Human Resources on the InfoWeb

Access the latest Benefits information online through the Cape Fear Valley InfoWeb. It’s simple ... visit the InfoWeb and click on Human Resources under Departments.

Get the most updated information on:

- Benefits Staff
- For Your Benefit – most current discount opportunities & monthly benefit calendar
- Health Insurance
- Dental Insurance
- Life Insurance
- Disability Insurance
- Flexible Spending Accounts
- Retirement Plans
- Paperless Pay
- Vision Insurance
- Voluntary Benefits
- Community Discount Program
- Frequently Asked Questions
<table>
<thead>
<tr>
<th>Benefit Title</th>
<th>Who's Eligible</th>
<th>Who Pays</th>
<th>Eligibility Period</th>
<th>Benefit Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Time Off (PTOs)</td>
<td>Full Time</td>
<td>CFVHS</td>
<td>After 90-Day</td>
<td><strong>FT</strong> = Full-Time Employees; <strong>HT</strong> = Half-Time Employees; After 90-Day Probationary Period; 0-5 years of service = 5.17 hrs per pay period = 17 days per year; 6-16 years of service = 6.4 hrs per pay period = 21 days per year; 16 completed years of service = 7.63 hrs per pay period = 25 days per year; (HT employees earn ½ of above amounts)</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>FT HT</td>
<td>CFVHS and Employee</td>
<td>After 30 days of employment</td>
<td>Employees have two options for their health plan. The Valley Extra Plan is a PPO and the Valley ECO Plan is a High Deductible Health Plan (HDHP) with a Health Saving Account. Dependent Coverage is also available. See page 8 for more information.</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>FT HT</td>
<td>CFVHS and Employee</td>
<td>After 30 days of employment</td>
<td>100% for Preventive Care; $50 deductible/20% or 50% co-insurance. Dependent coverage available.</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>FT</td>
<td>CFVHS and Employee</td>
<td>After 30 days of employment</td>
<td>May select up to 3 times annual base salary. Dependent coverage available with employee contribution.</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>FT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>60% of weekly base salary beginning on the 31st day of disability. Payable through the 90th day.</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>FT</td>
<td>CFVHS</td>
<td>After 30 days of employment</td>
<td>50% of monthly base salary beginning on the 91st day of disability.</td>
</tr>
<tr>
<td>Long-Term Disability Buy-Up</td>
<td>FT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>Employee may elect an additional 10% in coverage for a total of 60% of monthly base salary up to maximum $5,000 monthly benefit.</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>FT HT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>Option to deposit pre-tax dollars into Health Care (not ECO Plan) or Dependent Day Care spending accounts to meet qualified expenses.</td>
</tr>
<tr>
<td>Healthcare Savings Accounts (only with Valley ECO Plan)</td>
<td>FT HT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>CFV and the employee contribute. Money to be used for eligible health, dental and vision expenses. Unused money rolls over each year.</td>
</tr>
<tr>
<td>Vision Plan</td>
<td>FT HT</td>
<td>Employee</td>
<td>After 30 days of employment</td>
<td>Option to significantly reduce the expense of annual routine eye exam and eyewear. Available for employee and their dependents.</td>
</tr>
<tr>
<td>BENEFIT TITLE</td>
<td>WHO'S ELIGIBLE</td>
<td>WHO PAYS</td>
<td>ELIGIBILITY PERIOD</td>
<td>BENEFIT SUMMARY</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>----------------</td>
<td>---------------------</td>
<td>--------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Retirement Plan 403(b)</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Opportunity for pre-tax investments for supplemental retirement. CFVHS matches 50% of the employee’s first 6% of compensation contributed on each paycheck up to IRS-approved employee contribution. Three year vesting on CFVHS match.</td>
</tr>
<tr>
<td>Deferred Compensation 457(b)</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Opportunity for pre-tax investment. No CFVHS match.</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>On-the-job injuries treated in Occupational Health at no cost. Insured in accordance with N.C. Workers Compensation Laws.</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Application made at Employment Security Commission. Voluntary or disciplinary terminations do not qualify for compensation.</td>
</tr>
<tr>
<td>Social Security</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>The Health System matches the mandatory employee contribution.</td>
</tr>
<tr>
