefit when you or your covered family members suffer injuries sustained in an accident. Covered injuries include fractures, burns, concussions, tears, lacerations, broken teeth and eye injuries. Below are samples of covered benefits and the payment received by the employee.

Emergency Room - \$150	Urgent Care - \$75	Ground Ambulance \$300	Major Diagnostic Testing \$150
Coma - \$7,500	Fractures - up to \$4,000	Hospital Admission \$1,000 per accident	Basic Accidental Death \$25,000 employee

## VOLUNTARY CRITICAL ILLNESS (INCLUDING CANCER) INSURANCE

This insurance pays a lump-sum cash benefit directly to the insured following the diagnosis of a covered critical illness or event, including (but not limited to) Cancer, Heart Attack, Stroke, Kidney Failure, Transplants, Sudden Cardiac Arrest, Coma, Loss of Sight/Hearing/Speech

Employees will receive a lump sum payment upon initial diagnosis or a covered critical illness. You can select coverage of \$10,000; \$20,000 or \$30,000 for yourself.

Spouse/Domestic Partners and Children are covered at 50% of the employee's benefit amount. Children are covered at no additional charge.

## VOLUNTARY HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity insurance is designed to help provide financial protection for covered individuals by paying a cash benefit due to a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. Employees can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Indemnity lump sum benefits are paid directly to the Employee based on the schedule of benefits, regardless of the actual cost of treatment. There are no copays, deductibles, coinsurance or network requirements. These benefits aren't reduced because you receive a payment from any other coverage you have, such as Medical, Accident or Critical Illness Insurance.

Hospital Admission Benefit \$1,000 (1X per year)	Hospital Confinement \$150 per day, max of 31 days/ year	Hospital Intensive Care \$150 per day, max of 31 days /year (paid in addition to Hospital Confinement)
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MetLife will provide an annual benefit **per calendar year per covered person** for receiving an eligible health screening.

Accident: **\$100** per covered person

Critical Illness: **\$100** per covered person

Hospital Indemnity: **\$50** per covered person

### How to claim your Health Screening Benefit

1. Visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-800-438-6388
2. Provide the following
  - Name of the insured, social security number, group name, certificate number
  - What date did you have your test? And what test did you have completed?
3. Receive Payment - checks are typically issued within a few business days.



# WORKSITE BENEFIT COSTS

Insured by MetLife



ACCIDENT PLAN	PER PAYCHECK
Employee	\$8.02
Employee + Spouse	\$12.75
Employee + Child(ren)	\$16.28
Family	\$21.01

HOSPITAL INDEMNITY PLAN	PER PAYCHECK
Employee	\$9.45
Employee + Spouse	\$18.22
Employee + Child(ren)	\$14.49
Family	\$23.66

CRITICAL ILLNESS (INCLUDING CANCER) PLAN	PER PAYCHECK
<b>EE/SP Attained Age (Premium per \$1,000) Non-Tobacco</b>	
<30	\$0.45
30-39	\$0.61
40-49	\$0.99
50-59	\$1.74
60+	\$3.14
<b>EE/SP Attained Age (Premium per \$1,000) Tobacco</b>	
<30	\$0.55
30-39	\$0.83
40-49	\$1.44
50-59	\$2.68
60+	\$4.79

## How to Calculate

Multiply the per \$1,000 rates shown above by the benefit amount divided by \$1,000 (e.g., 15 for \$15,000 of coverage) and round to two decimals to calculate rates for the quoted benefit amounts.

Employee Coverage amounts  
10,000, 20,000, or 30,000

Spouse Coverage Amounts  
(50% of Employee Coverage)  
5,000, 10,000, or 15,000.

Eligible Dependent Children are covered at no additional charge. MetLife requires records of enrolled Dependent Children to be provided on the enrollment file.

Note: Final Implemented Rates may vary slightly due to rounding. Spouse Rates for Critical Illness are based on employee age and tobacco status.



# PET INSURANCE

Insured by Nationwide



## Plan Overview Effective 1/1/26

### My Pet Protection Choice

Nationwide My Pet Protection Choice insurance plans were created just for employees and are available only through workplace benefits programs. These plans include features that are not offered to the general public.

My Pet Protection Choice reimburses members for a portion of eligible veterinary expenses related to accidents, illnesses, wellness and more. Employees can choose from two ready-made plans or customize plans for individual pets and their specific care needs.

