

2018 City of Greensboro Benefits Book



Get  Connected

City Benefits Connection

Table of Contents

Table of Contents.....	2
Letter from the City Manager.....	3
Benefits Basics.....	6
Benefits Line Up.....	7
Medical Plan.....	8
Get Connected 2018.....	10
Dental Plan.....	13
Vision Plan.....	17
CityFlex.....	19
Continuation of Benefits Reconciliation Act (COBRA).....	22
Our Legal Duty: Protecting You and Your Health Information.....	23
Life Insurance.....	25
Leave Programs.....	32
Sick Leave.....	34
Other Leave.....	37
Other Time Off.....	39
Retirement.....	41
Deferred Compensation.....	44
Other Benefits At a Glance.....	46
Retiree Benefits.....	50
Important Contacts.....	56

Letter from the City Manager

I value you and appreciate your hard work and dedication to make Greensboro a better community and organization. During the past year, your service to the City of Greensboro has been both important and inspiring. The commitment you've shown in meeting the needs of our community drives us to find ways to support you and your family. Delivering a comprehensive benefit package that provides quality care is important to the City of Greensboro.



The City recognizes everyone's benefit needs are different. That's why we continue to offer the various health, dental, and vision plans for employee only, employee and spouse, employee and children, and employee plus family. It is also important for us to offer a wide variety of benefits that not only focus on health, but on preventive care, wellness, leave, financial protection, and retirement security. There is a plan for everyone.

Last year at Open Enrollment we made some tough decisions around plan design and rate changes. Those changes along with your commitment to taking ownership of your health, dental, and vision care needs and plan use, have improved our overall medical plan performance in 2017 by 10% year-to-date. Based on this and extensive negotiations with our healthcare vendors over the past year, we are pleased to announce that there will be no plan changes or rate increases in 2018.

This year we are implementing a Healthcare Initiative called, "**Get Connected:**

Working Together to Help Build Health Ownership". Log on to www.myuhc.com[®] to learn more about the many resources available at no additional cost to you. The Health Rewards Program has also been redesigned to make it easier to participate in the program and get your Health Rewards faster!



- Make sure you get your annual preventive health screenings - \$0 copay when you use an United Healthcare In-Network Doctor
- Visit our employee Quick Care Clinic on Patton Avenue for basic health care services for a \$10 copay
- Participate in our Wellness Health Rewards program and earn gift cards for purchases at over 300 retail vendors and restaurants
- Access Virtual Visits from your computer from www.myuhc.com[®] or download the **Health4Me app** to your mobile phone. You can access doctors online, saving time and money for minor illnesses and prescriptions

Open Enrollment is an important time to reassess your benefit needs and make any appropriate changes. This year's Open Enrollment will again be conducted via the City's Online Benefits Resource Center. The online open enrollment process allows you to see your per pay period deductions calculated as you make your enrollment selections. Even if you don't plan on making changes, you still need to log in and complete the Online Benefits Resource Center's open enrollment. If you have questions during Open Enrollment, talk to your supervisor or manager, your benefits assistant or your Human Resources Representative.

I value and appreciate your contributions and hope you will enjoy and fully utilize your health plan and its many benefits in 2018. Finally, please do continue to use the plan wisely in 2018, to help maintain and/or reduce our overall plan costs, so we can continue providing you and your family with a robust, cost effective plan and options in the future.

Jim Westmoreland



- Submitted by Jodie Stanley

Benefits Basics

The **City of Greensboro** is pleased to offer you a wide variety of benefits as part of your total compensation package.

Eligibility Information

- Full-time employees are eligible for benefits.
- Part-time employees and retirees can take advantage of many of the benefit offerings.
- Others in your family may be eligible for City benefits:
 - Spouse
 - Child or Children*
 - Step-Child or Step-Children*
 - Grandchild or Grandchildren**

Qualifying Events/Status Changes: You can always count on life to change, so can your benefits change with you? Yes!

After your initial enrollment, you cannot make changes until Open Enrollment in October or after a qualifying event:

- Marriage
- Divorce/Legal Separation
- Birth/Adoption of a child
- Loss of dependent status
- Death
- Change in employment status: full-time to part-time or part-time to full-time

Notification

- Notification must be made to the City within 30 days of a qualifying event.
- Refunds will be made if notifications are received within 30 days of the qualifying event.

**Health, Dental and/or Vision Plans: Dependents up to age 26 may enroll in the health, dental and/or vision plan regardless of student or marital status. Children who are permanently disabled prior to age 26 may also be covered.*

***Health, Dental and/or Vision Plans – Children for whom you are legally responsible and live with you.*

Benefits Line Up

Your Health and Wellness			
Benefit	Full-Time	Part-Time*	Retiree
Medical Plan	Yes	Yes	Yes
Choice	Yes	Yes	Yes
Choice Plus	Yes	Yes	Yes
Dental Plan	Yes	Yes	Yes
Vision Plan	Yes	Yes	N/A

Leave			
Benefit	Full-Time	Part-Time*	Retiree
Paid-Time-Off	Yes	Yes	N/A
Annual Leave	Yes	Yes	N/A
Holidays	Yes	Yes	N/A
Sick Leave	Yes	Yes	N/A
Medical	Yes	Yes	N/A
Transferred Sick	Yes	Yes	N/A
Advanced	Yes	Yes	N/A
City Manager's	Yes	Yes	N/A
Donated Leave	Yes	Yes	N/A
Jury Duty	Yes	Yes	N/A
Military Duty	Yes	Yes	N/A
National Guard	Yes	Yes	N/A
Long Term	Yes	Yes	N/A

Your Financial Fitness & Protection			
Benefit	Full-Time	Part-Time*	Retiree
Life Insurance	Yes	Yes	Yes
Basic Life	Yes	Yes	In Some Cases
AD&D	Yes	Yes	N/A
Supplemental Life	Yes	Yes	N/A
CityFlex			
Pre-Tax Premium	Yes	Yes	N/A
Medical Spending Account	Yes	Yes	In Some Cases
Dependent Care	Yes	Yes	N/A

Retirement Savings			
Benefit	Full-Time	Part-Time*	Retiree
Retirement - Pension	Yes	Yes	Drawing Benefit
Deferred Compensation 457/401(a)			
457/401(a)	Yes	Yes	No new contributions
401(k)	Yes	Yes	No new contributions

Work-Life Balance			
Benefit	Full-Time	Part-Time*	Retiree
Planned Leave Without Pay	Yes	Yes	N/A
Parking Subsidy	Yes	Yes	N/A
Medical Services	Yes	Yes	Yes

*Part-time benefits may vary from full-time.

**Retiree health for retirees under the age of 65.

Health Plan

Be well informed about the health and wellness benefits that the City of Greensboro offers to keep you and your family fit and protected from injury and illness. UnitedHealthcare (UHC) administers the City of Greensboro's Health Plan.

Health Plan Options

There are two Health Plan options:

- **Choice Plan** (offers in-network only benefits for covered services).
- **Choice Plus Plan** (offers in-network and out-of-network benefits for covered services.)

These plans are preferred provider organizations (PPOs) and offer the largest network of physicians and hospitals. The plans do not require referrals; however by selecting in network providers, the plan will pay a higher level of benefit.

Health Benefits At A Glance		
Medical	Choice Plan	Choice Plus Plan
	Network	Network/Non-network
Annual Deductible		
Employee	\$500	\$500 / \$750
Family	\$1,000	\$1,000/\$1,500
Out-of-Pocket Limit*		
Employee	\$3,000	\$2,500/\$2,900
Family	\$6,000 (includes medical, pharmacy copays. and deductible)	\$5,000/\$6,500 (includes medical, pharmacy copays. and deductible)
Lifetime maximum	Unlimited	Unlimited
Covered Services		
Doctors & Specialists		
Primary Care/ Specialist	\$25 PCP/\$50 SPEC	\$25 PCP/\$50/80%
Outpatient Mental Health	\$25	\$25/80%
Preventive care		
Well-child visits	100%	100%/Not covered OON
Mammogram	100%	100%/Not covered OON
Immunizations	100%	100%/Not covered OON
Annual Physical	100%	100%/Not covered OON
Urgent and Emergency Care		
Urgent Care Visit	\$30	\$30/80%
Emergency Room Visit	\$200	\$200
Virtual Visits	100%	N/A
Hospital care		
Outpatient surgery	80% after deductible	80% after deductible
Lab & X-Ray	80% after deductible	90% after deductible/80% out of network
Hospital Stay	80% after deductible	80% after deductible
Maternity stay	80% after deductible	80% after deductible

Health Rewards: Cutting Your Costs

Health Rewards is a voluntary program designed to help you reach your health and wellness goals. The incentive-based program runs on a calendar year. To participate, you must complete an Annual Health Survey at www.myuhc.com® as well as participate in a variety of other wellness activities such as:

- Biometric Screening
- Preventive Health Screening
- Fitness events
- Wellness programs

To learn more, contact the Wellness Coordinator.

Optum RX is the prescription drug plan administrator. Enrollment in either medical plan automatically covers your enrollment in the prescription drug plan. This plan has a 90-day provision for maintenance drugs via mail order.