<td>cape Fear Valley Pharmacy Center Pharmacy Health Pavilion North Pharmacy Hoke Pharmacy</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Prescription and over-the-counter savings. Payroll deduction available.</td>
</tr>
<tr>
<td>Employee Health Services</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Annual health evaluations. Free or discount vaccines and limited over-the-counter medications.</td>
</tr>
<tr>
<td>In-Service Education</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Various opportunities with the Training &amp; Development Department. Many programs provided free for employees.</td>
</tr>
<tr>
<td>Education Assistance</td>
<td>FT HT</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>1 – 5 years of employment – Up to $750 per calendar year for tuition, books and lab fees for career-related college programs. Over 5 years of employment – Up to $1,000. Half-time employees are eligible for half of the above amounts per calendar year.</td>
</tr>
<tr>
<td>Scholarship Program</td>
<td>Employees</td>
<td>CFVHS</td>
<td>Annual Application Period</td>
<td>Employees who are enrolled full time in an accredited institution in the field of nursing or allied health program for which the health system anticipates having a difficulty in recruiting staff.</td>
</tr>
<tr>
<td>Career Assistance Stipend</td>
<td>FT HT</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>Stipend programs are available for approved courses of study (including RN). Contact Human Resource Department at 615-7904 for information.</td>
</tr>
<tr>
<td>BENEFIT TITLE</td>
<td>WHO'S ELIGIBLE</td>
<td>WHO PAYS</td>
<td>ELIGIBILITY PERIOD</td>
<td>BENEFIT SUMMARY</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>------------------------------</td>
<td>-------------------</td>
<td>-------------------</td>
<td>---------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Shift, Weekend, and Holiday Differentials</td>
<td>All Non-exempt Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Additional pay for evening shift, night shift, weekend shift and designated holidays.</td>
</tr>
<tr>
<td>Cafeteria Discount</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Employee discount available. Payroll deduction available.</td>
</tr>
<tr>
<td>Identity Theft and Credit Monitoring Protection</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Provides protection for your identity and credit profile.</td>
</tr>
<tr>
<td>Jury Duty</td>
<td>FT HTC</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Base pay if duty falls during normal scheduled work hours. Employee keeps jury duty compensation.</td>
</tr>
<tr>
<td>First Adventures Child Development Center</td>
<td>Contact Center for Priorities</td>
<td>Employee</td>
<td>Immediately</td>
<td>On-site child care center.</td>
</tr>
<tr>
<td>Service Awards</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Each five-year service period</td>
<td>Awards for service are presented at Employee Service Awards Dinner.</td>
</tr>
<tr>
<td>Credit Union</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Bragg Mutual Federal Credit Union Local Government Federal Credit Union Payroll deduction available.</td>
</tr>
<tr>
<td>Free Parking</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>Immediately</td>
<td>Must display CFVHS parking decal on windshield.</td>
</tr>
<tr>
<td>Adoption Benefit</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>Eligible adoption-related expenses will be reimbursed to a maximum of $3,000 per child, $5,000 for special-needs child.</td>
</tr>
<tr>
<td>Cellular Phone Service</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Discounted Cellular Phone Service.</td>
</tr>
<tr>
<td>Employee Recognition Program</td>
<td>All Employees</td>
<td>CFVHS</td>
<td>After one year of employment</td>
<td>The Employee Recognition Program is designed to recognize the exceptional contributions of employees on a regular basis. Prizes are awarded to Employees of the Quarter and Employee of the Year.</td>
</tr>
<tr>
<td>HealthPlex Fitness &amp; Wellness Facility</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>65,000 sq. ft. wellness facility. Discounted monthly dues and enrollment fee for employee, spouse, dependent children. See page 13 for fees. For further info call (910) 615-PLEX (7539).</td>
</tr>
<tr>
<td>Discount Opportunities</td>
<td>All Employees</td>
<td>CFVHS and Employee</td>
<td>Immediately</td>
<td>Area discounts with local vendors and companies. View the Human Resources Department Web Page on the InfoWeb.</td>
</tr>
<tr>
<td>Movie Tickets</td>
<td>All Employees</td>
<td>Employee</td>
<td>Immediately</td>
<td>Discounted movie tickets to Millstone and AMC theaters. Payroll deduction.</td>
</tr>
</tbody>
</table>
**BENEFIT ELIGIBILITY**

