

# Wilson County Government



The Employee Clinic @ Wilson County Gov



Wilson  
County

North Carolina

Retiree Benefits &  
Wellness

2019-2020



Wilson County Government is proud to offer the Benefit & Wellness package for August 1, 2019 through July 31, 2020. It includes group medical along with retirement plans that are an asset to you and your family.

We continue to monitor rising health care costs and we are dedicated to providing affordable health care options that meet you and your family's needs while staying healthy.

Again this year we will offer choices of a Consumer, Traditional, or High Deductible Health Plan (HDHP). As a reminder, the HDHP will enable employees to save and contribute to a Health Savings account (HSA), while also taking advantage of lower monthly premiums. The County contributes \$1,000 to the HSA to help with your out of pocket expenses when enrolled on this plan. The county also contributes \$500 to a Health Reimbursement Account (HRA) when enrolled in the consumer plan. We will have great examples in our discussion of these plans in the Open Enrollment meetings, please make plans to attend a session.

While we hope you stay well, remember for those times when you need to see a healthcare professional, we encourage you to choose the **Well Care Employee Clinic** at the Wilson County Health Department. This is an excellent option when seeking an "immediate care" visit. It features: No copay for the Consumer and Traditional Plan and \$50 for High Deductible Plan. This benefit is open to all dependents on the county's health insurance plan. Simply call to make an appointment. Look for contact information and more details about the Well Care clinic in this benefit guide.

*We wish you and your family great health & wellness.*



## »» Employee Clinic

Wilson County Government wants our employees to be healthy. **Employees and dependents** on the county's health insurance plan can use the Well Care clinic at the Wilson County Health Department for minor preventive care and sick visits.

### What is Well Care?

It is dedicated doctors and nurse practitioners at Wilson County's Health Department that evaluate employee's minor preventative care and sick visits. It works the same as visiting an immediate care office, only you take no leave and the copay is waived for consumer and traditional plans.

### Location & Appointments

Wilson County Health Department, 1801 Glendale Drive, Wilson  
Appointments: **(252)237-3141 ext. 6759**

### Certified Medical Staff

Rebecca Hunt-Hawley, FNP - **Education:** Bachelor of Science in Nursing from Barton College. Certification as a Family Nurse Practitioner from East Carolina University.

BethAnn Guevara, DNP, NP-C - **Education:** Bachelor of Science in Nursing from University of North Carolina at Chapel Hill. Doctor of Nursing Practice, Family Nurse Practitioner, East Carolina University.

### Benefits

- No copay for the consumer and traditional plans and \$50 for employees on the High Deductible plan.
- Hours, Monday – Friday, 8am – 11am | 1pm – 4pm Employees do not take leave time



# HDHP with HSA Medical Plan 2019 - 2020

Benefits	In Network	Out of Network
Network Provider	Open Access Plus	N/A
Plan Year Deductible	Individual - \$ 3,500	Individual - \$ 7,000
	Family Member - \$ 6,650	Family Member - \$ 13,300
	Family - \$ 7,000	Family - \$ 14,000
Out-of-Pocket Limits <small>(includes deductible, copays and RX)</small>	Individual - \$ 6,650	Individual - \$ 13,300
	Family Member - \$ 6,650	Family Member - \$ 13,300
	Family - \$ 13,300	Family - \$ 26,600

Covered Services	Amounts You Pay	Amounts You Pay
Hospital Services	30% after deductible	60% after deductible
Outpatient Services	30% after deductible	60% after deductible
Emergency Room	30% after deductible	30% after deductible
Primary Care Physician	30% after deductible	60% after deductible
Specialist Office Visit	30% after deductible	60% after deductible
Preventive Care	0%; no deductible	60% after deductible
Routine Eye Exam	0%; no deductible or copay	40%; no deductible
Therapies, including Chiropractic Care	30% after deductible	60% after deductible

Prescription Drugs - Amounts You Pay		
Prescription Drugs Tiers 1 - 4	30% after medical deductible	Additional Charges Apply
Preventive Generic Drugs	30%; no deductible	

	Total Monthly Premium	County Portion	Employee Portion
Employee Only	\$ 684.00	\$684.00	\$ 0.00
Employee + Spouse	\$ 839.00	\$684.00	\$155.00
Employee + Child	\$ 701.00	\$684.00	\$ 17.00
Employee + Children	\$ 718.00	\$684.00	\$ 34.00
Family	\$1,164.00	\$684.00	\$480.00

**Group #: 3341865**

Dependents are covered to the end of the month of their 26th birthday. Dependent status defined in carrier policy.

**Customer Service:** 800-Cigna24  
**Website:** [www.myCigna.com](http://www.myCigna.com)



# Health Savings Accounts (HSA)

- Use tax-free money to pay for your qualified health care expenses
- Convenient payroll deductions and debit card
- Your HSA is yours, even if you change jobs
- Unused funds carry over year-to-year

Open an HSA to work with your high-deductible health plan (HDHP) and make your money work for you.

## What is an HSA?

An HSA is a tax-advantaged account that can be used to pay for current and future medical expenses. An HSA works with an HDHP, and allows you to use before-tax dollars to pay for eligible out-of-pocket medical expenses for you, your spouse, and your dependents, which in turn saves you tax dollars and increases your spendable income.

An HSA can only be established with an HDHP, which is defined as a plan with:

- Annual deductible of at least \$1,350 (single) or \$2,700 (family)
- Annual out-of-pocket expenses (deductibles, co-pays, and other amounts, not premiums) not exceeding \$6,750 (single) or \$13,500 (family)

Your maximum annual contribution to an HSA in a calendar year is determined by: the maximum annual contribution limit set by the IRS (subject to cost-of-living adjustments), the type of coverage you elect (single or family), and your age.