Diabetes Health Plan

The Diabetes Health Plan is an enhanced benefit option for employees and their dependents age 18 and over with diabetes and pre-diabetes, offered as an additional component of UHC benefit coverage.

- Office visit copayment waived for diabetes-related visits.
- No copayments for select Tier 1 and Tier 2 diabetes-

related medications and supplies

- Education and support to help you manage your condition.
- Scorecard to help you stay on track with your health care.

For more information on the Diabetes Health Plan:

Visit the Diabetes Health Plan website at: www.dhp.healthmine.com or contact your Benefits Representative.

Your preventive care is covered 100% in network. You don't have to pay any out-of-pocket costs for preventive care as long as you use a network doctor.



*Human Relations Outreach:
submitted by Jodie Stanley*


Preventive care includes:

mammography, colonoscopy, endoscopies, sigmoidoscopies, laboratory tests, radiology, x-ray, and routine physicals regardless of place of service.

Get Connected in 2018

Take charge of your healthcare in 2018 and **Get Connected!**

Ready to lose weight in 2018? Contact United Healthcare to learn more about **Real Appeal**- the 52 week weight loss and management program offered to employees. You can jump start your weight loss with online meetings with your Coach, online trackers, exercise DVDs, and other tools to help achieve your weight loss and fitness goals!

Visit  to learn your Rally age, complete missions and challenges, and earn Rally coins as you work toward your Health Rewards Program and Real Appeal goals!

Continue to save by using **Virtual Visits** through United Healthcare, for non-emergency care. You have access to a physician right from your mobile device or computer without an appointment. You can even have a prescription* sent to your local pharmacy.

Appointments are available 24/7 and take about 15 minutes.

With **zero copay**, the cost of a Virtual Visit

is typically lower than being treated at a doctor's office, urgent care center or emergency room. Login to www.myuhc.com[®] and search for Virtual Visits. Register and request an appointment.



On the go? Download the free UnitedHealthcare Health4Me[®] mobile app and take your plan with you.



Download at the App Store.



Android available at Google Play.

Claims

Any medical claims not filed by the provider should be submitted to:

UnitedHealthcare
P. O. Box 740800
Atlanta, GA
30374-0800.

Limitations

For more information on limitations see the Summary Plan Description.

Did you know?

Employees lost over 1,100 pounds on *Real Appeal* in just 8 months!



submitted by Jodie Stanley



submitted by Jodie Stanley

Costs

For full-time and part-time rates, see the following page. For retiree health rates, see the section on retiree benefits.

To Learn More

To learn more about your medical plan coverage, please see the detailed plan overview.

Effective Date

- Coverage is effective the first day of the month following the first full month of employment.
- The first day of a pay period upon notification in conjunction with a qualified family status change.

Medical Plan Rates for 2018

Monthly premiums are deducted equally on the 15th and last pay period of each month.

Full-Time Health Rates				
Coverage Level Option	Choice		Choice Plus	
	Monthly	Pay Period	Monthly	Pay Period
Full-Time Work Schedule				
Employee Only	\$35	\$17.50	\$63	\$31.50
Employee/Spouse	\$444	\$222	\$501	\$250.50
Employee/Children	\$275	\$137.50	\$366	\$183
Employee/Family	\$536	\$268	\$589	\$294.50
Husband/Wife**	\$322	\$161	\$412	\$206

Part-Time 20 Health Rates*				
Coverage Level Option	Choice		Choice Plus	
	Monthly	Pay Period	Monthly	Pay Period
20-Hour Work Schedule				
Employee Only	\$343	\$171.50	\$377	\$188.50
Employee/Spouse	\$873	\$436.50	\$963	\$481.50
Employee/Children	\$708	\$354	\$810	\$405
Employee/Family	\$1,061	\$530.50	\$1,162	\$581

Part-Time 25 Health Rates*				
Coverage Level Option	Choice		Choice Plus	
	Monthly	Pay Period	Monthly	Pay Period
25-Hour Work Schedule				
Employee Only	\$266	\$133	\$299	\$149.50
Employee/Spouse	\$766	\$383	\$847	\$423.50
Employee/Children	\$599	\$299.50	\$699	\$349.50
Employee/Family	\$930	\$465	\$1,019	\$509.50

Part-Time 30 Health Rates*				
Coverage Level Option	Choice		Choice Plus	
	Monthly	Pay Period	Monthly	Pay Period
30-Hour Work Schedule				
Employee Only	\$153	\$76.50	\$220	\$99
Employee/Spouse	\$658	\$329	\$732	\$337.50
Employee/Children	\$491	\$245.50	\$588	\$268
Employee/Family	\$799	\$399.50	\$876	\$374.50

* The City contribution will be pro-rated according to the number of hours scheduled to work and applied as a percentage of the contribution made for full-time health coverage.

** Husband/Wife coverage is only available for City employees who are married to each other and who have family coverage on the same health care plan as of 12/31/14.

Dental Plan

Through Delta Dental PPOSM plus Premier, the City offers a dental plan that will make you smile.

The benefits include:

- No Deductibles*
- In- and Out-Of-Network Options



submitted by Jodie Stanley



Be Greensboro Recipients from the Fire Dept~ H. Pegram, N. Dixon, L. Lippa: submitted by Leslie Lippa

Dental Plan Highlights

You can choose dentists from two of the nation’s largest dental networks—Delta Dental PPOSM and Delta Dental Premier[®]:

- 1. Delta Dental PPO Network:**
 - More than 95,000 Delta Dental PPO Providers nationally
 - Over 1,679 participating providers in North Carolina
 - Larger discounts
- 2. Delta Dental Premier Network:**
 - More than 148,000 Delta Dental Premier Providers nationally
 - Over 2,730 participating providers in North Carolina
 - Larger network

*Deductible – \$0.00 There are no deductibles in the City of Greensboro Dental Plan.

Quick Dental Fact Check Up

Dental Plan Benefit Maximums

**Delta Dental PPO or Delta Dental Premier Dentist :

- \$1,750 per person per calendar year on Diagnostic & Preventive, Basic Services, and Major Services.
- \$2,400 per person total per lifetime for Dependent Child and Adult covered Orthodontics.

**Nonparticipating Dentist :

- \$1,250 per person per calendar year on Diagnostic & Preventive, Basic Services, and Major Services.
- \$2,400 per person total per lifetime for Dependent Children Only for covered Orthodontics.

**These are not separate maximums by type of dentist. You must use a Delta Dental PPO or Delta Dental Premier Dentists in order to access the \$1,750 Maximum Benefits payable.

Delta Dental PPOSM plus Premier	Delta Dental PPO Dentist	Delta Dental Premier[®] Dentist	Non-Participating Dentist
	Plan Pays	Plan Pays	Plan Pays
Diagnostic & Preventive			
Diagnostic and Preventive Services – includes exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Sealants – to prevent decay of permanent teeth	100%	100%	100%
Occlusal Guard – bite guards and occlusal adjustments	100%	100%	100%
Radiographs – X-rays	100%	100%	100%
Basic Services			
Emergency Palliative Treatment – to temporarily relieve pain	80%	80%	80%
Minor Restorative Services – fillings and crown repair	80%	80%	80%
Endodontic Services – root canals	80%	80%	80%
Periodontic Services – to treat gum disease	80%	80%	80%
Oral Surgery Services – extractions and dental surgery	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Major Services			
Major Restorative Services – crowns	50%	50%	50%
Relines and Repairs - to bridges, dentures, and implants	50%	50%	50%
Prosthetic Services – includes bridges, dentures, and implants	50%	50%	50%
Orthodontics			
Orthodontic Services – braces			
Dependent children to age 26	50%	50%	50%
Adult – In Network Coverage only	50%	50%	0%
<i>There is a 1-year waiting period on Adult and Child Orthodontic services if you or your covered dependents did not enroll in the Dental Plan on the original date of eligibility.</i>			

Did you know?

Preventive dental services by a Non-Network dentist will be paid at 90% of UCR after a \$50 deductible in 2019. **SAVE MONEY** by visiting a Delta Dental Provider.

Contact

1-800-622-8856
www.deltadentalnc.com

Claims

Network dentists agree to accept Delta Dental's approved fees as full payment for covered services.

Delta Dentists submit claims for you, so there's no paperwork for you to file.

Payment is sent directly to dentist.



Be Safe At Home- Installing smoke alarms: submitted by Leslie Lippa

Did you know?

49.29% of employees took advantage of their Free Diagnostic and Preventive services benefit



submitted by Maria Hicks-Few

Costs

For rates, see appropriate sections for full-time and part-time rates, on the following page. For retiree health rates, see the section on retiree benefits.

Effective Date

- Coverage is effective the first day of the month following the first full month of employment.
- There is an one-year waiting period on Adult and Child Orthodontic services if you or your covered dependents did not enroll in the Dental Plan on the original date of eligibility.

Dental Plan Rates for 2018

Monthly premiums are deducted equally on the 15th and last pay period of each month.

