

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

effective 7/1/2017

<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	\$ 39.01	Bi-weekly	\$20.74	Bi-weekly	\$11.97	Bi-weekly
	Emp + Spouse	\$ 147.42	Bi-weekly	\$104.13	Bi-weekly	\$86.84	Bi-weekly
	Emp + Spouse (2nd)	\$ 189.59	Bi-weekly	\$136.56	Bi-weekly	\$115.96	Bi-weekly
	Family	\$ 114.59	Bi-weekly	\$61.56	Bi-weekly	\$40.96	Bi-weekly
	Family +spouse (2nd)	\$ 261.86	Bi-weekly	\$192.16	Bi-weekly	\$165.87	Bi-weekly
		\$186.86	Bi-weekly	\$117.16	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>		MSD Pays Full Amount					
Cost:	Employee Only						
	Emp + Spouse	\$12.50	Bi-weekly				
	Emp + Children	\$12.50	Bi-weekly				
	Family	\$12.50	Bi-weekly				
Coverage:	Deductible - \$50 per person				Dental Yearly Max Individual \$2000		
	Preventative - (Cleanings and X-Rays)				100% - Deductible Waived		
	Basic				80%		
	Major				50%		
	Orthodontic				Payable @ 50% - Deductible Waived-Lifetime Max \$2,000		
<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 - 7.580% MSD Contribution- 5 Year Vesting					
		401 (k) Retirement Plan (3% Employee Contribution - 5% MSD Match)					
		457 Deferred Compensation (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					
<b>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.</b>							
The benefits described above do not create a contract of employment and are subject to change without notice to you.							