- ⇒ Unlimited 24/7 pet telehealth support with Nationwide VetHelpline®
- ⇒ Effortless, low-cost pet prescriptions with Nationwide PetRxExpress®
- ⇒ Savings on veterinary care at Petco Veterinary Services clinics

Every My Pet Protection Choice policy includes these additional benefits to support pet families.

- Emergency boarding and kenneling fee
- Lost pet due to theft or straying
- Lost pet advertising and reward
- Mortality benefit

### Multiple pet discount

- 2 - 3 pets: 5% off
- 4 or more pets: 10% off

### Avian and exotic pet coverage

Nationwide coverage for birds and exotic pets like reptiles, amphibians and small mammals is available only by phone at 855-874-4944.



My Pet Protection Choice <sup>SM</sup>	Accident & Illness	Accident, Illness & Wellness	Customizable
<b>Annual deductible options</b>	\$250	\$250	\$100 to \$500
<b>Reimbursement level</b>	80%	80%	50%, 70% or 80%
 <b>Accident coverage</b>	✓	✓	✓
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Broken bones, animal attack, hit by car, poisoning, heatstroke, and more	✓	✓	✓
 <b>Illness coverage</b>	✓	✓	Optional
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Ear infections, diabetes, vomiting, allergies, cancer, and more	✓	✓	✓
 <b>Hereditary &amp; congenital coverage</b>	✓	✓	Optional when purchased with illness coverage
Annual maximum	\$5,000	\$5,000	\$2,500 or \$5,000
Hip dysplasia, cherry eye, elbow dysplasia, umbilical hernia, brachycephalic syndrome, and more	✓	✓	✓
 <b>Wellness coverage (for dogs &amp; cats)</b>		✓	Optional
Annual maximum		\$450	\$450 or \$800
Vaccination or titer, fecal test, deworming, microchip, health certificate, heartworm or FeLV/FIV test, flea control or heartworm prevention, and more		✓	✓
Spay/neuter or dental <sup>2</sup> and one additional test <sup>3</sup>			✓

Visit [Pender County Pet Plan Enrollment](#)

**TO ENROLL:**

Or Call 877-738-7874

Premium payments will be directly billed to you



# LEGAL INSURANCE / IDENTITY PROTECTION

Administered by ARAG and Allstate



**Allstate**  
IDENTITY PROTECTION

## WHAT IS LEGAL INSURANCE?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or dealing with a traffic ticket.

## WHAT DOES LEGAL INSURANCE COVER?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below – and many more – to help you address life's legal situations.

### Consumer Protection Matters

Auto repair - personal property disputes - small claims court

### Criminal Situations

Juvenile - Parental responsibility

### Family Law Events

Adoption - Domestic partnership - Divorce - Name change

### Finance, Tax & Debt-Related Matters

Debt collection - Garnishments - Student loan debt - IRS Tax audit

### Home Ownership or Renter Matters

Buying / Selling a home - Neighbor disputes - Contractor issues

### Traffic Troubles

License suspension /revocation - Traffic tickets

### Wills & Estate Planning Needs

Powers of attorney - Wills - Trusts

## WANT MORE INFORMATION?

Click on these videos or scan the QR Code.



[What is Legal Insurance?](#)

[Be Protected When Legal Happens Webinar](#)

For specific details about your plan, and to view a complete list of coverages, visit [ARAGlegal.com/myinfo](http://ARAGlegal.com/myinfo) and enter

Access Code: **19496PEN**



To talk with someone, call ARAG at 800-247-4184

## WHAT DOES IT COST?

**Ultimate Advisor**  
\$21.96 monthly



## The journey to better Identity Protection starts here.

With Allstate Identity Protection, get identity and cyber protection features designed to help you defend yourself from today's risks.

### NEW Allstate Scam Protection

Get powerful, all-in-one digital defense with proactive scam monitoring, robust detection, alerts and phone and text scam blocking, and up to \$50K in scam reimbursement\*—plus up to \$5M† in other financial protections.

### Family digital safety

Monitor 30+ apps and sites, track loved ones, and access mental health support. Plus with a family plan get protection for you and all family "under roof or under wallet" as well as any family member 65 or older.

### Award-winning cybersecurity

Protect your devices with top-rated\*\* anti-malware and threat detection that runs in the background without slowing you down.