Full-Time Dental Rates		
Coverage Level Option	Full-Time Work Schedule	
	Monthly	Pay Period
Employee Only	\$4	\$2
Employee/Spouse	\$27	\$13.50
Employee/Children	\$30	\$15
Employee/Family	\$36	\$18
Husband/Wife**	\$29	\$14.50

Part-Time Dental Rates*		
Coverage Level Option	20-Hour Work Schedule	
	Monthly	Pay Period
Employee Only	\$23	\$11.50
Employee/Spouse	\$54	\$27
Employee/Children	\$60	\$30
Employee/Family	\$70	\$35

Part-Time Dental Rates*		
Coverage Level Option	25-Hour Work Schedule	
	Monthly	Pay Period
Employee Only	\$18	\$9
Employee/Spouse	\$48	\$24
Employee/Children	\$53	\$26.50
Employee/Family	\$62	\$31

Part-Time Dental Rates*		
Coverage Level Option	30-Hour Work Schedule	
	Monthly	Pay Period
Employee Only	\$13	\$6.50
Employee/Spouse	\$41	\$20.50
Employee/Children	\$45	\$22.50
Employee/Family	\$53	\$26.50

* The City contribution will be pro-rated according to the number of hours scheduled to work and applied as a percentage of the contribution made for full-time dental coverage.

** Husband/Wife coverage is only available for City employees who are married to each other and who have family coverage on the same health care plan as of 12/31/14.

Vision Plan

See the savings that the city offers through Superior Vision vision plan. There are two plan options.

Focus on the Benefits:

1. Basic and Enhanced are the two vision plan options.
2. There are more than 100 national and local retail brands.
3. *Comprehensive eye exams are available every 12 months.
4. Contact lenses and glasses may be purchased from participating providers at greatly reduced prices.



Chief Henshaw: submitted by Leslie Lippa

The Two Vision Plans at a Glance		
Plan	Basic	Enhanced
Comprehensive Eye Exam	<ul style="list-style-type: none"> \$15 co-payment Annual Exam 	<ul style="list-style-type: none"> \$10 co-payment Annual Exam
Eye Glass Lenses	<ul style="list-style-type: none"> \$30 co-payment annually 	<ul style="list-style-type: none"> \$25 co-payment annually
Eye Glass Lens Options	<ul style="list-style-type: none"> Standard single vision, bifocal, or trifocal lenses, factory scratch coat 	<ul style="list-style-type: none"> Standard single vision, bifocal, trifocal, standard progressives, polycarbonate, basic anti-reflective, factory scratch coat
Frame Allowance	<ul style="list-style-type: none"> \$130 every two years 	<ul style="list-style-type: none"> \$150 every year
Covered Contact Lenses (Elective)	<ul style="list-style-type: none"> 100% after a \$30 co-payment annually 	<ul style="list-style-type: none"> 100% after a \$25 co-payment annually
Non-Covered Contact Lenses (Elective)	<ul style="list-style-type: none"> \$100 allowance annually 	<ul style="list-style-type: none"> \$150 allowance annually

* Annual exams are also covered under the medical plan. This plan provides benefits for materials and a lower co-pay.

Claims

Doctor offices should file claims with:

Superior Vision
 Attn: Claims Processing
 PO Box 967
 Rancho Cordova, CA 95741
 Fax: 916-852-2277

You may also contact customer service at
 1-800-507-3800

Monday - Friday 8 am to 9 pm EST

Saturday 11 am - 4:30 pm EST

Limitations

Select Superior National Network to locate Network Providers. Please verify their services and discounts (range from 10%-30%) prior to service, as they vary.

Access to Participating Providers at

<https://www.superiorvision.com/>



Employee Engagement Committee Cookout: submitted by Cora Cunningham

Costs

Participation in this program is voluntary; therefore the cost of this benefit will be paid by the employee.

Discounts on Non-Covered Exam and Materials

- Frames: 20% off amount over allowance
- Lens options: 20% off retail
- Progressives: 20% off amount over standard progressive retail
- Refractive Surgery: 15% - 50% discount

The Two Vision Plans at a Glance

Coverage Level Options	Basic		Enhanced	
	Monthly	Pay Period	Monthly	Pay Period
Employee Only	\$4.29	\$2.15	\$7.12	\$3.56
Employee/ Spouse	\$8.35	\$4.18	\$13.83	\$6.92
Employee/ Child(ren)	\$8.75	\$4.38	\$16.49	\$8.25
Employee/ Family	\$12.69	\$6.35	\$21.00	\$10.50

CityFlex

Flexible Spending Accounts (FSAs)

CityFlex is an FSA, a voluntary tax savings program which can help you **save your money** while **saving your health!**

There are two kinds of flexible spending accounts:

- **Medical Account:** Allows the use of tax-free dollars for uninsured medical, dental, and vision expenses (such as co-pays and deductibles), as well as some over-the-counter drugs**.
- **Dependent Care Account:** Allows the use of tax-free dollars for approved expenses related to childcare such as day care, after school programs, and adult day care.



*Gm911 National Night Out:
submitted by Sandy Land*

How it works:

- Money is deposited into your flexible account on a biweekly basis after a deduction is taken each pay period in equal amounts.
- Estimate your yearly expenses wisely! You can only be reimbursed for your qualifying expenses.

An Example: Medical Spending Account Savings in Action

Benefit	If you participate	If you don't
Annual Salary Before Taxes	\$25,000	\$25,000
Less: Medical Spending Account Deposit	-\$1,500	-\$0
Taxable Income	\$23,500	\$25,000
Less: Income Taxes & Social Security	-\$5,170	-\$5,500
Take-Home Pay	\$18,330	\$19,500
Less: Medical Expenses	-\$0*	-\$1,500
Net Pay You Can Spend	\$18,330	\$18,000
Tax Savings	\$330	\$0

* You get reimbursed from your Medical Spending Account.

** Effective January 1, 2011, all over the counter drugs require a prescription and debit cards may not be used.

Just the Facts

More About the Medical Spending Account

- Expenses can be for anyone in your taxable household.
- Expenses may be incurred from January 1 to March 15 of the next year (14 ½ months).
- Claims must be submitted by March 31 of the filing year. (Example: Expenses incurred August 1, 2012, must be filed by March 31, 2013.)
- You must enroll/re-enroll each year during Open Enrollment.
- New hires may enroll within 30 days of employment for the remainder of the calendar year in which they were hired.
- Elections are for one year unless you have a qualified family status change.
- 2018 Maximum Contribution limit is \$2,650

What’s covered under medical spending account?

Medical
Acupuncture, Alcohol Treatment, Acupuncture, Chemotherapy, Chiropractic Services, Co-payments, Coinsurance payments, Deductibles, Drug Abuse Treatment, Hearing Aids, Hospitalization, Medically Necessary Nursing, Oral Contraceptives, Over the Counter Drugs*, Physical Therapy, Physician Fees, Prescription Drugs, Psychiatric Fees, Psychologist Fees, Routine Physicals, Smoking Cessation Treatment, Therapy, Vaccinations, Well-Baby Care, X-rays
Dental
Braces, Crowns, Dental X-rays, Dentures/Bridges, Examinations, Fillings, Root Canals, Routine Check-ups
Handicapped Assistance
Artificial Limbs, Braces, Braille Books (over cost of regular books), Guide for Blind, Hearing Trained Dog, Note Taker Expenses, Orthopedic Shoes, Seeing Eye Dog, Telephone Equipment for Deaf, Wheelchairs
Vision
Contact Lenses & Solution, Eye Examinations, Glasses
Examples of Ineligible Medical Expenses
Cosmetic Procedures (Based on the 1991 IRS rules), Diaper Service, Ear Piercing, Exercise Equipment, unless prescribed for a specific illness, Club Memberships, unless prescribed for a specific illness, Insurance Premiums (Effective 01/01/90), Marriage Counseling provided by a Clergyman, Prescription Drugs used for cosmetic reasons, Weight Loss Programs unless prescribed for a specific illness



Battalion Chief C. Brown: submitted by Leslie Lippa

Did you know?

CityFlex is available to all benefitted employees, regardless of their full-time or part-time status.

More About the Day Care/Dependent Care

- This account allows you to set aside up to \$5,000 for day care expenses.
- Expenses are for your child(ren), disabled spouse, or parent who lives with you.
- You must enroll/re-enroll each year during Open Enrollment.
- New hires may enroll within 30 days of employment.
- Elections are for one year unless you have qualified family status change

What's covered under the day care/dependent care spending account?

Covered Expenses

- Before and/or after-school and summer care for children from 1st grade to age 13
- Day care for pre-school children
- Day care for handicapped child of any age
- Day care for disabled spouse or parent(s) who live with you
- Payments to a housekeeper if services are partly for the care of a child or a disabled dependent
- Payments to day care providers outside the home for disabled dependents

Non-Covered Expenses

- Expenses for education
- Expenses for food, clothing and entertainment
- Payments to a dependent to care for another dependent
- Payments to a housekeeper while you are home sick
- Payments for special activities such as Tumblebees
- Payments for overnight or special activity camps

Limitations

- Use of debit cards for day care payments are not allowed
- Both parents or single parent must work, be disabled or full-time student
- Cannot pay expenses to your spouse or other dependent
- Reimbursement is limited to \$5,000
- Cannot pay expenses to your child under age 19, whether they are a dependent or not



Chief Nugent: submitted by Leslie Lippa



GM911 National Night Out: submitted by Sandy Land

Continuation of Benefits Reconciliation Act (COBRA)

As a City employee, you and your covered dependents have the option to continue your health and/or dental coverage if your coverage would otherwise end because of certain qualifying events.