New employees have the opportunity to enroll in benefits during their first 30 days of employment. If you do not enroll, you will be unable to elect any benefit options until the next annual enrollment time, except within 30 days of a qualified life event.

Health and dental premiums are payroll deducted on a pre-tax basis. To stay compliant with federal guidelines, employees may make changes to their current benefits once a year during Annual Benefit Enrollment. The changes will be effective October 1 of each year. However, if a qualifying life event occurs within a plan year, the employee may make changes within 30 days after the life event, with proper documentation. Qualifying life events include marriage, divorce, change in work status, birth, adoption, death and loss of eligibility coverage.

If the employee does not make the change within 30 days of the life event, he or she will be required to wait until Annual Benefit Enrollment to make a change.

If you change status to per diem, all of your benefits will end on your last day of full time or half time employment, with the exception of health insurance. If you have worked an average of 30 hours a week during the past 12 months, you will have the option to continue your health insurance as a per diem employee. Dental insurance may be continued through the COBRA option for a specified time, with the employee paying the full cost of the plan plus two percent. Health insurance may be continued through COBRA if eligibility is lost.

If you terminate employment, your health and dental will end on your last day of employment. Health and dental insurance may be continued through the COBRA option for a specified time, with the employee paying the full cost of the plan plus two percent.

Life Insurance coverage will end the last day of full-time employment. Portability is available within 30 days after termination, upon request of the employee.

Disability coverage ends the last day of full-time employment.

**THREE WAYS TO ENROLL**

**ONLINE**

- Go to www.wpserroll.com
- User ID: 4-digit or 5-digit Employee ID (Bladen is 3 digit)
- Password: Last 4 digits of SSN + 2 digit birth year
- Example: If an employee's last 4 digits of SSN is 0001 and DOB is 09/14/1950, the password would be 000150.

**CALL CENTER** – To reach a Benefits Counselor over the phone, please call WorkPlace Solutions' Call Center at 800-227-9985, Monday through Friday, 8:30 a.m. to 5:30 p.m.

**BENEFIT SPECIALIST ON SITE** – Meet with a Benefits Specialist, who is a licensed insurance representative, in the Human Resources Department at Cape Fear Valley. A Benefits Specialist will be available in HR on Monday through Friday, from 8 a.m. to 1 p.m. and 2 to 4:30 p.m.

**HEALTHCARE & DENTAL ELIGIBILITY**

Full time and half time employees are eligible to enroll.* Dependents may include the employee's spouse and/or dependent children. Children may be covered until age 26.

Employees who have a spouse covered on the health and/or dental plan must provide employment information. If the spouse is employed and is offered health and/or dental benefits from their employer, the spouse must first take their employer’s coverage before they can be covered on the Cape Fear Valley health and/or dental plan(s).

When adding a spouse to the Cape Fear Valley health and/or dental plan(s), employees must present a valid existing marriage certificate and an Affidavit of Spousal Health Care Coverage. When adding a child to the Cape Fear Valley health and/or dental plan(s), employees must present a valid birth certificate.

* Per diem employees who have been employed for 12 months and have worked an average of 30 hours per week will be offered health insurance only.
HEALTHCARE PLAN – ADMINISTERED BY MEDCOST

Cape Fear Valley employees have two health plan options. The Valley EXTRA Plan is a Preferred Provider Organization (PPO) with an in-network and out-of-network benefit. The Valley ECO Plan is a High Deductible Health Plan with a Health Savings Account.

Employees and their covered family members can receive care from any provider listed in the MedCost network. They may receive less out-of-pocket expense when they use a Cape Fear Valley facility.

A covered member may access healthcare from any non-network provider, and the Out-of-Network benefit will be considered.

ANNUAL WELLNESS INITIATIVE

Each year employees are given the opportunity to participate in a wellness initiative to receive a discounted health premium out of their paycheck. This initiative may change from year to year. Employees will receive information at their home address, in internal emails and on the Infoweb.

The 2018/2019 Wellness Initiative is based on participation in Valley Connected Care, Cape Fear Valley’s Accountable Care Organization. Employees will be asked to complete an authorization form during the enrollment process, authorizing the ACO’s access to the employee’s claims and health information. Employees have the option to authorize or decline participation in the ACO. If the employee is electing coverage on a spouse, the spouse must also complete the form. Valley Connected Care offers care navigation services at no cost to the member.

ACO members will be given the opportunity to engage in a personalized wellness plan through a care navigator, allowing employees and spouses to receive special attention to healthcare needs, education on healthy living and information on community resources.

Valley Extra Plan

If the employee and the covered spouse authorize participation in Valley Connected Care, they will pay the discounted health premium out of their paycheck. If participation is not authorized, the employee will pay the higher premium.

<table>
<thead>
<tr>
<th>Healthcare Premiums (per pay period)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Plan Tier</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Employee only</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
</tr>
<tr>
<td>Employee + spouse</td>
</tr>
<tr>
<td>Employee + family</td>
</tr>
</tbody>
</table>

V ALLEY EXTRA PLAN
Valley ECO Plan

Employees who are enrolled in the Valley ECO Plan will receive $350 in their health savings account. An additional $150 contribution will be deposited if they participate in Valley Connected Care, Cape Fear Valley’s Accountable Care Organization. If the employee’s spouse is covered and participates in Valley Connected Care, Cape Fear Valley will deposit an additional $150 in the employee’s health savings account.

