



For additional information regarding benefits, please feel free to contact the Human Resources Department.

**Southeastern
Regional Mental
Health,
Developmental
Disabilities and
Substance Abuse
Services**

A great place to work

**Why is SRMH/DD/SAS a
great place to work?**

- Dynamic people
 - Team-oriented environment
 - Excellent benefits
 - Competitive salaries
 - Opportunity for advancement
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SRMH/DD/SAS is an Equal Opportunity Employer.

This brochure is not a contract. Information contained herewithin is subject to change without notice.

SRMH/DD/SAS

450 Country Club Rd.
Lumberton, NC 28360
Phone: (910) 738-5261
Fax: (910) 738-8230
<http://www.srmhc.org>



BENEFITS OVERVIEW

Southeastern Regional Mental Health, Developmental Disabilities and Substance Abuse Services wishes to provide the best benefits and working conditions possible. While we all hope that we enjoy good health and a long life, no one is immune to illness, accident or the tragedy of death. To protect you and your family from these possibilities, the Agency is happy to provide full-time employees with the following benefit programs:

Medical Benefits:

Medical/dental and pharmacy coverage is offered through the NCACC. NCACC partners with CIGNA and Caremark to offer benefits through the County Health Plan.

Basic Benefits:

- \$1,500 Deductible per individual
- \$4,500 Deductible per family
- 80% co-payment rate after deductible has been met if services provided by a network provider
- 60% co-payment rate after deductible has been met if service provided by a non-network provider
- \$20 co-payment rate (primary care physician) and \$40 co-payment rate (specialist physician) for services provided in PPO physician's office
- Eligible employees retiring from the Agency may remain on the group health plan at a rate to be determined at the beginning of each fiscal year.

Monthly Rates: Spouse \$210, Child \$145, Family \$295 - *Employee premium (paid by employer)*

Prescription Drugs:

Co-payment amounts (per 30 day supply):

\$0 Generic, \$25 Preferred Brand, \$40 Non-Preferred Brand

Dental Benefits:

The maximum benefit per year is \$2,000.

Basic Benefits:

- \$50 Deductible per individual
- \$150 Deductible per family
- Preventive care covered at 100% (no deductible)
- Basic care covered at 80% (after deductible is met)
- Major care covered at 50% (after deductible is met)

Monthly Rates: Spouse \$28, Child \$25, Family \$43 - *Employee premium (paid by employer)*

Life/LTD/ADD Benefits:

Life Insurance/Long Term Disability and Accidental Death and Dismemberment insurance is administered by Cigna Insurance Company.

Basic Benefits for Employee Life Insurance:

The amount of life insurance for each employee is equal to 3 times the annual rate of basic earnings. Premiums paid on insurance valued at over \$50,000 are considered taxable wages to the employee. The employee is responsible for paying taxes resulting from those premiums.

Basic Benefits for Dependent Life Insurance:

- \$10,000 Spouse
- \$5,000 Child (6 months of age and over)
- \$100 Child (15 days but less than 6 months of age)

Monthly Rates: Flat rate of \$2.05 per month for dependent coverage. *Employee premium (paid by employer)*

Basic Benefits for LTD Insurance:

- 60% (not to exceed \$5,000 per month)

Coverage is not available for dependents. *Employee premium (paid by employer)*

Retirement:

Employees become members of the North Carolina Local Governmental Employee's Retirement System on their date of hire if they are a permanent employee and work at least 1,000 hours a year. Your share of the cost, which is automatically deducted from your paycheck, is 6% of your salary. Participation is mandatory.

Retirement (continued):

The Area Authority offers a pre-tax deferral 401k Plan and an after-tax deferral (Roth) Plan administered through BB&T. Participation is optional.

An additional pre-tax deferral 457b Plan administered by Nationwide Retirement Solution is also available. Participation is optional.

Supplemental Insurance:

Supplemental insurance coverage is available for employees and dependents at the employee's expense.

Annual Leave/Sick Leave:

Annual leave accrues monthly based on length of service with SRMH/DD/SAS and eligible prior service with the NC State Retirement System. Accumulated annual leave shall not exceed 240 hours per year. Sick leave is earned at the rate of 7.5 hours per month and may be accumulated indefinitely.

Holidays:

The NC State holiday schedule is observed and copies are distributed annually to staff. Holidays include:

New Year's Day
Martin Luther King, Jr. Day
Good Friday
Memorial Day
Independence Day
Labor Day
Veteran's Day
Thanksgiving
Christmas

Benefit Enrollment:

Benefit enrollment will be conducted on the first day of employment. Please be prepared to select the types of coverage desired and to designate a beneficiary. For dependent coverage and beneficiary designation, please bring the following: social security number(s), date of birth and addresses.

Upon benefit enrollment a Summary Plan Description will be issued for a complete description of benefits.