GDOT employees: submitted by Sylvia Suriani

Qualifying Events and Coverage Duration

- Termination of employment
- Work hours reduced
- Working status changes from benefit eligible to non-benefit eligible
 - Coverage up to 18 months
- Retirement under Social Security Disability
 - Coverage up to 29 months
- Employee's death
- Divorce or Legal Separation
- Medicare Coverage
- Ineligible dependent (Aged out child)
 - Coverage up to 36 months

Notification

- Notification must be made to the City within 60 days of the qualifying event.
- Within 14 days of notification of the qualifying event, the affected party will be notified of their right to continue coverage. The notification will be made by first class mail to the last known address.

Cost and Payments

- The cost of continuing health and/or dental



*9/11 Stair Climb-
Asst. Fire Chief
B. Gerald, L.
Lippa: submitted
by Leslie Lippa*

coverage will be the full cost of the premium at group rates plus a 2% administrative fee.

- There is no City contribution to the cost of COBRA.
- Payments are due the first of each month.

Loss of Coverage

- COBRA insurance will be cancelled for non-payment of premiums.
- Upon Medicare eligibility medical plan coverage will cease.
- COBRA insurance will cease at the end of the eligibility period.
- If the City ceases to provide the same benefits to its employees, COBRA participants' insurance will cease at the same time.

Our Legal Duty: HIPAA and ACA

Health Insurance Portability and Accountability Act of 1996, (HIPAA) was enacted in 1996 to:

- Make sure your protected health information is kept private.
- Give you notice of our legal duties and privacy practices with respect to protected health information about you;
- Follow the terms of the notice that is currently in effect.

Affordable Care Act of 2010 includes changes to how employers report medical coverage and how individuals and their families file their taxes.

- Per ACA Guidelines all benefit eligible employees must **ENROLL or WAIVE** the medical plan
- Form 1095-C will issued with your annual W-2 Form
- You must file form 1095-C with your income tax return for the first time in 2019

Benefits

- Families are allowed to maintain uninterrupted medical and/or dental plan coverage.
- Reasons for which medical and/or dental plan coverage can be terminated are restricted.
- Employees and dependents in poor health are ensured the availability of health insurance.



EEC Cookout: submitted by Cora Cunningham

Privacy Regulations

- Privacy provisions of HIPAA restrict how Protected Health Information (PHI) of those covered under the medical and/or dental plan(s) may be used or disclosed by the City of Greensboro, UHC, Delta Dental, Superior Vision, and Flores & Associates (CityFlex administrator).
- PHI may be used when enrolling in the medical and/or dental plan(s), the medical spending account, or when assistance is requested for problem resolution.
- HIPAA does not apply to information used in pre-employment screenings, workers' compensation claims, medical surveillance required by law for accommodations under the Americans with Disabilities Act (ADA), assessments for "fitness for duty", or drug testing.
- HIPAA also does not apply to information voluntarily given by you to any unauthorized individual, such as a co-worker.

** This information is intended to meet required notification standards for handling privacy information under HIPAA.*



GM911 National Night Out: submitted by Sandy Land



Fire Department Ladder 14 Personnel: submitted by Leslie Lippa

Life Insurance

Life insurance provides peace of mind for you and those that depend on you for support.

The City offers three types of life insurance:

- Basic Term Accidental Death and Dismemberment,
- Supplemental Term Life, and
- The option of buying additional coverage for you and your family.

Basic Term and AD&D is provided by The Standard Insurance.

Coverage

1. Each benefit eligible employee will have coverage equal to two times their base annual salary.
2. If death is a result of an accident, the life benefit will be doubled.
3. Each dependent covered under the medical plan will have \$2,500 of coverage.

Coverage over \$50,000

1. For coverage over \$50,000, the cost of the premium is subject to Federal Income Tax.
2. Imputed income for tax purposes for coverage over \$50,000 (including the death benefit from the Retirement System not less than \$25,000 and up to a maximum of \$50,000) is based on the charts below.

Age Group	Taxable Monthly Income per \$1,000 of Coverage
Under 25	\$0.05
25 - 29	\$0.06
30 - 34	\$0.08
35 - 39	\$0.09
40 - 44	\$0.10
45 - 49	\$0.15

Age Group	Taxable Monthly Income per \$1,000 of Coverage
50 - 54	\$0.23
55 - 59	\$0.43
60 - 64	\$0.66
65 - 69	\$1.27
70 and Above	\$2.06

Claims

In the event of death, contact an HR Benefits Consultant in the Human Resources Department as soon as possible, in order to have the claim processed within the applicable time limit.

Conversion

For information on how to convert your active term life coverage to an individual policy you must contact The Standard Insurance within 30 days of your termination.



Fire & Life Safety Personnel - T. Johnson, L. Lippa, B. Larsen, B. Crump: submitted by Leslie Lippa

Costs

There is no cost to the full-time benefitted employee for the Basic Term Accidental Death and Dismemberment benefit.*

Part-time Life Insurance: Basic term life insurance and AD&D for part-time employees is equal to two times the base part-time annual salary.

Retiree Life Insurance: See retiree benefits

Effective Date

- Coverage is effective the first day of the month following the first full month of employment.

* Any coverage of more than \$50,000, when paid by an employer, is considered income by the IRS. This type of income is called **imputed income** and since it is paid by the City, this imputed income is taxed just like your regular pay.



Fire Station 53 Stair Climb: submitted by Leslie Lippa

*You can purchase **Supplemental Term Life** if you want additional coverage for you and your family.*

Benefits

1. You may purchase in increments of \$10,000 up to \$300,000.
2. You may elect to purchase dependent coverage of \$10,000 for your spouse and \$5,000 for your children up to age 26, if you purchase supplemental life insurance for yourself.
3. Elections to participate can be made within 30 days of employment or at Open Enrollment.
4. Proof of insurability will be required for new hires for coverage over \$20,000; Existing employees for new request or coverage increases.

Costs

1. Participation in this program is voluntary; therefore the cost of this benefit will be paid by the employee. See the chart below.
2. Dependent coverage is \$4.60 per month regardless of the number of dependents covered.

Employee Age	Taxable Monthly Income per \$1,000 of Coverage
< = to 29	\$ 0.052
30 – 34	\$ 0.055
35 – 39	\$ 0.072
40 – 44	\$ 0.113
45 – 49	\$ 0.193
50 – 54	\$ 0.293
55 – 59	\$ 0.489
60 – 64	\$ 0.556
65 – 69	\$ 1.030
70 – 74	\$ 1.692
75 and above	\$ 5.579

Supplemental term life insurance may be purchased through The Standard Insurance.

Effective date: Coverage will be effective upon receipt of The Standard Insurance's underwriters' approval.

Claims: In the event of death, contact an HR Benefits Consultant in the Human Resources Department as soon as possible, in order to have the claim processed within the applicable time limit.

Portability: This coverage is portable within 30 days of termination and coverage must have been in effect for at least one year to be eligible for porting.

Additional Life Insurance may also be purchased through American Benefits Corporation of NC.

Benefits

1. You may purchase any amount.
2. You may elect to purchase coverage for you, your spouse, children, grandchildren, or parents.
3. Elections to participate can be made anytime.
4. Proof of insurability may be required.

Costs

1. Participation in this program is voluntary; therefore the cost of this benefit will be paid by the employee. You must contact American Benefits Corporation at 336-379-1211 or 1-800-868-2640 for coverage costs.

Claims

Notification of a death must be made to American Benefits Corporation of NC.



Fire: submitted by Leslie Lippa

Effective Date:

Coverage will be effective upon the date of application unless not approved by the underwriters.



*Breast Cancer Awareness "Pink in the Park"
Donna Braswell-Brau & Audrey Hewitt ~ HR:
submitted by Donna Braswell-Bray*

Long Term Disability (LTD)

LTD Base Plan Benefits

1. Covers all active full-time and part-time benefit eligible employees.
2. Paid for by the City of Greensboro.
3. Covers 50% of income up to \$5,000 per month.
4. Benefit duration is two years.
5. Waiting period for benefits is 180 days.
6. Partial Disability benefits are available.
7. 3/12 Pre-existing Conditions exclusion.
8. \$100 minimum benefit.



GDOT and GPD: submitted by Sylvia Suriani

The Standard Insurance administers long term disability (LTD) program for City of Greensboro employees.

There is a Basic Plan that is paid by the City for all benefit-eligible employees. The

LTD Buy-Up Plan Benefits

1. Covers active full-time and part-time benefit eligible employees who enroll in the Buy-Up plan.
2. Paid for by the employee.
3. Premiums are based on employee's salary; as salary increases, premiums increase.
4. Covers 60% of income up to \$6,000 per month.
5. Benefit duration is up to the employee's Social Security Normal Retirement Age.
6. Waiting period for benefits is 180 days.
7. Partial Disability benefits are available.
8. 3/12 Preexisting Conditions exclusion.
9. 30% minimum benefit.
10. Buy-up premiums are deducted pre-tax.

