



Metropolitan Sewerage District of Buncombe County Benefits Summary

Effective 7/1/2011

| Medical Insurance | Primary Physician Care | | | |
|-------------------------------------|---|--|--|---|
| Medical premiums are pre-tax | | | | |
| Cost: | | HIGH PLAN Employee Only \$ 35.46 Bi-weekly Emp + Spouse \$ 134.02 Bi-weekly Emp + Child \$ 172.35 Bi-weekly Family \$ 238.05 Bi-weekly Individual Family Deductible \$500 \$1,500 Out-of-Pocket \$1,250 \$3,000 Co-Insurance 90/10% | MID PLAN \$19.75 Bi-weekly \$99.17 Bi-weekly \$130.06 Bi-weekly \$183.01 Bi-weekly Individual Family \$1,000 \$2,000 \$1,750 \$3,500 80/20% | BASE PLAN \$11.97 Bi-weekly \$86.84 Bi-weekly \$115.96 Bi-weekly \$165.87 Bi-weekly Individual Family \$1,500 \$3,000 \$2,250 \$4,500 70/30% |
| | Copays - \$20 Family Doctor - \$30 - Specialist | | \$35-Urgent Care | |
| | Wellness Benefit - Physicals covered @ 100% - no Co-pay | | Wal-Mart/K-Mart/Target 90 day supply at \$0 co-pay | |
| Drug Card | \$ 5.00 - Generic \$ 25.00 - Formulary \$ 40.00 - Non Formulary | Mail Order \$ 0 - Generic - 90 Day Supply \$ 50.00 Formulary - 90 Day Supply \$80.00 Non-Formulary-90 Day Supply | Ingles \$3 generics/34 days \$9 generics/90 days MSD to reimburse cost | |
| Dental Insurance | | | | |
| Cost: | Employee Only Emp + Spouse Emp + Child Family | MSD Pays Full Amount \$12.50 Bi-weekly \$12.50 Bi-weekly \$12.50 Bi-weekly | | |
| Coverage: | Deductible - \$50 per person Preventative - (Cleanings and X-Rays) 100% - Deductible Waived Basic 80% Major 50% Orthodontic Payable @ 50% - Deductible Waived | | | |
| Vision Benefits | Routine Eye Exams - 100% - Deductible Waived Frames, Contact Lenses - \$200 per year | | | |
| Retirement | NC Retirement - 6% Employee Contribution - 6.96% MSD Contribution 5 Year Vesting 401K and 457 Retirement Plans - 3% Employee Contribution - 5% MSD Match | | | |
| Life Insurance | 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. | | | |
| Annual Leave Time | 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 | | | |
| Sick Time | 3.70 Accrued bi-weekly - 12 Days per year | | | |
| Holidays | 9 - Paid Holidays along with an additional day at Thanksgiving and two additional days at Christmas. | | | |

All benefits are available on the first day of service. Annual and sick time are accrued but cannot be taken until 6 month probationary period is complete.

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