



Benefit Package for Employees of the Housing Authority of the City of Asheville

1. WellPath Select, Inc.

Phone: 1.800.935.7284

<http://www.wellpathonline.com>

Medical and Vision Insurance

Benefit is held with WellPath Select, which has an excellent network of doctors and hospitals in Western NC. The deductible will be a plan year deductible beginning August 1st. The Housing Authority pays 100% of the employee premium and 60% of the remaining premium for additional plans.

	Effective 08-01-12
Basic Plan C6	
Employee (EE)	\$0
Employee/Spouse	\$103.50
Employee/Child(ren)	\$75.00
Family	\$201.50

	Effective 08-01-12
QHDHP HSA*	
Employee (EE)	\$0
Employee/Spouse	\$84.50
Employee/Child(ren)	\$61.00
Family	\$ 164.50

****HACA contributes \$1,200 annually to the EE's HSA. Employees can also contribute through payroll deduction.***

2. Ameritas Dental Insurance

Phone: 800-487-5553

<http://www.ameritasgroup.com/>

The maximum benefit is \$2000. Children and adults are covered for orthodontia benefits (up to \$1000) diagnostic and preventive services are paid at 100%, basic procedures are paid at 80%, including endodontics and peridontics. Major benefits, including crowns and dentures are paid at 50%. The Housing Authority pays 100% of the employee premium and 65% of the remaining premium for additional plans.

Dental Insurance	Effective 08-01-10
Employee	\$0
Employee/Spouse	\$5.50
Employee/Child(ren)	\$6.33
Family	\$13.40

3. Unum Life Insurance Company:

Phone: 866-679-3054

<http://www.unum.com/>

Benefit is held with Unum insurance company for Life Insurance, Accidental Death and Dismemberment Coverage, Short Term Disability, and Long Term Disability. The Housing Authority pays 100% of the cost of Life and Disability coverage with Lincoln National. The Voluntary Life Insurance for self and dependents is contributory.

Life Insurance

Life insurance coverage is for the amount of 2X annual salary not exceeding \$100,000. The Housing Authority pays 100% of the cost.

Short Term Disability

Benefits are 60% of weekly salary and starts the first day of accident, 8th day for sickness, and for a maximum of 13 weeks. This coverage is off-the-job, since workers compensation is supplied for any accident at work. This Housing Authority pays 100% of the cost.

Long Term Disability

Benefit commences at the end of a Short Term Disability claim. This benefit is 24 hour coverage (on and off the job) and will pay you until the later of age 65 or SSNRA. The Housing Authority pays 100% of the cost.

4. HART (Housing Authority Retirement Trust) managed by ADP Financial Services

Phone: 1.800.798.2044

www.mykplan.com

Retirement Plan

Retirement is a 414(h)(2) plan with The Housing-Renewal & Local Agency Retirement Plan. The Housing Authority contributes 11% (subject to HACA's budget availability) and the employee contributes 1.5% of the employee's income. The plan has multiple investment options where percentages can be changed daily. This plan offers employee loans. There is a service provided which offers comprehensive investment advice. Employees become 100% vested at five (5) years of full time employment.

Other Services Available:

*These are Voluntary (at the expense of the employee only).

5. AFLAC

Janney & Janice Husebo

Phone: 1.828.296.9400

<http://www.aflac.com>

All policies—from accident/disability to vision—offer direct-to-the-policyholder cash payouts to help cover what other insurance doesn't. Refer to booklet for further detail.

Aflac policies cover just about any need, including:

- Accident
- Cancer/Specified Disease
- Dental
- Hospital Confinement Indemnity
- Hospital Confinement Sickness Indemnity
- Hospital Intensive Care
- Life
- Long-Term Care
- Short-Term Disability
- Specified Health Event
- Vision

6. EAN, Employee Assistance Network, Inc.

Phone: 1.828.252.5725

www.eannc.com

This is a free service for employees and family members who are experiencing family, emotional or other problems. Individuals receive three (3) free counseling sessions. Refer to pamphlet or website for further detail.

7. Wellness Program

YWCA

Carol Severance, Membership Coordinator

Phone: 1.828.254.7206 x105

www.ywcaofasheville.org

Employees and family members receive a \$25 gym membership discount with attendance to the gym, pool, classes, health fairs, physical training session, or massage session eight (8) times/month. Refer to flyer or website for more detail.