



The Town *of* Davidson

College Town, Lake Town, Your Town



Open Enrollment Overview



2021 Benefits Open Enrollment Period is May 24, 2021 – May 28, 2021



All benefit elections will be effective July 1, 2021



You will receive new insurance cards



The deadline to enroll in benefits is May 28, 2021

Open Enrollment Overview

Opportunity to make changes to your benefit elections and review which dependents you will cover

Elections made during this period will remain in effect for a 12-month period, unless you experience an IRS-approved “qualifying event”

Approved qualifying events include:

- Marriage or Divorce
- Death
- Birth or adoption of a dependent
- Change in employment status
- Change in dependents eligibility status
- Loss of or significant change to your current coverage
- Judgement, decree or court order

You have 30 days from the date of event to notify Human Resources

Benefits Overview

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Medical Insurance



In-network Benefits	Current
Deductible (Ind/Fam)	\$2,500 / \$5,000
Out-of-Pocket Max (Ind/Fam)	\$2,500 / \$5,000
Office Visit (PCP/Spec)	No charge after deductible
Coinsurance	100%
ER/Urgent Care	No charge after deductible
Pharmacy (Tier 1/2/3/4)	No charge after deductible

Per Pay Period Deductions	Full-time (40 hours/week)	Part-time (30 hours/week)	Part-time (24 hours/week)
Employee Only	\$0.00	\$56.25	\$90.00
Employee + Spouse	\$142.50	\$234.38	\$289.50
Employee + Child(ren)	\$112.75	\$197.19	\$247.85
Employee + Family	\$281.50	\$408.13	\$484.10

Health Savings Account (HSA)



What Is A Health Savings Account?

A health savings account (HSA) is an account that includes contributions from both you and the Town of Davidson. You use funds from your HSA to pay for eligible healthcare expenses, such as your deductible, co-insurance and prescription medications.

- Money in your HSA is not taxed when you put it in or when you take it out for healthcare-related expenses
- The money in your HSA is yours - what you do not use will roll over year after year
- Your HSA is portable. If you separate employment with the Town of Davidson, you will take your HSA funds with you
- Your HSA is also an important component of retirement savings

Health Savings Account (HSA)



HSA Eligibility

- Covered under a High Deductible Health Plan (HDHP)
- Not covered by any other health plan
- Not enrolled in Medicare. For help understanding how Medicare and your healthcare costs fit into your retirement goals, call your local NC Senior's Health Insurance Program (SHIIP) at 855-408-1212
- Not be claimed as a dependent on another person's tax return
- To participate in the Town of Davidson HSA, you must be enrolled in the town's health plan

Health Savings Account (HSA)



IRS Maximum Contributions for 2021

Individual	\$3,600
Family	\$7,200

If you are age 55 or older, you can contribute an additional catch-up contribution of \$1,000 per year.

Town of Davidson Annual Contribution	Town of Davidson Matching Contribution
To help fund your account, you will receive an annual contribution of \$500 in July of each year.	If you choose to contribute to your HSA, the Town of Davidson will make matching contributions up to a total of \$500 per fiscal year.
Newly eligible employees will receive a prorated amount based on the effective date of their medical plan.	Matching contributions are made on the second pay period of the month and are prorated for new employees.
Example: Employees hired in November will receive \$291 in December. ($\$500/12 = 41.66 \times 7 = \291)	Example: Employees who elect to contribute at least \$20.83 per pay period will receive \$41.66 contributed by the town into their HSA each month.