### VALLEY ECO PLAN

<table>
<thead>
<tr>
<th>Health Plan Tier</th>
<th>Full Rate</th>
<th>CFVHS Pays</th>
<th>Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$361.98</td>
<td>$356.37</td>
<td>$5.61</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$651.56</td>
<td>$623.49</td>
<td>$28.07</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$760.16</td>
<td>$704.02</td>
<td>$56.14</td>
</tr>
<tr>
<td>Employee + family</td>
<td>$941.16</td>
<td>$856.96</td>
<td>$84.20</td>
</tr>
</tbody>
</table>

### HEALTH SAVINGS ACCOUNTS

Employees must be enrolled in the Valley ECO Plan to open a Health Savings Account (HSA). The employee can contribute pre-tax dollars out of their paycheck up to the IRS legal limits to assist with eligible out-of-pocket health, dental and vision expenses. The limits are $3,450 for individual coverage and $6,900 for family coverage in 2018. The limits will increase to $3,500 for individual coverage and $7,000 for family coverage in 2019. It is the employee’s responsibility to maintain IRS limits on HSAs. These limits include any funds contributed by Cape Fear Valley.

The employee will receive a benefit card that can be used when paying for eligible out-of-pocket expenses. Any money remaining in the Health Savings Account at the end of the plan year is rolled over to the next plan year.
### VALLEY EXTRA PLAN

<table>
<thead>
<tr>
<th>BENEFITS &amp; SERVICES</th>
<th>CFV Facilities</th>
<th>MedCost Network Physicians and Facilities</th>
<th>WakeMed, Rex Southeastern Hospital First Health Hospitals New Hanover Hospital Columbus Hospital</th>
<th>Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDUCTIBLE (per plan year)</td>
<td>$200 Individual $400 Family</td>
<td>$700 Individual $2,100 Family</td>
<td>$1,500 Individual $3,000 Family</td>
<td>$5,000 Individual $15,000 Family</td>
</tr>
<tr>
<td>Routine Preventive</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>50%*</td>
</tr>
<tr>
<td>Physician Office Service</td>
<td>N/A</td>
<td>$25 PCP $35 Specialist</td>
<td>N/A</td>
<td>50%*</td>
</tr>
<tr>
<td>Diagnostic Testing</td>
<td>100%*</td>
<td>80%*</td>
<td>60%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>100%*</td>
<td>80%*</td>
<td>60%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Emergency Room Facility</td>
<td>$200 co-pay</td>
<td>$200 co-pay</td>
<td>$200 co-pay</td>
<td>$200 co-pay</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$35 co-pay</td>
<td>$50 co-pay</td>
<td>$50 co-pay</td>
<td>$50 co-pay</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>$0/$40/$80</td>
<td></td>
<td>All other retail pharmacies $15 for generic Non-generic 50% after a $2,000 individual Rx deductible</td>
<td></td>
</tr>
</tbody>
</table>

* After deductible is met

### VALLEY ECO PLAN

<table>
<thead>
<tr>
<th>BENEFITS &amp; SERVICES</th>
<th>CFV Providers</th>
<th>Medcost Network Providers</th>
<th>WakeMed, Rex Southeastern Hospital First Health Hospital New Hanover Hospital Columbus Hospital</th>
<th>Out-Of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDUCTIBLE (per plan year)</td>
<td>$2,000 Employee Only $4,000 Family</td>
<td>$3,000 Employee Only $6,000 Family</td>
<td>$4,000 Employee Only $8,000 Family</td>
<td>$6,000 Employee Only $12,000 Family</td>
</tr>
<tr>
<td>Routine Preventive</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>50%*</td>
</tr>
<tr>
<td>Physician Office Service</td>
<td>90%*</td>
<td>80%*</td>
<td>60%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Diagnostic Testing</td>
<td>90%*</td>
<td>80%*</td>
<td>60%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>90%*</td>
<td>80%*</td>
<td>60%*</td>
<td>50%*</td>
</tr>
<tr>
<td>Emergency Room Facility</td>
<td>80%*</td>
<td>80%*</td>
<td>80%*</td>
<td>80%*</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>90%*</td>
<td>80%*</td>
<td>80%*</td>
<td>80%*</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>Preventive 100%** Non-preventive 90%*</td>
<td>Preventive 100%** Non-preventive 80%*</td>
<td></td>
<td>50%*</td>
</tr>
</tbody>
</table>

* After deductible is met  
** No deductible
**Dental Premiums for Full-time and Half-time Employees (per pay period)**

<table>
<thead>
<tr>
<th>Dental Plan Tier</th>
<th>Full Rate</th>
<th>CFVHS Pays</th>
<th>Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$12.75</td>
<td>$0.00</td>
<td>$12.75</td>
</tr>
<tr>
<td>Employee + child(ren)</td>
<td>$31.37</td>
<td>$11.97</td>
<td>$19.40</td>
</tr>
<tr>
<td>Employee + spouse</td>
<td>$26.01</td>
<td>$1.76</td>
<td>$24.25</td>
</tr>
<tr>
<td>Employee + family</td>
<td>$48.59</td>
<td>$21.07</td>
<td>$27.53</td>
</tr>
</tbody>
</table>

**DENTAL PLAN — ADMINISTERED BY DELTA DENTAL**

Full time and half time employees are eligible to enroll.