Standard also offers a Buy-Up Plan that is paid by the employee.

Coverage terminates when the employee separates from the City's employment.

Claims

Claims should be reported to The Standard as soon as the employee believes they will be absent from work beyond 180 calendar days.

Contact an HR Benefits Consultant to file a claim.

To check the status of a claim that has already been filed, please call The Standard's Disability Benefits toll-free number at:

1-800-368-1135.



IT Team Building: submitted by Doug Hanks



Costs

Premiums are based on base salary and priced at \$0.77/\$100 of income.



IT's Sylvia Suriani hard at work



GM911 Awards Ceremony: submitted by Sandy Land



Executive Secretary Tykia Johnson: photo submitted by Mary McCullough



GDOT: submitted by Sylvia Suriani

Employee LTD Buy-Up Semi-Monthly Premiums (Pre-Tax)			
Annual Earnings	Pre-tax Premium	Annual Earnings	Pre-tax Premium
\$12,000	\$3.85	\$66,000	\$21.18
\$15,000	\$ 4.82	\$69,000	\$22.14
\$18,000	\$ 5.78	\$72,000	\$23.10
\$21,000	\$ 6.74	\$75,000	\$24.07
\$24,000	\$ 7.70	\$78,000	\$25.03
\$27,000	\$ 8.67	\$81,000	\$25.99
\$30,000	\$ 9.63	\$84,000	\$26.95
\$33,000	\$10.64	\$87,000	\$27.92
\$36,000	\$11.55	\$90,000	\$28.88
\$39,000	\$12.52	\$93,000	\$29.84
\$42,000	\$13.48	\$96,000	\$30.80
\$45,000	\$14.44	\$99,000	\$32.73
\$48,000	\$15.40	\$102,000	\$33.69
\$51,000	\$16.37	\$108,000	\$34.65
\$54,000	\$17.33	\$111,000	\$35.62
\$57,000	\$18.29	\$117,000	\$37.54
\$60,000	\$19.25	\$120,000	\$38.50
\$63,000	\$20.00		

* Any coverage of more than \$50,000, when paid by an employer, is considered income by the IRS. This type of income is called **imputed income** and since it is paid by the City, this imputed income is taxed just like your regular pay.

Long Term Care (LTC), offered by LifeSecure, gives individuals and couples financial protection for the future.

Benefits

1. Flexibility in the coverage levels and premiums based on your perceived needs and personal budget. And when the need arises, the plan offers flexibility for a broad range of services and providers.
2. There is a 30% discount on both policies if your spouse applies.
3. Plan may be offered to dependents, parents, and siblings.
4. Up to 75% Return of Premium if the benefit is not used.
5. You'll continue to pay the premium rate for the age at which you bought the policy. (For example: If you enroll at age 38, you'll continue to pay the age 38 rate.)
6. LifeSecure Care Advisor Services: RN or social worker specializing in LTC working for you and to support, educate, and advocate for you.

Costs

1. Participation in this program is voluntary; therefore the cost of this benefit will be paid by the employee. Premium cost is based on your age and health when you apply.
2. For more information on the costs, review the [LifeSecure Consumer Brochure](#).



GDOT Signal Shop: submitted by Sylvia Suriani

Claims: You or your representative must notify us of your claim request via US mail, phone, or email:

LifeSecure Administrative Office
ATTN: Claims Department
P.O. Box 13490
Pensacola, FL 32591-3490

1-888-575-8246
claims@YourLifeSecure.com

Effective Date: Coverage will be effective upon receipt of LifeSecure's underwriters' approval.

Portability: This coverage is portable.

Leave Programs

Paid Time Off (PTO): Annual Leave

Eligibility

All benefit eligible employees earn annual leave monthly but may not use it until six months of continuous service has been completed.

Benefit

Annual leave earned is based on employment status and years of service.

- Annual leave used will be deducted based on the actual time used, except for firefighters*.
- All earned unused annual leave will be paid at termination or retirement.
- Terms of employment may be extended by the use of annual leave only at retirement.



GDOT Signal Shop: submitted by Sylvia Suriani

Limitations

- Maximum balance allowed on February 1 is 240 hours**.
- Annual leave hours over 240 will be converted to sick leave.
- Terms of employment may not be extended by the use of annual leave except at retirement.

Annual Leave Earnings Schedule for Full-Time Employees		
Years of Service	Hours Per Month	Hours Per Year
0-4	8	96
5-9	10	120
10-14	12	144
15-19	14	168
20+	16	192

Annual Leave Earnings Schedule for Part-Time Employees			
Continuous Service	Monthly Annual Leave Earned		
	PT 20/ Week	PT 25/ Week	PT 30/ Week
0-48 months (0-4 years)	4 hours (48/year)	5 hours (60/year)	6 hours (72/year)
49-108 months (5-9 years)	5 hours (60/year)	6.25 hours (75/year)	7.5 hours (90/year)
109-168 months (10-14 years)	6 hours (72/year)	7.5 hours (90/year)	9 hours (108/year)
169-228 months (15-19 years)	7 hours (84/year)	8.75 hours (105/year)	10.5 hours (126/year)
229+ months (20+ years)	8 hours (96/year)	10 hours (120/year)	12 hours (144/year)

* Firefighters are charged two-thirds of the hours used (for a 12 hour duty day eight hours will be charged for each half day used).

** (120 hours for PT 20 employees; 150 hours for PT 25 employees; and 180 hours for PT 30 employees).

Holidays at the City of Greensboro

Holidays

All benefit eligible employees are granted paid holidays.*

The City observes the following holidays:

- New Year's Day
- Martin Luther King, Jr.'s Birthday
- The Friday before Easter/ Spring Break
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- The Friday after Thanksgiving
- Christmas/Winter Break



Parks & Recreation Holiday Fun: photos submitted by Haley Wilson & Jodie Stanley

* Limitations:

- If you are required to work a scheduled holiday you will receive your regular pay plus additional compensation at time and one-half for the additional hours worked. Public Safety personnel may allow employees time off at straight compensatory time.
- Benefit eligible part-time employees receive pro-rated pay according to the number of hours scheduled to work for each holiday recognized by the City.

Sick Leave

Earned Sick Leave

Eligibility

All benefit eligible employees earn sick leave beginning the first pay period of employment.

Benefit

- Sick leave is earned at the rate of eight hours per month.*
- Sick leave hours may be accumulated without limit.
- Unused sick leave hours may be converted to creditable service time at retirement.
- Sick leave is a privilege granted when time away from work is needed for sickness, serious illness, or death.
- Sick leave will be deducted based on the actual time used, except for firefighters.
- Firefighters are charged two-thirds of the hours used (for a 12 hour duty day; eight hours will be charged for each half day used).

Limitations

- Sick leave is to be used for yourself or someone in your immediate family.
- Sick leave may not be used for injuries or illnesses resulting from non-City of Greensboro jobs for which you are paid.
- Upon termination any unused earned sick leave will not be paid.



- Concert at the Coliseum. Photo submitted by Andrew Brown and Karen York

Medical Appointment Sick Leave

Eligibility: All benefit eligible employees are eligible for this benefit.

Benefit: Medical appointments do not reduce sick leave balances.

Limitations/Requirements:

- Medical appointments are granted for up to two hours per pay period without affecting sick leave balances effective November 1, 2011.
- Additionally, benefit eligible part-time employees are allowed pro-rated paid leave according to the number of scheduled hours worked for medical appointments scheduled during normal work hours.**

* *Earned Sick Leave: Part-time 20 employees earn four hours of sick leave per month. Part-time 25 employees earn five hours per month. Part-time 30 employees earn six hours per month.*

** *Medical Appointment Leave: Part-time 20 employees may use up to one hour per pay period. Part-time 25 employees may use up to 1.25 hours per pay period. Part-time 30 employees may use up to 1.50 hours per pay period.*

Advanced Departmental Sick Leave

Eligibility

Any benefit eligible employee is eligible for advanced sick leave.

Benefit

- This allows an employee to stay in a paid status even though they have no earned sick leave available.

Limitations

- Up to 80 hours of sick leave can be granted by the department director (Part-time employees can be advanced leave*).
- The employee must have completed their probationary period to be eligible.
- The advanced leave must be paid back to the City.



GDOT Signal Shop: submitted by Sylvia Suriani



NFBPA Community Outreach: submitted by Tiffany Jones

Transferred Sick Leave

Eligibility

A benefit eligible** employee who comes directly to the City from a local or state government, that is a member of the same retirement system as the City, may transfer unused sick leave earned from the last employer according to policy.

Benefit

- Sick leave hours may be accumulated without limit.

Limitations/Requirements

- Requests for the transfer of sick leave must be made within the first six months of employment.

* PT 20 employees may be advanced up to 40 hours. PT 25 employees may be advanced up to 50 hours. PT 30 employees may be advanced up to 60 hours.

** This policy refers to both full-time and part-time benefitted employees.

City Manager's Sick Leave

Eligibility

- Any employee who has worked five consecutive years in a benefit eligible position.
- Sick leave balance must be zero.
- The department director must have advanced 80 hours of sick leave*.
- The employee must have used all but 40 hours of annual leave.
- The employee must not have abused their sick leave.
- The employee must have a good work record.
- The employee is expected to return to work.