Health Savings Account (HSA)



Calculating Your HSA Contributions

- IRS maximums are based on a calendar year (January to December)
- Begin your calculations in January to ensure you do not exceed the IRS maximum each calendar year
- Include all employee and employer contributions in your calculation
- Employee contributions are deducted the second pay date of the month in 24 of the 26 pay periods in a fiscal year (July to June)
- Monitor your account closely. If you feel you will go over, you may request to stop employee contributions by completing the HSA Change Form. Employer contributions will still be deposited according to the deadline and payout schedule unless otherwise noted

Davidson Strong Wellness Program



Davidson Strong By SweatNET

- The Town of Davidson cares about the health and wellbeing of you and your family. We are partnering with SweatNET to offer the Davidson Strong Wellness Program to all employees.
- As a town employee you will receive the following at no cost:

Onsite Biometric Screening	All employees wishing to participate can have their biometric screenings and lab work done onsite in July, followed up with a meeting with a health coach to review the results and answer questions. This also counts towards your Wellness Requirement.
Quarterly Health Coaching	Each quarter employees will have the opportunity to meet with our health coach to review lab work, ask questions, and set intentions to meet health goals
Wellness Challenges	2 Wellness Challenges will be held throughout the year to encourage health lifestyle habits
Onsite Workouts	6 onsite workouts will be offered throughout the year
Guided Meditation	2, 30-minute guided meditations with meditation ambassadors and Drop Sound headphones will be offered throughout the year
Weekly Wellness Newsletters	Employees will receive a weekly newsletter which provides cutting edge wellness information covering topics such as sleep, nutrition, stress, fitness, mindfulness, and more
SweatNET Membership	A \$119 value! Provides access to discounts at over 150 different gyms, healthy restaurants and coffee shops.
Online SweatNET Wellness Platform	<ul style="list-style-type: none"> • Vast recipe bank complete with nutrition facts • Tools to build custom meal plans • Wellness articles • Calendar of free events and workouts • Movement library with videos of body weight exercises that employees can access at anytime

Davidson Strong Wellness Incentives



Wellness Incentives

- All employees are encouraged to participate in Davidson Strong activities and classes. However, only employees enrolled in the health plan are eligible to earn financial contributions into their HSA
- Participate in activities focused on your wellbeing and prevention. Fund your HSA by earning up to \$1,000 for Employee-Only plan or \$1,200* for Family plans

Incentive	Description	Reward
Initial Health Screening	<p>Complete the initial health screening and meet with our health coach to learn about your health risks and set goals for the year.</p> <ul style="list-style-type: none"> • Initial screenings are offered in July for all employees. New or newly eligible employees can visit Any Lab Test Now to get the same report or transfer lab work from their doctor. • Completed Health Screenings also count towards the MedCost annual wellness requirement 	\$200
Health Coaching	<p>After your initial session meet with our Health Coach to help stay on track throughout the year.</p> <ul style="list-style-type: none"> • Meet with our Health Coach three times throughout the year to discuss your goals and progress 	\$600
Financial Wellness	<p>Financial Wellness impacts all areas of your life, including physical and personal health.</p> <ul style="list-style-type: none"> • Attend three Financial Wellness classes offered by the town to earn \$200 into your Health Savings Account 	\$200
*Family Health	<p>Be healthy together by participating in well-being and preventive activities with your dependents enrolled in the health plan.</p> <ul style="list-style-type: none"> • Engage with your dependents enrolled on the plan in a total of five health and wellness activities • Complete and submit the Family Health Incentive form. 	\$200

Dental Base Plan



In-network Benefits	Current
Deductible (Ind/Fam)	\$50 / \$100
Annual Maximum	\$1,000
Preventative Care	100%
Basic Services	80%
Major Services	50%
Orthodontia Services / Age Limit	\$1,000 / 26

Per Pay Period Deductions	Full-time (40 hours/week)	Part-time (30 hours/week)	Part-time (24 hours/week)
Employee Only	\$0.00	\$3.48	\$5.57
Employee + Spouse	\$13.60	\$17.08	\$19.17
Employee + Child(ren)	\$28.37	\$31.85	\$33.94
Employee + Family	\$42.45	\$45.93	\$48.02

Dental Buy Up Plan



In-network Benefits	Current
Deductible (Ind/Fam)	\$50 / \$100
Annual Maximum	\$1,500
Preventative Care	100%
Basic Services	80%
Major Services	50%
Orthodontia Services / Age Limit	\$1,000 / No Limit

