

**Metropolitan Sewerage District of Buncombe County  
Benefits Summary**

effective **7/1/2016**

<b>Medical Insurance</b>		<b>CWIBenefits Relevant Solutions</b>					
<b>Medical premiums are pre-tax</b>							
Cost:	Employee Only	<b>HIGH PLAN 80/20%</b>		<b>MID PLAN 75/25%</b>		<b>BASE PLAN 70/30%</b>	
	Emp + Children	\$ 35.46	Bi-weekly	\$19.75	Bi-weekly	\$11.97	Bi-weekly
	Emp + Spouse	\$ 134.02	Bi-weekly	\$99.17	Bi-weekly	\$86.84	Bi-weekly
	Emp + Spouse (2nd)	\$ 172.35	Bi-weekly	\$130.06	Bi-weekly	\$115.96	Bi-weekly
	Family	\$ 97.35	Bi-weekly	\$55.06	Bi-weekly	\$40.96	Bi-weekly
	Family +spouse (2nd)	\$ 238.05	Bi-weekly	\$183.01	Bi-weekly	\$165.87	Bi-weekly
		\$163.05	Bi-weekly	\$108.01	Bi-weekly	\$90.87	Bi-weekly
		Individual	Family	Individual	Family	Individual	Family
	Deductible	\$500	\$1,500	\$1,000	\$2,000	\$1,500	\$3,000
	Co-Insurance	\$3,000	\$6,000	\$3,000	\$6,000	\$3,000	\$6,000
Max Out-of-Pocket	\$3,500	\$7,500	\$4,000	\$8,000	\$4,500	\$9,000	
Copays - \$20 Family Doctor - \$30 - Specialist		\$35-Urgent Care					
Wellness Benefit - Physicals covered @ 100% - no Co-pay							
Drug Card	\$ 5.00 - Generic	OTC PPI Drugs-\$0 co-pay with an OTC script					
	\$ 25.00 - Formulary	Generics \$4 and under-Less of \$4 co-pay or actual cost of drug					
	\$ 40.00 - Non Formulary	CuraScript Specialty Rx- \$100 co-pay					
		Erectile Dysfunction Rx-50% limited to 18 pills per 90 days					

<b>Dental Insurance</b>	
Cost:	Employee Only MSD Pays Full Amount
	Emp + Spouse \$12.50 Bi-weekly
	Emp + Children \$12.50 Bi-weekly
	Family \$12.50 Bi-weekly
Coverage:	Deductible - \$50 per person
	Preventative - (Cleanings and X-Rays)
	Basic 80%
	Major 50%
	Orthodontic Payable @ 50% - Deductible Waived-Lifetime Max \$2,000
	Dental Yearly Max Individual \$2000
	100% - Deductible Waived

<b>Vision Benefits</b>
Routine Eye Exams - 100% - Deductible Waived
Frames,Contact Lenses - 100%, up to \$400 Max every 2 years

<b>Retirement</b>
NC Retirement - 6% Employee Contribution - 7.340% MSD Contribution
5 Year Vesting
401K and 457 Retirement Plans - 3% Employee Contribution - 5% MSD Match

<b>Life Insurance</b>
MSD covers one (1) times annual salary up to \$50,000 for employee, \$5000 for spouse, and \$2500 child. Additional insurance available for purchase.
NC Retirement provides one (1) times annual salary up to \$50,000 after one year of service with MSD.

<b>Annual Leave Time</b>
2 years or less of service - 3.08 hours accrued bi-weekly - 10 Days per year
2 - 5 years of service - 3.70 hours accrued bi-weekly - 12 Days per year
5 - 10 years of service - 4.62 hours accrued bi-weekly - 15 Days per year
Over 10 years of service - 6.16 hours accrued bi-weekly - 20 days per year

<b>Sick Time</b>
3.70 Accrued bi-weekly - 12 Days per year

<b>Holidays</b>
11- Paid Holidays

**All benefits are available on the first day of service. Annual and sick time are accrued but can't be taken until 6 months probationary period is complete. Earned compensatory time may be used at anytime.**

The benefits described above do not create a contract of employment and are subject to change without notice to you.