## Scammers are getting smarter

Even the most tech-savvy are falling for AI-powered scams

80% of scam victims said they thought they could spot a scam before falling for one

49% of scam victims experienced two or more scams in just the past two years

95% of our members were satisfied with the identity theft recovery support they received

**Allstate**  
IDENTITY PROTECTION

## Questions?

1-800-789-2720 or visit [myaip.com](http://myaip.com)

## WHAT DOES IT COST?

\$8.95 per person/month  
\$16.95 per family/month



# EMPLOYEE ASSISTANCE PROGRAM

Administered by MyGroup



An EAP is a company-sponsored benefit that offers the support and resources you need to address personal or work-related challenges and concerns. It's confidential and free to you and your household family members.

## Assessment & Counseling

Help is available 24/7/365 through our toll-free number. When you and your family members call the EAP, you are offered a face-to-face, virtual or telephonic counseling session in which a thorough assessment can be conducted by a licensed, experienced clinician in your area. You have the option of using BetterHelp for your virtual sessions. Reasons to use the EAP include: stress, relationship/marital issues, parenting, work-related concerns, depression, alcohol and drug use/abuse, grief and loss, preventative reasons, and more.

## Online Peer Support

You and your family members have access to our online peer support community, a safe, anonymous space where people connect through shared experiences.

## Financial Services

- Free financial counseling appointments
- Issues addressed include bankruptcy, budgeting, buying a home, college savings, retirement planning
- Educational materials and financial worksheets provided prior to appointments
- 40 financial calculators available online
- ID theft recovery through credit monitoring
- Discounted credit reports

## Online Services

- 7 content divisions: Parenting, Aging, Balancing, Thriving, Living, Working, and International
- Monthly online seminars and eLearning courses with certificates of completion
- Searchable databases and resource links for childcare providers, elder care and related services, adoption resources, attorneys, certified financial planners, pet sitting, private and public high schools and colleges, and volunteer opportunities
- Over 100 streaming audio files and 100 video files covering a range of health topics
- Savings Center: discount shopping program offering up to 25% discounts on name-brand items
- Relocation Center: an interactive program that allows users to preview communities across the U.S.

## Legal Services

- Free telephonic legal advice
- Free 30-minute appointment for legal consultation with a local attorney
- In most cases, 25% discount on ongoing legal services
- Legal forms available to download (such as wills, request for death certificate, etc.)
- Online legal encyclopedia
- Does not cover disputes or actions involving employer, EAP or business issues

## Access Your EAP

Call 800.633.3353 or visit [mygroup.com](http://mygroup.com) > Current Participants > Click the following button:

**Assessment & Counseling:** Request an Appointment

**Online Peer Support:** Access Online Peer Support

**Online, Legal & Financial Services:** Access Online Services

(Username: **pendereapconnect** Password: **quest**)



# PENDER COUNTY EMPLOYEE WELLNESS

Your well-being is paramount to both your personal success and satisfaction. That's why we're thrilled to launch our comprehensive Employee Wellness Program designed to support you in achieving your health and wellness goals. We strive to foster a culture of well-being that encompasses physical, mental, emotional, as well as financial health. We are committed to empowering you to prioritize self-care, manage stress, and cultivate healthy habits both in and out of the workplace. This year we will be offering fitness challenges, nutrition workshops, and support for your mental health. Join us on this journey towards a healthier, happier, and more fulfilled life.

All Full-Time and Part-Time Permanent Employees (30 hours or more a week) are eligible to participate in all of our Wellness Options and Incentives.

## Pender County Health Department

As an eligible employee, you have access to the Pender County Health Department and Dental Clinic, without using your PTO. Contact the health department to schedule your appointment. For more information on services see Page 26.

## Annual Health Risk Assessment (HRA)

**Each Full-Time employee who participates in the HRA will earn eight (8) hours of Vacation Leave**  
**Part-Time Permanent employees working 30 hours per week will earn a prorated amount of 6 hours for completing the HRA**

The Health Risks Assessment (HRA) identifies risks associated with individual health factors and help you mitigate these risks through interventions such as referrals to specialist, ergonomic improvements, health education, resources, and wellness incentives.

This assessment is only available once a year and typically includes:

- Lab Work (Blood draw)
- Blood Pressure
- Weight and Height
- Health Survey
- Referrals to Specialist
- Wellness Coaching

**The Employee HRA's are available by appointment - October 1<sup>st</sup> through December 31<sup>st</sup> from 8:00 - 11:00am and 1:00 - 3:00pm.**

All employee medical information is confidential and regulated by HIPPA and the HRA will be submitted to insurance as preventative care which is covered 100% by our insurance provider.