The dental plan is a network plan administered by Delta Dental. If you choose a dentist in the Delta Dental network, your out-of-pocket dental cost will be reduced. You can choose a non-network dentist, but your out-of-pocket expense will be greater.

Annual deductible of $50 per member, $150 per family.

Maximum annual benefit of $1,500 per member.

**Preventive:** Cleanings and x-rays twice per year are covered at 100 percent (UCR) and deductible does not apply. (Full mouth x-ray once every three years.)

**Maintenance:** Routine fillings, simple extractions and root canals are covered at 80% (UCR) after annual deductible is met.

**Complex:** Crowns, bridges and dentures are covered at 50% (UCR) after annual deductible is met.

Orthodontia is not covered under the Dental Plan.

**LIFE INSURANCE**

**Employee Life Insurance**

Full-time employees are eligible for life insurance up to three times their annual salary rounded up to the nearest thousand, not to exceed $700,000.

Employees are provided two times their annual salary at no cost. If you elect three times your annual salary, a pre-tax premium will be deducted.

Premium Calculation = annual salary divided by 1,000 multiplied by $.110 equals your deduction per pay period.

Newly eligible employees may elect up to three times annual salary with no health questions.

**Dependent Life Insurance**

Full-time employee’s spouse and/or never-been-married dependent children up to age 26 are eligible. Available at four levels:

- $5,000 per dependent - $.53 per pay period deduction per family unit
- $10,000 per dependent - $1.06 per pay period deduction per family unit
- $15,000 per dependent - $1.59 per pay period deduction per family unit
- $20,000 per dependent - $2.12 per pay period deduction per family unit
**DISABILITY INSURANCE**

**Long-Term Disability (LTD) – Employer Paid**

Full-time employees are automatically enrolled in the employer-paid LTD plan with Cape Fear Valley Health paying 100% of the premiums.

If the employee becomes unable to perform his/her major job duties because of injury or serious illness, he/she may be eligible for a benefit of 50% of base monthly earnings up to $5,000 per month after being out of work for 90 calendar days. The benefits payable for the employer-paid coverage are taxable.

**Long-Term Disability (LTD) – Employee Paid**

In addition to the employer-paid plan, full-time employees may elect an additional 10% in coverage for a total of 60% base monthly earnings with a maximum monthly benefit of $5,000 after being out of work for 90 calendar days. The benefits for the additional 10% of the employee-paid coverage are non-taxable. The cost per pay period for this additional long-term disability insurance is $0.20 (20 cents) per $100 of monthly salary.

**Short-Term Disability (STD) – Employee Paid**

Full-time employees are eligible to elect short-term disability. Premiums for short-term disability are 100% paid by the employee.

If the employee becomes unable to perform his/her major job duties because of injury or serious illness, he/she may be eligible for a benefit of 60% of base earnings up to $750 per week. Benefits would begin after being out of work for 30 calendar days and end on the 90th day, when it will be referred to long-term disability.

Premiums are based on an after-tax deduction. Therefore, you may apply or cancel coverage at any time during the plan year.

**FLEXIBLE SPENDING ACCOUNTS**

You must re-enroll each year to participate in the spending accounts. If you do not re-enroll, your participation will stop at the end of the plan year.

Enrolled employees receive a Flex Benefit Card to use for all eligible expenses for both spending accounts. The plan year is Oct. 1 through Sept. 30.

**Healthcare Spending Account (HCSA)**

Most healthcare expenses for yourself, your spouse and any individual considered your eligible dependent for federal income tax purposes are reimbursable on a pre-tax basis. Co-pays, deductibles, co-insurance, eyeglasses, contact lenses and orthodontics are all qualifying expenses.

You may deposit up to $2,650 annually.

All monies contributed in the flex accounts are to be used by the end of the plan year. However, there is a 2.5-month grace period into the next plan year, where you may pay for eligible out-of-pocket expenses incurred during the grace period.

You have until Dec. 31 of the following plan year to submit claims incurred in the prior plan year. The IRS requires that money remaining in your account after Dec. 31 be forfeited. Therefore, we recommend you plan carefully.

The participant may pay for eligible expenses at the time of service with the Flex Benefit Card, or he/she may pay for the expense out of pocket and file a hard copy claim to be reimbursed.

**Day Care Spending Account (DCSA)**

The Day Care Spending Account allows you to pay for eligible work-related childcare and other dependent care with pre-tax dollars. The following dependents are eligible: children under age 13, dependents who are physically or mentally disabled and individuals claimed as dependents on your tax return.