Benefit

- This allows an employee to stay in a paid status even though they have no earned sick leave available.

Limitations/Requirements

- Up to 1,056 hours of sick leave can be granted by the City Manager (Part-time employees, see the part-time leave section).
- The cumulative total of City Manager's Leave cannot exceed the total eligible hours for the duration of an employee's career with the City of Greensboro.

Donated Sick Leave

Eligibility

- Any benefit eligible employee **with less than five years of service who has exhausted all other forms of paid leave for which they would otherwise be eligible.
- Any benefit eligible employee with more than five years of employment who is out of work in the event of caring for a sick family member or has exhausted City Manager's Leave due to their own illness.
- The employee must not have abused their sick leave.
- Donated leave requests must be approved by the department director and the Human Resources Director.
- The employee is expected to return to work.

Benefit

- This allows an employee to stay in a paid status even though they have no earned leave available.

Limitations/Requirements

- The employee must have completed their probationary period to be eligible.
- Donated leave must be received from other benefit eligible employees.
- Donated leave must be voluntarily given.
- Donators of this leave must donate their earned annual leave.

* This eligibility criteria applies to full-time employees. Part-time employees may be granted City Manager's Sick Leave: PT 20 employees may be advanced up to 528 hours; PT 25 employees may be advanced up to 660 hours; and PT 30 employees may be advanced up to 792 hours.

** This policy refers to both full-time and part-time benefitted employees.

Other Leave



Fire Station 53 - 9/11 Stair Climb: submitted by Leslie Lipka

Jury Duty Leave

Eligibility

All benefit eligible employees are granted paid leave for jury duty.

Benefit

- This benefit keeps the employee in a paid status while serving on jury duty.
- The employee will receive their normal pay for a regularly scheduled work day for each day of jury duty served*, subject to policy restrictions for early release from duty.

Limitations

- Proof of jury duty must be submitted.
- The employee's leave record must be notated.

Did you know?

The City of Greensboro grants a total of four (4) hours of paid leave per school year regardless of number of children to benefit eligible employees to provide parental involvement as an essential component of a child's success in school and positive student outcomes. Non-benefitted employees may take a total of four (4) hours of unpaid leave per school year regardless of number of children.

Requests for leave should be handled through your supervisor. For more information, refer to Policy F-20, Leave for Parental Involvement in Schools in the Personnel Manual and talk to your supervisor.



GM911 Awards Ceremony: submitted by Sandy Land

* Jury duty for part-time employees: PT 20 employees may use up to four (4) hours for each day served. PT 25 employees may use up to five (5) hours for each day served. PT 30 employees may use up to six (6) hours for each day served.



Spring Fling Golf Tournament~ Loray Averett, Pat Rose, Wanda Hovander & Shayna Thiel: submitted by Shayna Thiel

Military Training Leave

Eligibility

All benefit eligible employees who are members of the military.

Benefit

- This benefit keeps the employee in a paid status when called away to perform military training.
- Payment for military training will equal two weeks pay at one-half pay. (Part-time employees will be paid one half of their regular pay*).

Limitations/Requirements

- A copy of the military orders must be provided.
- The employee's leave record must be notated.
- The employee must have completed their probationary period to be eligible.

National Guard Emergency Leave

Eligibility

All benefit eligible employees who are members of the National Guard.

Benefit

- This benefit keeps the employee in a paid status when called away during emergency situations in North Carolina.
- Payment for active duty will equal 96 hours (Part-time employees will be paid one half of their regular pay**).

Limitations/Requirements

- A copy of the activation orders must be provided.
- The employee's leave record must be notated.



submitted by Maria Hicks-Few

* Military Training Leave: PT 20 employees will be paid up to 40 hours. PT 25 employees will be paid up to 50 hours. PT 30 employees will be paid up to 60 hours.

** National Guard Emergency Leave: PT 20 employees will be paid up to 40 hours. PT 25 employees will be paid up to 50 hours. PT 30 employees will be paid up to 60 hours.

Paid Parental Leave Eligibility

All benefit eligible employees who have worked for the City for at least twelve (12) months.

Benefit

- The family-friendly option of Paid Parental Leave is for the birth, bonding, and care of a child.
- Benefit expires twelve (12) months after the date of the qualifying event.
- To receive the benefit, an employee must complete and submit a Family and Medical Leave Act (FMLA) application and other supporting documentation.

Limitations/Requirements

- If both parents are employed by the City, six (6) weeks is the maximum combined total available for the combined total.
- After Paid Parental Leave has been exhausted, employees may use all available leave.



IT Department: submitted by Sylvia Suriani



*The Women's Equality Day Breakfast~
Audrey Hewitt, Sharline Comer, Gloria Gray, Donna Braswell-Bray, HR:
submitted by Donna Braswell-Bray*



*Parks & Recreation: photo submitted by
Haley Wilson*

Other Time Off

Family Medical Leave Act of 1993 (FMLA)

Eligibility

Any benefit eligible employee who has worked for the City for at least 12 months and at least 1,250 hours during the preceding year.

Benefit

- Up to 12 weeks of paid and/or unpaid leave in any 12 month period for a family or medical reason as specified by the FMLA or for military exigency.
- Up to 26 weeks to care for a military person who is injured or becomes ill in the line of duty.

Leave must be used for the following:

Care for a child after birth
Care for a child after adoption
Foster care for a child
Care for a family member* with a serious health condition
A serious health condition which prevents you from performing the duties of your job

Did you know?

- If the leave is to be used for the care of a child as a result of birth, adoption, or fostering and both parents are City employees a combined 12 weeks is allowed.
- If the employee giving birth requests FMLA for the birth of a child, they may opt to use the provisions in the Maternity Leave Policy which are less restrictive.
- Before requesting unpaid FMLA leave, all leave for which the employee would otherwise be paid must be exhausted.
- FMLA must be invoked after five business days.
- Unpaid leave does not apply to City years of service.



GM911 Awards Ceremony: submitted by Sandy Land

* A family member is designated as your spouse, child, or parent.

Planned Leave Without Pay (PLWOP)

Eligibility

Any benefit eligible employee is eligible for PLWOP.

Benefit

- PLWOP allows an employee to take leave which they have elected to pay for in advance.
- The employee pays for the leave throughout the whole year, thus eliminating a pay period where they could potentially receive no pay.
- See charts for maximum hours of PLWOP which may be purchased during one calendar year.



GM911 Awards Ceremony: submitted by Sandy Land

Limitations/Requirements

- A minimum of 24 hours (three days) of PLWOP may be purchased per employee per year.
- Requests must be made online during the open enrollment period for department director approval.
- New hires may sign up within 30 days of employment.
- At termination or retirement any PLWOP used but not paid for will be deducted from the final pay.
- There is a reduction in the employees' base salary.
- This reduction will reflect a lower salary being reported to the Retirement System for calculating the employees' contributions to the retirement program.

Years of Service	Full-Time	
	Annual Leave Earn Rate	Maximum Purchasable Hours
0-4	8	96
5-9	10	72
10-14	12	48
15-19	14	40
20+	16	40

Part-Time					
If Annual Leave Earning Rate Is (Hours per Month)			Then Maximum Purchase Is (# of Hours)		
PT 20	PT 25	PT 30	PT 20	PT 25	PT 30
4	5	6	48	60	72
5	6	8	36	45	54
6	8	9	24	30	36
7	9	10	20	25	30
8	10	12	20	25	30

Retirement

All benefit eligible general employees and firefighters are members of the *North Carolina Local Governmental Employees' Retirement System (NCLGERS)*.

- All employees contribute 6% of their salary on a pre-tax basis to the Retirement System.
- The City contributes to the retirement program as well.
- An employee becomes vested in the Retirement System after five years of membership.
- Upon termination an employee may elect to receive their contributions and interest, if applicable, with completion of the necessary paperwork.
- All employees' contributions and interest will be paid upon retirement or death.
- To be eligible for the City's contributions an employee must retire from the Retirement System.



EEC Cookout: submitted by Cora Cunningham

Police Officers & Retirement

Police officers are members of the Law Enforcement Officers' division of the Retirement System, which has additional benefits.

Retirement Service

An Employee may retire on *Service* based on the following criteria:

Unreduced Benefits	Reduced Benefits
Age 55 with five years of service as an officer (Police Officers)	Age 50 with 15 years of service as an officer (Police Officers)
Age 60 with 25 years of service	Age 50 with 20 years of service
Age 65 with five years of service	Age 55 with five years of service (Firefighters)
30 years of service at any age	Age 60 with five years of service

All service is creditable service, which means any period a contribution is made to the Retirement System, including purchased time and sick leave.

An Employee may retire on *Disability* based on the following criteria:

- An employee must have five years of service.
- The employee must be totally and permanently disabled from his/her job.
- Police Officers and Firefighters no longer have a service requirement if they become totally and permanently disabled in the line of duty as of July 1, 2011.
- Disability determination is made by the Retirement System's Medical Review Board.
- Retirement designation may be changed within three years of retirement. (Ex. The retiree may submit paperwork requesting a service retirement to be changed to a disability retirement.)