# PENDER COUNTY EMPLOYEE WELLNESS INCENTIVES

Welcome to the **Pender County Wellness Quest!** Embark on this exciting adventure by completing a variety of wellness activities designed to enhance your well-being. Whether it's staying active, completing wellness exams, or participating in County wide wellness challenges and lunch and learn events, each step you take will bring you closer to your goal of overall wellness.

Throughout this quest, every milestone you achieve earns you points and rewards. Unlock prizes that celebrate your progress and encourage you to keep going. Together, we'll explore new ways to prioritize self-care and cultivate habits that support overall employee wellness.

Make your way through each quest and unlock prizes by completing missions to earn points.

**LEVEL ONE - Earn 20 points - Select a level one prize of your choice from our PC Swag Shop**

**LEVEL TWO - Earn 40 points - Select a level two prize of your choice from our PC Swag Shop**

**GRAND PRIZE - Earn 60 points and receive a one-time Cash Incentive of \$100.00  
(Awards based on Fiscal Year running 7/1/25 - 6/30/26)**

<p><b>Mission 1 [20 points]</b> Complete your Annual Employee Health Risk Assessment</p>	<p><b>Mission 2 [20 points]</b> Obtain a yearly Physical - This can be done at our health department or at your primary care physician.</p>
<p><b>Mission 3 [5 points each]</b> Complete one of the following recommended screenings  Vision Exam, Dental Exam/cleaning, Mammogram, prostate exam, skin cancer screening, or colonoscopy.</p>	<p><b>Mission 4 [2.5 points each]</b> Participate in Lunch and Learn classes or Wellness Challenges provided by the County.</p>
<p><b>Mission 5 [10 points]</b> Physical Activity - Proof of Gym membership for 3 months, or 12 weeks of exercise logs.</p>	<p><b>Mission 6 [5 points each]</b> Receive recommended vaccine(s) Flu, Covid, Tetanus, shingles, or alternate vaccines.</p>

## Discounted Gym Membership Options

### Fitness Fusion- Burgaw, NC - \$25/month

Fitness Fusion offers a state-of-the-art fitness center equipment and has a full staff of certified instructions to lead class programs and assist clients. The gym is conveniently located within walking distance from the Administration building. (Includes 1 year contract)

### Fit 4 Life- Richlands-13 - (\$24.99/month)

**Locations- Including Wilmington, Richlands, and Jacksonville.**

Join Fit 4 Life and enjoy the many commodities at any of the 13 locations. Fit 4 Life offers 24-hour access, personal training, group classes, and free childcare/kid zones at select locations and hours.





# PENDER COUNTY HEALTH DEPARTMENT

## PENDER COUNTY HEALTH DEPARTMENT SERVICES

If you aren't feeling well or just need an annual physical come visit our Adult Health Clinic. Call us for an appointment.

Our Immunization Clinics in Burgaw and Hampstead offer a variety of adult immunizations including Tdap, Tetanus, Shingles, Influenza, COVID and more! We have many services through our dental clinic, and we accept the county's dental insurance, so come on over!

### Adult Services

- Physical exams
- Sick and well care
- Immunizations
- Dental services (adults and children)
  - \* Comprehensive dental exam
  - \* Teeth cleaning
  - \* Dental sealants
  - \* Most tooth extractions
  - \* Dentures / Crowns / Partials and bridges

Got kids? We also do well checks/physicals and sick visits for children. Forgot to get that shot before school starts? We can help, check out our immunization clinic. And if that's not enough, we also offer a variety of dental services for the kiddos too!

### Children's Health

- Immunizations
- Sick care
- Well child checks

Are you pregnant or need your annual check-up? Come see our Women's Health Nurse Practitioner for our women's health clinic. We offer family planning services and top quality prenatal care!

### Women's Health Services

- Family planning
- Pregnancy testing
- Prenatal care
- Colposcopy clinic

**Health Department Address:**  
803 S. Walker Street  
Burgaw, NC 28425

**Hours: 7am - 5:30pm**  
**Main** (910) 259-1230  
**Fax** (910) 259-2138  
**Dental Center** (910) 259-1503  
**WIC** (910) 259-1290

**Hampstead Annex Address:**  
15060 US Highway 17  
Hampstead, NC 28443

**Hours: 8am - 4pm**  
**Phone** (910) 259-1486

Please call our office to make an appointment to see a provider.