You have until Dec. 31 of the following plan year to submit claims incurred in the prior plan year. The IRS requires that money remaining in your account after Dec. 31 be forfeited.
403(b) Retirement Plan

All employees may have a 403(b) arrangement through the health system’s approved vendor. The health system match is 50% of the first six percent of the employee’s contributed compensation per pay period subject to the IRS limits. On each paycheck, for every dollar you contribute up to six percent of your salary, the health system will contribute 50 cents until the maximum employee contribution is met. The IRS mandates the maximum contribution each year.

Example: Annual salary of $30,000

$30,000 x 6% = $1,800 employee contribution

$1,800 ÷ 2 = $900 CFVHS match

Employees may begin a 403(b) contribution at any time with immediate CFVHS matching contributions. Employees hired after Jan. 1, 2009, will be subject to a three year vesting schedule on the CFVHS matching contributions.

Cape Fear Valley Pharmacies

All employees may use Cape Fear Valley Pharmacy, Health Pavilion North Pharmacy, Center Pharmacy and Hoke Pharmacy. Covered prescriptions for employees and their dependents covered under MedCost are filled at the appropriate co-pay.

Prescriptions for employees not covered on the MedCost health plan, as well as per-diem employees, and prescriptions not covered under MedCost may be purchased at acquisition plus a dispensing fee. The pharmacy benefit is administered by Optum Rx.

Over-the-counter items are available at discounted prices.

Cape Fear Valley Pharmacy
(910) 615-7895
Monday – Friday
7 a.m. – 6 p.m.
Saturday & Sunday
9 a.m. – 4 p.m.

Center Pharmacy
(910) 615-1800
Monday – Friday
9 a.m. – 6 p.m.
Saturday
9 a.m. – 1 p.m.

Health Pavilion North Pharmacy
(910) 615-3900
Monday – Friday
9 a.m. – 5 p.m.

Hoke Pharmacy
(910) 904-8700
Monday – Friday
9 a.m. – 6 p.m.

Healthy Living Program

The Healthy Living Program is a 15-month program offered at no out-of-pocket cost to employees and their spouse if covered under the Valley Extra health plan and the ECO health plan. Participants attend a Healthy Living Orientation class and Healthy Living Overview class. Once completed, they may use all the HealthPlex services as long as they continue to meet the program requirements.

Requirements include a minimum of 10 exercise sessions per month, quarterly health assessments and mandatory health education classes. Program participants also receive one individual dietary consultation with the Healthy Living Registered Dietitian.

Please call (910) 615-7912 to get the Physician’s Notification Form, which must be completed by your physician or provider.
VOLUNTARY BENEFITS – FULL & HALF-TIME ELIGIBLE

Cancer Plan* – Helps sustain employee’s household in the event of a cancer diagnosis.
Medical Indemnity* – Helps pay for out-of-pocket medical expenses associated with hospital confinements.
Critical Illness – Helps sustain employee’s household in the event of diagnosis of five disease states.
Community Eye Plan* – Vision coverage for annual routine eye-exam and eyewear.
Universal Life Plan – Life insurance opportunity for employee and dependents.
Accident Plan* – Coverage to assist in unexpected costs as a result of an accident.
PrivacyArmor Plus Identity Theft and Credit Monitoring Protection* – Provides protection for your identity and credit profile. Individual and family coverage available.
Purchasing Power – Convenient purchasing program with payroll deduction.
Pharmacy Benefit for Retired Employees – Discounted pharmacy benefit for retired employees and their spouse.
Pet Insurance – Helps with out-of-pocket pet care.

* Employees may elect the voluntary benefits as a new employee. Changes to the pre-taxed voluntary benefits must be made during annual enrollment or within 30 days of a qualifying life event with proper documentation. Qualifying life events include marriage, divorce, change in work status, birth, adoption, death and loss of eligibility of other coverage.

FIRST ADVENTURES CHILD DEVELOPMENT CENTER

First Adventures is a child-care facility designed for children whose parents are employed at Cape Fear Valley. The center accepts children six weeks to five years of age, Monday through Friday from 5:45 a.m. to 9 p.m., and children six weeks to 12 years of age on Saturday and Sunday from 5:45 a.m. to 8 p.m. For more information, please call (910) 615-6656.

HEALTH & FITNESS OPPORTUNITIES

HealthPlex Discounted Membership

Cape Fear Valley HealthPlex is Fayetteville’s largest and most comprehensive fitness and wellness center. It has 140 pieces of the latest cardiovascular and strength-building equipment, two pools, supervised play center for children, group cycling studio, aerobics studio, indoor walking and running track, private massage therapy rooms, full-court gymnasium, whirlpools, steam rooms, locker rooms and more.

Discounted membership fees are available for all Cape Fear Valley employees and their immediate family members. There are no long-term contracts; your membership can be cancelled with 30 days’ notice. Enrollment fees may be paid by cash, check or credit card at time of enrollment. For monthly dues, payroll deduction will be required for full-time and half-time employees and their families. Per diem employees will be required to pay monthly dues by bank or credit card draft (electronic funds transfer).