Benefits at Retirement

- The formula for calculating monthly pension benefits is:
 - 1.85% times the average final compensation (AFC) times the number of years of creditable service including sick leave. AFC is based on the highest consecutive 48 months of income.
- Retirees have an option to roll their deferred compensation plans to the NCLGERS for an additional monthly benefit for life.

Schedule of Benefit Options			
Payment Option	Payment Name	Retiree Benefit	Beneficiary Benefit
1	Maximum	<ul style="list-style-type: none"> • Monthly benefit for life 	Lump sum return of employee's contributions that have not been paid out
2	100% Survivorship	<ul style="list-style-type: none"> • Monthly benefit for life 	After the retiree dies, the same monthly benefit for life
3	50% Survivorship	<ul style="list-style-type: none"> • Monthly benefit for life 	After the retiree dies, a monthly benefit equal to one-half of the retiree's benefit for life
4	Social Security Leveling	<ul style="list-style-type: none"> • Monthly benefit for life • Increased to age 62 • Reduces at age 62 by estimated Social Security for age 62 (determined at retirement) 	Lump sum return of employee's contributions that have not been paid out
6-2	100% Survivorship with Pop-Up	<ul style="list-style-type: none"> • Monthly benefit for life • Reduced from Option #2 • Increasing to Maximum at beneficiary's death 	After the retiree dies, the same monthly benefit for life
6-3	50% Survivorship with Pop-Up	<ul style="list-style-type: none"> • Monthly benefit for life • Reduced from Option #3 • Increasing to Maximum at beneficiary's death 	After the retiree dies, a monthly benefit equal to one-half of the retiree's benefit for life

* For retirement estimates go to: www.myncretirement.com.

Benefits at Death

If death occurs to an active employee, the following *Benefits at Death* may be available:

For Whom	Benefit	Criteria	Payable To
General Employees Firefighters Police Officers	Employees' contributions and interest if any	Employee must have made a contribution to the Retirement System.	Named beneficiary(ies)
General Employees Firefighters	Monthly pension benefit for life	Employee must complete 20 years of service, or be age 60 with at least five years of service.	One named beneficiary other than the estate.
Police Officers	Monthly pension benefit for life	Officer must have completed 20 years of service; be age 50 with 15 years of service; or be age 55 with five years of service, or), or completed 15 years as an officer (regardless of age) if killed in the line of duty.	One named beneficiary other than the estate.

- A death benefit (life insurance) will be payable to a named beneficiary(ies) after one year of service in the amount of \$25,000 up to a maximum of \$50,000.
- This benefit is payable up to 180 days after the last day paid.

North Carolina Local Governmental Employees' Retirement System (NCLGERS) ORBIT System

ORBIT is a web-based tool that will provide you with full access to your personal retirement account information. This new system makes managing your retirement account easier than ever. ORBIT allows you to safely and securely access your personal account information 24 hours a day.

You can feel secure as a member of the North Carolina Retirement Systems, you are part of one of the strongest and best-managed public pension plans in the country. North Carolina's pension fund has historically been ranked as one of the top five in the nation.



GM911 Rookie of the Year Christopher Champagne and Congressman Mark Walker



GM911 Telecommunicator of the Year Gregory Cobb and Congressman Mark Walker



GM911 Support Person of the Year Kristi Dean and Congressman Mark Walker

Deferred Compensation

The programs below offer additional retirement savings opportunities for the employees to contribute their own money on a pre-tax basis. The City contributes to the 401(a) and 401(k) plans.

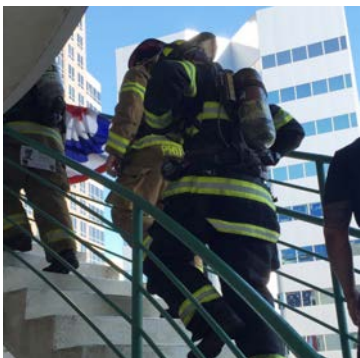
401 (a)

General Employees

- The City contributes 3.25% of base salary to the plan, before Social Security is deducted.
- Eligibility begins the first payroll following 30 days of employment.

Firefighters

- The City contributes 3.25% of base salary.
- If the firefighters' contribution is 1.75%, then the City will match the contribution up to a total of 5% (5% is inclusive of the 3.25% City contribution).



photos submitted by Jodie Stanley

Limitation

- Yearly maximum contributions set by the IRS are allowed in addition to contributions to the 457 plan only under separation of employment.
- Investment changes can be made any time.

Withdrawals

- Withdrawals are only permitted at termination, retirement, or death.
- There is an early withdrawal penalty prior to age 59 ½ unless the employee retires at age 55 or on disability.
- Minimum distribution to the participant must begin at age 70 ½.

457**General Employees**

- Employees may contribute immediately after employment.
- Employee contributions can be in dollars or percentages up to the maximum IRS limits, which change each year.



-Melanie Neal and Sandy Land, Metro 9-1-1

Firefighter

- Firefighter eligibility begins the second payroll following 30 days of employment.
- Employee contributions must be in percentages up to the maximum IRS limits, which change each year.

Police Officers

- Police officers may participate in the 457 program with their own money with no City contribution.
- Employee contributions can be in dollars

or percentages up to the maximum IRS limits, which change each year.

Limitations

- Yearly maximum contributions set by the IRS are allowed in addition to contributions to the 401(k) plan.
 - Investment and contribution changes can be made any time.
- Suspension of contributions can be done at any time by contacting ICMA-RC or the City Payroll division.

Withdrawals

- Participant loans are allowed, but have adverse impacts on your account.
- Withdrawals are only permitted at termination, retirement, death or in the event of a hardship.
- There are no early withdrawal penalties prior to age 59 ½.
- Minimum distribution to the participant must begin at age 70 ½.

401(k)**General Employees & Firefighters**

- Effective January 16, 2007, 401(k) was offered to all employees.

Police Officers

- The City contributes 5% of pensionable

earnings to the State 401(k) plan.

- Officers are eligible the first pay period after being sworn.
- Employee contributions can be in dollars or percentages up to the maximum IRS limits, which change each year.

Other Benefits At a Glance

Employee Assistance Program (EAP)

The City has a vested interest in the commitment to each of its employees and is committed to their well-being. To help with issues faced at various times, the City provides an Employee Assistance Program. Confidential requests may be made for such concerns as substance abuse, family difficulties, legal or financial problems, conflicts with co-workers or a variety of other issues.

For more information, contact 336-707-3170 and identify yourself as a City of Greensboro employee.



photo submitted by Jodie Stanley



photo submitted by Jodie Stanley

PARKING SUBSIDY

This benefit is for those City employees who park in City owned parking facilities or ride City owned buses.

Eligibility

- Any benefit eligible employee may participate in this program.
- Participation may begin at employment.

Benefits

- Parking fees are reduced; or
- Parking fees are paid on a pre-tax basis.
- Free bus passes are available.

Limitations / Requirements

- The employee must park in a City owned parking facility; or
- The employee must ride a City owned bus.
- Only one benefit is available - not both.

Police: Special Separation Allowance

This is a benefit mandated by the State of NC for sworn police officers who meet the following:

Eligibility

- The officer must have 30 years of service with the last five years being sworn, or
- Retire at age 55 with at least five years as a sworn officer.

Benefit

- The benefit is based on .85% of the officers' final base pay times the number of years of service in the Retirement System.
- The benefit is paid semi-monthly by the City.
- The benefit is paid to age 62 or the officers' death whichever occurs first.



-Mayor Nancy Vaughan & Matt Brown, Coliseum



photo submitted by Jodie Stanley

Awards!



GM 911 2017 National Public Safety Telecommunications Awards Ceremony: photo submitted by Sandy Land

Retiree Benefits

The City offers medical, dental, and life insurance benefits to eligible retirees and their eligible dependents. All dependent benefits will cease at the retiree's death.

Retiree Medical Plan Options

Benefits

Retirees have the option to participate in the medical plan is administered through UnitedHealthcare.

Limitations

- Retirees may be covered up to age 65.
- Eligible spouses may be covered up to age 65.
- Eligible dependent children may be covered up to age 26.
- Eligible disabled dependent children up to age 65.

Cost (Service Retirees)

- Medical plan premiums are based on the retiree's City years of service, plan option, and level of coverage.

Cost (Disability Retirees)

- Medical plan premiums are based on the retiree's type of disability, City years of service, plan option and level of coverage.

Effective Date

- Coverage is effective the first day of the month following the month of retirement.
- Coverage is effective the first day of a month upon notification of a qualified family status change.



