



CARTERET COUNTY GOVERNMENT EMPLOYEE BENEFITS AUGUST 2025 – JULY 2026



* For more comprehensive benefit information, see the CCG Benefit Guide found on [Benefitfirst](#).

MEDICAL INSURANCE

- Coverage is through Blue Cross/Blue Shield of NC (www.bcbnsnc.com).
- Health Savings Account (HSA) is available with Base Plan (HDHP). Pre-tax savings for medical, dental & vision expenses.
- Waiver of Coverage Incentive - \$75/pay period (based on 24 pay periods) to waive medical insurance coverage. Employee must provide proof of alternate insurance.
- Dependent/spouse coverage can be purchased at the listed premiums.

	Base Plan - HDHP w/HSA	Buy Up Plan - Blue Options PPO
Employee Only	Paid by County (\$645.51)	\$ 49.50/pay period
Employee/Spouse	\$ 350.00/pay period	\$ 497.00/pay period
Employee/Child	\$ 77.50/pay period	\$ 127.00/pay period
Employee/Child(ren)	\$ 127.50/pay period	\$ 177.00/pay period
Employee/Family	\$ 450.00/pay period	\$ 674.50/pay period

DENTAL INSURANCE

- Coverage is through Ameritas Life (www.ameritas.com).
- Premium paid by employee:

	Base Plan	Buy Up Plan
Employee Only	Paid by County (\$ 29.24)	\$ 7.66/pay period
Employee/Spouse	\$ 15.00/pay period	\$ 33.66/pay period
Employee/Child(ren)	\$ 14.46/pay period	\$ 44.00/pay period
Employee/Family	\$ 29.40/pay period	\$ 70.02/pay period

VISION INSURANCE

- Coverage is through Community Eye Care (www.cecvision.com).
- Premium paid by employee:

Employee Only	Paid by County (\$6.33)
Employee/Spouse	\$ 2.98/pay period
Employee/Child(ren)	\$ 3.04/pay period
Employee/Family	\$ 6.17/pay period

NORTH CAROLINA GOVERNMENT EMPLOYEES RETIREMENT SYSTEM

- Employee is required to contribute 6% of salary.
- County contributes 14.35% of equivalent salary for regular employees and 16.1% for LEO.
- Employee is vested after five (5) years of service.
- Retirement has a built-in death benefit for those employees who have been contributing to the Retirement System for one year or more. The amount paid to the beneficiary is equal to the employee's annual salary (no less than \$25,000 and not to exceed \$50,000).
- <https://orbit.myncretirement.com>

EMPLOYEE ASSISTANCE PROGRAM

You, your dependents, and all household members have access to Master's degree level clinicians 24/7 by phone, email, text or chat to receive plan information, referrals for support groups, network counselors and community resources. You can access this through www.healthadvocate.com/standard3 or by calling 888-293-6948.

401(k)/457(b) PLANS

- Administered by Empower.
- Information Hotline 1-866-NCPlans or visit <https://participant.empower-retirement.com>
- County contributes 5% of equivalent salary for full-time employees to 401(k).
- Employee may contribute as follows: Traditional, Roth, or a combination of both.
- Up to 80% of gross salary or \$23,500.
- Employees over age 50 may contribute an additional \$7,500 annually.
- Employees also have the option to enroll and contribute to 457(b) Plan.

GROUP LIFE INSURANCE

- Coverage is through Standard Insurance Company.
- County pays for \$15,000 in Life insurance and Accidental Death & Dismemberment coverage for employee.
- Line of Duty Benefit (Deputy Sheriffs, Detention Officers and Paramedics) - 100% of AD&D to a maximum of \$50,000.
- Supplemental insurance coverage is available for employee, spouse and children at an additional cost.
- Basic and Supplemental coverage may be ported or converted for employee, spouse, and children at termination or retirement.

LIFESTYLE REIMBURSMENT ACCOUNT

- Coverage is through Interactive Medical Systems (IMS) (www.ims-tps.com)
- Employees receive \$75/month for a total of \$900 for the plan year (August – July) with submitted receipts.
- Items that can be submitted are gym memberships, gas, car maintenance and utility bills.

CIVIC CREDIT UNION

All employees are eligible to join the Civic Credit Union. A pay stub is required as proof of employment.

Locations:	929 N Front St, Ste 150 Wilmington, NC 28401 Phone: (844) 772-4842	703 Greenville Blvd SE, Ste 125 Greenville, NC 27858 Phone: (844) 772-4842
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SUPPLEMENTAL INSURANCE (OPTIONAL)

- Supplemental insurance is available through Standard Supplemental Insurance: Accident & Critical Illness (Includes Cancer).
- Supplemental Short-Term & Long-Term Disability insurance is available through Standard Insurance Company.

MEDICAL AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS (OPTIONAL)

- Coverage is through Interactive Medical Systems (IMS) (www.ims-tps.com)
- A Flexible Benefits Plan to work in conjunction with other benefits to save tax dollars.
- Maximum Annual Medical Contribution - \$3,300.
- Maximum Annual Dependent Care Contribution - \$5,000 per household (\$2,500 if married, filing separately).

SPORTS CENTERS

Area Sports Centers that offer discounts/waived fees to Carteret County Government employees.

- Aquatic & Wellness Center – Cape Carteret
- Sports Center – Morehead City

CCATS

- Enjoy Carteret County Area Transportation System, CCATS, free of charge as a County Government employee! All employees ride free throughout the County during regular service hours. Reservations are required – just call 252.240.1043 Option 3 for scheduling. Also, enjoy weekday service to the Raleigh/Durham area on our DownEast Express. Employees ride free with only a \$25/person fee each way for your spouse or children 13 years or older! Reservations are available at 252.648.7879.

SECTION 125 CAFETERIA PLAN

- The County operates certain benefits under the Section 125 Cafeteria Plan to provide Federal, State and FICA tax breaks to the employee. The following programs fall under this plan: medical/dental/vision insurance, medical spending and childcare spending.