HealthPlex is located at 1930 Skibo Road behind Pep Boys. The facility is open Monday through Thursday from 5 a.m. to 10 p.m., Friday from 5 a.m. to 9 p.m., Saturday from 7 a.m. to 7 p.m. and Sunday from 11 a.m. to 6 p.m.

COST FOR YOU
$30.00 per month or $15.00 per pay period

COST FOR YOU, YOUR SPOUSE & ONE CHILD
$75.00 per month or $37.50 per pay period

COST FOR YOU & YOUR SPOUSE
$60.00 per month or $30.00 per pay period

COST FOR YOU, YOUR SPOUSE & TWO CHILDREN
$90.00 per month or $45.00 per pay period
EMPLOYEE COMMUNITY DISCOUNT PROGRAM

In appreciation for your contribution to providing quality healthcare to the community, many local companies offer you discounts for their services. You must show Employee ID Badge to receive the discount. Below is a partial list of discounts. For a complete listing, please visit the InfoWeb and click on Human Resources under departments.

Apartment 
Numerous apartment and townhomes offer discounts to Cape Fear Valley employees. For a complete listing, please visit the InfoWeb and click on Human Resources under departments.

Automobile Dealerships
Cross Creek Lincoln, Mercury, Subaru
Contact: 910-864-5240
2% off dealer invoice
Crown Dodge of Fayetteville
Contact: 910-864-2424
15% off MSRP
Fred Anderson Nissan of Fayetteville and Sanford
Contact: 910-354-7514
$100 under invoice on in-stock units to include cars, trucks and SUV’s
LaFayette Ford
Contact: 800-810-7493
Factory invoice minus rebate
Lee Hyundai, Inc.
Contact: 910-864-7100
1% under invoice minus rebates
Rick Hendrick Toyota
Contact: 910-860-8549
$25 over factory invoice

Banking Institutions
BB&T at Work
Contact: 910-435-3580
Capital Bank
Contact: 800-639-5111
Civic Pride account for all CFV employees, no fees; 4 locations in Fayetteville
First Citizens Bank at Work
Contact: 910-436-7326
PNC
Paul Angell
Contact: 443-944-3661
Paul.angell@pnc.com
Wells Fargo
Contact: 910-484-2039

Cell Phone
Sprint
Contact: 704-557-1984/704-208-9646
Contact: Helen Daker
helen.daker@sprint.com
Cord. ID=HCMDA_CFZ_ZZZ
Verizon
Contact: 910-489-1168
22% discount
www.verizonwireless.com

Entertainment & Recreation
AMC Movie
Discounted tickets available in Human Resources
Biltmore Estate
Contact: 866-851-4661
www.biltmore.com/capefear
Carowinds & Kings Dominion
Contact: 910-615-6646; Payroll Deduction available for Full-time and Half-time employees
Community Concerts
Contact: 910-323-1991
10% discount on season membership. For more information call 910-323-1991 or 910-303-3513
Crown Center
Contact: 910-438-4146
Durham Performing Arts Center (DPAC)
Contact: 919-281-0587
10% discount on select performances. Password: SUPERGROUP
Great Wolf Lodge
Contact: 866-925-9653
20% off rooms (Code: CAPE283A)
Jungle Rapids Family Fun
Contact: 910-791-0666
Promo Code: CFV1
Millstone 14 Movie
Discounted tickets available in Human Resources
NC Zoo
Contact: 800-488-0444
Tweetsie Railroad
Contact: 800-526-5740
Code: CFVW33

Entertainment & Recreation
AMC Movie
Discounted tickets available in Human Resources
Biltmore Estate
Contact: 866-851-4661
www.biltmore.com/capefear
Carowinds & Kings Dominion
Contact: 910-615-6646; Payroll Deduction available for Full-time and Half-time employees
Community Concerts
Contact: 910-323-1991
10% discount on season membership. For more information call 910-323-1991 or 910-303-3513
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Great Wolf Lodge
Contact: 866-925-9653
20% off rooms (Code: CAPE283A)
Jungle Rapids Family Fun
Contact: 910-791-0666
Promo Code: CFV1
Millstone 14 Movie
Discounted tickets available in Human Resources
NC Zoo
Contact: 800-488-0444
Tweetsie Railroad
Contact: 800-526-5740
Code: CFVW33

Wet ‘n Wild, Emerald Pointe
Contact: 800-555-5900
Corporate Code: CAPEFEAR16

Food
Dunkin Donuts
Contact: 910-690-6685
15% on the purchase of a Small, Medium, Large or Extra-Large coffee or coffee-based items, not including retail items such as K-cups or ground coffee.