*Walk-ins accepted for immunizations, labs, and blood pressure checks.*





# RETIREMENT BENEFITS

## RETIREMENT

All full-time employees working over 1,000 hours per/year are automatically enrolled into the NC Local Government Employees Retirement System (LGERS). Employees contribute 6% of gross wages to their retirement account. The County contributes based on guidelines set by the Retirement System.

Members can log in anytime through the NC State Retirement System – Orbit. ORBIT is a secure site that allows you to view your personal account information, download retirement forms, and access retirement resources 24 hours a day, seven days a week. To set up or log in to your personal ORBIT account, go to the ORBIT website [myNCRetirement.gov](http://myNCRetirement.gov) and follow the log in instructions, or register for an ORBIT account. More information can be found in the Retirement System handbook.

## LGERS LEO

You become a member of LGERS as a local law enforcement officer on your hire date if you are a permanent, full-time paid employee of an employer, who (i) possesses the power of arrest, (ii) has taken the law enforcement oath administered under the authority of the state as prescribed by G. S. 11-11 and (iii) is certified as a law enforcement officer under the provisions of Chapter 17C of the General Statutes or certified as a deputy sheriff under the provisions of Chapter 17E of the General Statutes.

## 401K

Pender County is committed to helping its employee's save for retirement. In doing so, we have partnered with Empower/ Prudential to offer 401k options, featuring both a 401k (pre-tax and Roth) and 457 plan. Law Enforcement Officers receive 5% of gross income contribution from the County into the 401(K) plan. Regular full-time employees receive 2.5% of gross income contribution from the County into the 401(K) plan. Employees can make changes to their contributions at anytime via the Empower Website.



Empower Service Center

1-866-627-5267 Option 2





# CONTACT INFORMATION

If you have specific questions about a benefit plan, please contact the administrator listed below, or your Human Resources department.

BENEFIT	ADMINISTRATOR	PHONE	WEBSITE/EMAIL
Medical	North Carolina State Health Plan (Aetna)	Medical -888-234-2416 Rx-888-321-3124	<a href="http://shpnc.gov">NC State Health Plan (shpnc.gov)</a>
Dental	MetLife	800-275 - 4638	<a href="http://www.metlife.com/dental">www.metlife.com/dental</a>
Vision	CEC	888 - 254 - 4290	<a href="http://cecvision.com">cecvision.com</a>
Life and AD&D	MetLife	800 - 275 - 4638	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Universal Life	Trustmark	800 - 918 - 8877	<a href="http://www.trustmarksolutions.com">www.trustmarksolutions.com</a>
Short Term Disability	MetLife	800 - 275 - 4638	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Accident, Critical Illness and Hospital Insurance	MetLife	800 - 275 - 4638	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
Flexible Spending Account/ COBRA	Flores	800 - 532 - 3327	<a href="http://www.flores247.com">www.flores247.com</a>
Pet Insurance	Nationwide	877 - 738 - 7874	<a href="http://PetsNationwide.com">PetsNationwide.com</a>
Employee Assistance Program	My Group	800 - 633 - 3353	<a href="#">Request an Appointment   MYgroup Consulting</a>
Legal Insurance	ARAG	800 - 247 - 4184	<a href="http://ARAGlegal.com/myinfo">ARAGlegal.com/myinfo</a>
Identity Protection	Allstate	800 - 789 - 2720	<a href="http://myaip.com">myaip.com</a>
Enrollment Call Center Medical	Medical	855 - 859 - 0966	<a href="http://www.shpnc.org">www.shpnc.org</a>
Enrollment Appointment Line - Ancillary	Dental, Vision, Life, Disability, Work-Site	877 - 277 - 7476	<a href="https://flimp.live/PenderCounty">https://flimp.live/PenderCounty</a>
Human Resources	Front Desk	910 - 259 - 1513	<a href="mailto:HRINFO@pendercountync.gov">HRINFO@pendercountync.gov</a>

## MetLife Benefits

Once you're enrolled you may take advantage of online self-service capabilities with MyBenefits. To register, just go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and follow the easy registration instructions.

**You can print your ID cards here!**





*This benefit summary prepared by*



Insurance | Risk Management | Consulting