Marie Hicks-Few, Sue Schwartz, Council Member Marikay Abuzuiater, Assistant City Manager Barbara Headen: photo submitted by Maria Hicks-Few



Mayor Nancy Vaughan: photo submitted by Maria Hicks-Few

Service Retiree Medical Plan Rates for 2018

Thirty Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$139	\$182
Retiree/Spouse	\$646	\$948
Retiree/ Children	\$599	\$783
Retiree/Family	\$1,004	\$1,293

Twenty-Five Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$293	\$336
Retiree/Spouse	\$800	\$1,102
Retiree/ Children	\$753	\$937
Retiree/Family	\$1,158	\$1,447

Twenty Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$446	\$489
Retiree/Spouse	\$953	\$1,255
Retiree/ Children	\$906	\$1,090
Retiree/Family	\$1,311	\$1,600

Less than Twenty Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$754	\$797
Retiree/Spouse	\$1,261	\$1,563
Retiree/ Children	\$1,214	\$1,398
Retiree/Family	\$1,619	\$1,908

Dependent Only		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Spouse Only	\$754	\$797
Child Only	\$754	\$797
Spouse/ Child(ren)	\$1,214	\$1,398
Children Only	\$1,214	\$1,398

Disability-Regular* Retiree Medical Plan Rates for 2018

Thirty Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$139	\$182
Retiree/Spouse	\$646	\$948
Retiree/Children	\$599	\$783
Retiree/Family	\$1,004	\$1,293

Twenty-Five Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$293	\$336
Retiree/Spouse	\$800	\$1,102
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Retiree/Family	\$1,158	\$1,447

Twenty Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$446	\$489
Retiree/Spouse	\$953	\$1,255
Retiree/Children	\$906	\$1,090
Retiree/Family	\$1,311	\$1,600

Less than Twenty Years of City Service		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$754	\$797
Retiree/Spouse	\$1,261	\$1,563
Retiree/Children	\$1,214	\$1,398
Retiree/Family	\$1,619	\$1,908

Disability-Grandfathered and Totally Disabled** Retiree Medical Plan Rates for 2018

Disability-Grandfathered Retirees		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$134	\$179
Retiree/Spouse	\$570	\$609
Retiree/Children	\$343	\$474
Retiree/Family	\$639	\$808

Disability-Totally Disabled Retirees		
Coverage Level Option	Choice	Choice Plus
	Monthly	Monthly
Retiree Only	\$31	\$76
Retiree/Spouse	\$717	\$756
Retiree/Children	\$505	\$636
Retiree/Family	\$1,100	\$1,269

* Disabled-regular retiree rates are for the retirees who retired on disability and have not qualified for any additional disability benefits.

** Disabled-totally disabled retiree rates are for the retirees who retired on disability and have qualified for additional disability benefits.

Retiree Dental Plan

Delta Dental administers the dental plan.

Coverage (Dependent)

- Retirees may keep their dental insurance for life.
- No Deductibles
- No UCR Charges
- Open Network

Limitations

- If at any time the dental insurance is dropped, there will be no chance of re-enrollment.
- Eligible dependent children may be covered up to age 26.
- Dependents not enrolled at retirement will not be eligible for enrollment at a later date.
- Notification of any change (marriage, separation/divorce, death, dependent age out) must be given to an HR Benefits Consultant within 30 days of the event.
- Newborns, if not added within 30 days of birth, must be added to the plan the Open Enrollment prior to their second (2) birthday.
- Most Class III expenses are limited to once every five years.
- Fluoride treatments for children over the age of 13 are not covered.

Cost

- Retirees pay the full cost of the dental plan premium.

Effective Date

- Coverage is effective the first day of the month following the month of retirement.
- Coverage is effective the first day of a month upon notification of a qualified family status change.



photo submitted by Jodie Stanley

Retiree Dental Rates	
Coverage Level Option	Monthly
Retiree Only	\$42
Retiree/Spouse	\$83
Retiree/Children	\$91
Retiree/Family	\$105

Retiree Life Insurance

Basic term life insurance is provided by The Standard Insurance.

Coverage (Service Retirees)

- \$20,000 to age 65 with 30 or more years of City service.
- \$10,000 to age 65 with at least 20, but less than 30 years of City service.
- \$2,000 with less than 20 years of City service, if hired prior to March 1, 1975.
- All coverage at age 65 will drop to \$2,000 if hired prior to March 1, 1975. If hired on or after March 1, 1975, coverage will drop to zero.
- Eligible dependents will have \$1,000 of coverage.
- If the retiree ceases to have life insurance coverage no dependent will be eligible for life insurance.



—9/11 Memorial Stair Climb

Coverage (Disability Retirees)

- If retired on disability, life insurance coverage will remain at the active amount for one year.
- After the first year of retirement the life amount will reduce to what the retiree would have had if they retired on service.
- If application for the Waiver of Premium is made and granted within one year of the date of retirement, the retiree will keep the active amount of coverage to age 65 or when they are no longer considered disabled by The Standard Insurance.
- The Waiver of Premium is only available to individuals who become disabled prior to age 60.
- All coverage at age 65 will drop to \$2,000 if hired prior to March 1, 1975. If hired on or after March 1, 1975, coverage will drop to zero.
- Eligible dependents will have \$1,000 of coverage.
- If the retiree ceases to have life insurance coverage no dependent will be eligible for life insurance.

Cost

- There is no cost to the retiree for this benefit.

Effective Date

- Coverage is effective the first day of the month following the month of retirement.

Coverage (Dependent)

- Any eligible dependent will have \$1,000 of coverage.
- If the retiree ceases to have life insurance coverage no dependent will be eligible for life insurance.



GM911 Awards Ceremony: photo submitted by Sandy Land

Claims

In the event of death, contact an HR Benefits Consultant in the Human Resources Department as soon as possible, in order to have the claim processed within the applicable time limit.

Cost

- There is no cost to the retiree for this benefit.

Effective Date

- Insurance is effective the first day of the month following retirement.
- Dependent insurance becomes effective upon enrollment in the medical plan.

Other Retiree Benefits

1. 457

- *Withdrawals:* There will be an early withdrawal penalty prior to age 59 ½ unless the employee retired on disability.

2. 401(a) and/or 401(k)

- *Withdrawals:* There will be an early withdrawal penalty prior to age 59 ½ unless the employee retired on disability.

3. Credit Union: Retirees may be members of the Credit Union.

- No payroll deductions from your monthly pension because the Retirement System will not allow it.
- For more information, contact the Credit Union at 373-2090.

4. Medical Services: Retirees may receive services from the City Medical Services Clinic.

- For more information contact the Clinic at 373-2412.

5. COBRA: At retirement employees will have the option to participate in the medical and/or dental insurance plan(s) for retirees or they may participate in the COBRA program. This will be a one time option and must be decided at the time of retirement. Retirees who have eligible dependents covered on the medical and/or dental plan(s) will be eligible for COBRA benefits as outlined in the Regulatory Notices Section.

Important Contacts

Medical Plan

UnitedHealthcare (Customer Service)
 Group #706380
 1-866-844-4864
www.myuhc.com[®]
 Nurseline
 1-888-887-4114

United Behavioral Health
 (Mental Health/Substance Abuse)
 1-800-559-5951

Employee Assistance Program (EAP)
 336-707-3170

Life Insurance

The Standard Insurance Company
Contact your HR Benefits Consultant

American Benefits Corporation of NC
 1-800-868-2640
 379-1211

CityFlex

Flores & Associates
 Group #1000844221
 1-800-532-3327
www.Flores247.com

Dental Plan

Delta Dental
 1-800-622-8856
www.deltadentalnc.com

Vision Plan

Superior Vision
 1-800-507-3800
www.superiorvision.com

Deferred Compensation

ICMA_RC Group
457 Deferred Compensation Plan #306178
401(a) Deferred Compensation Plan #106482
 Kimberly Stone, Representative
kstone@icmarc.org
 1-800-669-7400
www.icmarc.org
401(k) Deferred Compensation Prudential
 Financial Services Plan #002003
 1-866-624-0151
www.retirement.prudential.com
[www.nc401\(k\).prudential.com](http://www.nc401(k).prudential.com)
 Tammy Uzzell, Representative
 336-766-5544
tammy.uzzell@prudential.com
 NC Department of State Treasurer
 Retirement Systems Division
 1-877-627-3287 www.myncretirement.com

City Contacts



Donna Braswell-Bray, PHR, SHRM-CP
Benefits Consultant
336-373-2614

Active Employees: Budget & Evaluation, Communications, Financial & Administrative Services, GM911, Human Relations, Information Technology, Library, Neighborhood Development, Parks & Recreation, Police, Water Resources



Nancy Gillespie, PHR, SHRM-CP
Benefits Consultant
336-373-2504

Active Employees: Coliseum, Engineering & Inspections, City Council, Executive (all divisions and CMO), Field Operations, Fire, Human Resources, Legal, Legislative, Planning, Transportation

My Benefits Assistant/HR Rep Name:
_____ Telephone:
_____ Email:



Deborah Stephens, PHR, SHRM-CP
Total Compensation Benefits Supervisor
336-373-2180

City of Greensboro

City of Greensboro Council Members

Mayor: Nancy Vaughan

City Council: Yvonne Johnson, Mayor Pro Tem; Marikay Abuzuaiter, At Large; Mike Barber, At Large; Sharon Hightower, District 1; Goldie Wells, District 2; Justin Outling District 3; Nancy Hoffmann, District 4; Tony Wilkins, District 5



City Manager: Jim Westmoreland

Human Resources Director: Connie Hammond

City of Greensboro Human Resources:
Maximizing service excellence through human capital management.

www.greensboro-nc.gov