Per Pay Period Deductions	Full-time (40 hours/week)
Employee Only	\$4.48
Employee + Spouse	\$32.50
Employee + Child(ren)	\$35.49
Employee + Family	\$53.60

Vision



In-network Benefits	Current
Exam Copay	\$10
Hardware Allowance	\$215
Contact Lens Fitting, Re-fit or Evaluation	\$10
Frequency	All benefits renew every 12 months

Per Pay Period Deductions	Full-time (40 hours/week)	Part-time (30 hours/week)	Part-time (24 hours/week)
Employee Only	\$0.00	\$1.17	\$1.86
Employee + Spouse	\$4.57	\$5.74	\$6.43
Employee + Child(ren)	\$4.67	\$5.84	\$6.53
Employee + Family	\$9.30	\$10.46	\$11.16

Voluntary Life



Voluntary Term Life and AD&D	
Life Amount	Up to \$300,000 or 5x salary
AD&D Amount	Up to \$300,000 or 5x salary
Guaranteed Issue	\$50,000

Spouse Voluntary Term Life	
Life Amount	Up to \$150,000 or 50% of employee amount
Guaranteed Issue	\$25,000

Children Voluntary Term Life	
Life Amount	Up to \$10,000 in \$5,000 increments
Guaranteed Issue	\$10,000
Eligible Ages	6 month – 19 years (26 years, if a full-time student)

Voluntary life rates are age-banded and your rate will be automatically calculated for you in Bernie Portal during enrollment.

Short-term Disability



Benefits	
Benefit Percentages	60% of Gross Weekly Earnings
Elimination Period	7 Days Injury / 7 Days Accident
Benefit Duration	26 Weeks
Eligibility	30+ Hours Per Week

Short-term disability coverage is provided by The Town of Davidson for employees working 30+ hours per week.

Long-term Disability Base



Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Monthly Benefit	\$6,000
Elimination Period	90 Days
Benefit Duration	5 Years or Social Security Retirement Age
Eligibility	30+ Hours Per Week

Long-term Disability rates are age-banded and dependent on salary information. Your rate will be automatically calculated for you in Bernie Portal during enrollment.

Long-term Disability Buy Up



Benefits	
Benefit Percentages	60% of Gross Monthly Earnings
Maximum Monthly Benefit	\$6,000
Elimination Period	90 Days
Benefit Duration	Social Security Retirement Age
Eligibility	30+ Hours Per Week

Long-term Disability rates are age-banded and dependent on salary information. Your rate will be automatically calculated for you in Bernie Portal during enrollment.

Accident



Accidents happen in places where you and your family spend the most time – at work, in the home and on the playground – and they’re unexpected. How you care for them shouldn’t be.

Colonial Life’s Accident Insurance is designed to help you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. The benefit to you is that you may not need to use your savings or secure a loan to pay expenses. Plus, you’ll feel better knowing you can have greater financial security.

Per Pay Period Deductions	Rate
Employee Only	\$13.26
Employee + Spouse	\$18.16
Employee + Child(ren)	\$19.85
Employee + Family	\$24.75

Critical Illness



Benefits are paid as a lump-sum payment (\$10,000 or \$20,000) for the following specified critical illnesses when the covered person is diagnosed:

100% of face amount per covered person

- Heart Attack (Myocardial Infarction)
- Stroke
- Major Organ Failure
- End Stage Renal (Kidney) Failure
- Cancer (if selected by Employee)
- Coma
- Blindness
- Permanent Paralysis due to a Covered Accident
- Occupational Infectious HIV or Occupational Infectious Hepatitis B, C or D

25% of face amount per covered person

- Coronary Artery Bypass Graft Surgery
- Carcinoma in Situ (if selected by Employee)

The Maximum Benefit Amount for the policy is 100% of the face amount for each covered person.

Critical Illness rates are age-banded and your rate will be automatically calculated for you in Bernie Portal during enrollment.

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