Edible Arrangements
Contact: 910-480-4862
10% discount

Fazoli’s
Contact: 910-584-8693
10% discount

Firehouse
10% discount on food and catering. Must present CFV ID badge at the cash register.

Honey Baked Ham & Café
Contact: 910-868-3553
15% discount

Jersey Mikes
Contact: 910-481-0555
10% discount

Just Desserts
Contact: 910-860-2253
Various discounts offered

Papa Johns Pizza
Promo Code: CFV25 - 25% discount on regular menu priced items when ordering online. Discount available from all Fayetteville locations, Fort Bragg, Stedman, Hope Mills, Raeford, Aberdeen, Rockingham, Laurinburg, and Lumberton

Roly Poly
Contact: 910-826-7659
10% discount on lunch orders or catering

Sports Fan Grill
Contact: 910-323-9742
10% discount, Free delivery to CFV

Tony’s Pizza
Contact: 910-672-0050
15% discount
Home & Auto Insurance
C. Mark Hurley Insurance
Contact: 910-221-3500

Lodging
Numerous hotels and motels offer discounts to Cape Fear Valley employees. For a complete listing, please visit the InfoWeb and click on Human Resources under departments.

Retail and Sales
Castle Uniforms, Inc.
Contact: 910-485-4429
20% discount after 30 days of employment

CenturyLink
Contact: 910-494-6690
$5 off Prism TV and bundled service

Dell
Contact: 866-914-6081
Member ID: HS81128115

Fayetteville Florist and Weddings
Contact: 910-476-9765
15% discount

Leinwand’s of Elizabethtown
Contact: 910-862-3772
15% off on any purchase (no limit) and 20% discount on professional shoes. Discounts cannot be combined. Must show CFV ID badge.

Office Depot
Contact: 800-267-1585

Service Industry
A+ Moving and Storage
Contact: 910-485-4400
Multiple Discounts; contact Rondie Jones at localmovinginc9@aol.com for more information.

A Cut Above Hair Co.
Contact: 910-488-0163
20% discount

Advanced Direct Security
Contact: 866-877-3520
$60 cash back for new customers

Bass Air Conditioning
Contact: 910-484-3570
$10 off service call

Black’s Tire Service
Contact: 910-485-8863
10% discount; $5 off oil changes

Budget Rooter Plumbing
Contact: 910-960-2564
10% discount off labor

Cape Fear Air Conditioning and Heating Company, Inc
Contact: 910-483-9790
www.capefearair.com

Cumberland Animal Hospital
Contact: 910-822-3337
10% discount

Enerprise Storage Facility
Contact: 910-223-0017
10% discount

GoodBuddyz Barber Shop
Contact: 910-491-0365
Employee haircuts discounted from $12 to $8 every Monday from 9am to 8pm.

Jiffy Lube
Contact: Coupon Available in HR
25% discount Code: EMPLOY25

Leathercraft Furniture
Contact: 910-860-8100
60% off retail or list

Mastergreen Horticultural Services, Inc.
Contact: 910-485-8873
10% discount

Pompadour Salon
Contact: 910-221-9106
4145 Ferncreek Dr. Suite D / 25% off first visit, 10% off color services on Wednesdays

Qwik Pack & Ship
Contact: 910-860-0080
10% discount; available at Fayetteville and Pinehurst Locations

R and R Refrigeration, Heating and AC Inc.
Contact: 910-568-5135
10% discount

Round-A-Bout Skating Center
Contact: 910-484-4465
10% off any birthday package

Salon 360
Contact: 910-323-0394
25% off First Time Visit

Smokey’s Lock & Key
Contact: 910-424-5252 or 910-237-3422
$10 off service call

The Nail Bar
Contact: 910-426-9730
10% off

TLC Autowash and Fast Lube
Contact: 910-977-1881
15% discount with key tag – all locations. Stop by any HR office to pick up your discount key tag.

Wade Harding Plumbing
Contact: 910-486-0334
10% discount
**IMPORTANT CONTACT NUMBERS**

**MEDICAL COVERAGE**

MEDCOST CUSTOMER SERVICE  
Toll Free  800-795-1023  
For claims and benefit questions regarding Medical coverage  
For questions regarding Authorizations or Prior Approval requirements  
To locate a health provider visit www.medcost.com

**PRESCRIPTION COVERAGE**

OPTUM Rx CUSTOMER SERVICE  
Toll Free  877-633-4461  
For claims and benefit questions regarding Rx coverage

**DENTAL COVERAGE**

DELTA DENTAL CUSTOMER SERVICE  
Toll Free  800-662-8856  
For claims and benefit questions regarding dental coverage  
To locate a dental provider visit www.deltadentalnc.com/findadentist

For more detailed Benefit information visit the Cape Fear Valley’s InfoWeb under “departments” choose “Human Resources” and then click on the “Benefits” tab.