HSA Contribution Limits 2019		
Age	Single Coverage	Family Coverage
Under 55	\$3,500	\$7,000
55-64	\$4,500	\$8,000

## What are the benefits of an HSA?

- An HSA is your account. Funds in your HSA stay with you, even if you change jobs.
- HSA balances roll forward each year and can build over time, no “use it or lose it” rule.
- HSA contributions are tax-free. The money is tax-free both when you deposit it and when you use it to pay for qualified medical expenses.
- The money you spend for eligible expenses is tax-free.

- Your funds grow tax-free. An HSA grows with you. If you maintain a minimum balance of \$2,000, your additional funds may be invested in mutual funds yielding tax-free earnings.
- Until you turn 65, withdrawals you use for non-eligible expenses will be taxed at your regular income tax rate, plus an additional 20% penalty will apply. Once you are age 65, withdrawals for non-eligible expenses are taxed at your regular income tax rate, but no additional penalty will apply.

## How does an HSA work?

When you enroll in the HDHP and elect an HSA, an account will be opened for you. You will have access to a secure, easy-to-use web portal where you can track your account balance, view your investment accounts, and submit requests for reimbursements. You can also access your account with the mobile app.

You will also receive a Benefit Access Visa® Debit Card to use for qualified medical expenses at doctors’ offices, hospitals, and pharmacies. When you use the card to pay for services, the payment is automatically withdrawn from your account. Just keep receipts for your own records.

Monthly statements and annual tax documents are issued for the HSA deposit account and Mutual Fund Investment Account, and can be accessed through the web portal or mailed to your address on file if elected through the portal. You may access your HSA through the web portal at [www.mcgriffinsurance.com/flex](http://www.mcgriffinsurance.com/flex) or through the Benefit Access Mobile App, which is available for all Apple and Android users.



\* **Wilson County Government will contribute \$1,000 to your HSA account, funded Monthly\***



# Consumer Medical Plan 2019 - 2020

Benefits	In Network	Out of Network		
Network Provider	Open Access Plus	N/A		
Plan Year Deductible	Individual - \$ 2,500 Family - \$ 5,000	Individual - \$ 5,000 Family - \$10,000		
Out-of-Pocket Limits <small>(includes deductible, copays and RX)</small>	Individual - \$ 4,500 Family - \$ 9,000	Individual - \$ 9,000 Family - \$18,000		
Covered Services	Amounts You Pay	Amounts You Pay		
Hospital Services	20% after deductible	50% after deductible		
Outpatient Services	40% after deductible	60% after deductible		
Emergency Room	40% after deductible	40% after deductible		
Primary Care Physician	\$25 Copay	50% after deductible		
Specialist Office Visit	40% after deductible	60% after deductible		
Preventive Care	0%; no deductible or copay	50%-PCP, 60%-Specialist after deductible State Mandates Only		
Routine Eye Exam	0%; no deductible or copay	40%, no deductible		
Therapies, including Chiropractic Care	40% after deductible	60% after deductible		
Prescription Drugs - Amounts You Pay				
Prescription Drugs				
Tier 1	\$10 Copay	Additional Charges Apply		
Tier 2	\$40 Copay			
Tier 3	\$60 Copay			
Tier 4	25% up to \$100			
Mail Order 2.5x for 90 day supply				
		Total Monthly Premium	County Portion	Employee Portion
Employee Only		\$ 709.00	\$684.00	\$ 25.00
Employee + Spouse		\$1,019.00	\$684.00	\$335.00
Employee + Child		\$ 724.00	\$684.00	\$ 40.00
Employee + Children		\$ 964.00	\$684.00	\$280.00
Family		\$1,284.00	\$684.00	\$600.00

**Group #: 3341865**

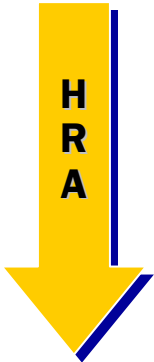
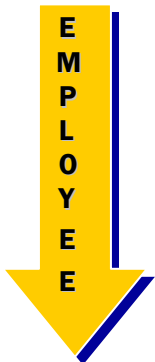
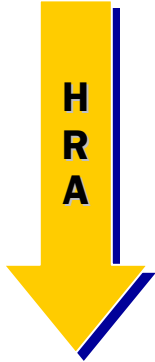
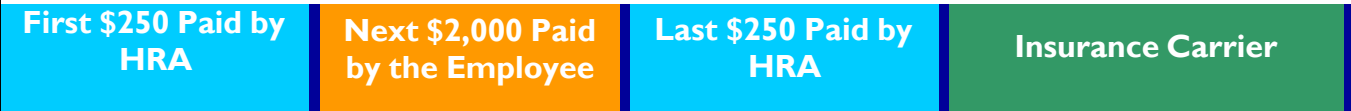
Dependents are covered to the end of the month of their 26th birthday. Dependent status defined in carrier policy.

**Customer Service:** 800-Cigna24  
**Website:** [www.myCigna.com](http://www.myCigna.com)

# HRA Payment of Claims Illustration for Consumer Option

## HRA CLAIM

**\$2,500 in-network deductible**



**\$2,500 Deductible:**

- HRA reimburses the first \$250.
- You are responsible for the next \$2,000.
- HRA reimburses the last \$250.
- This plan reimburses in-network charges only to a maximum of \$500 for employee only coverage and \$1,000 for employee /dependent coverage.
- Expenses Eligible for reimbursement are those applied to the In Network deductible.

**After satisfying the \$2,500 in-network deductible, the health plan coinsurance will be applicable for all future medical expenses.**

**HOW TO FILE FOR REIMBURSEMENT**

Complete Health Reimbursement Account (HRA) claim form  
(Form is located on Benefitfirst or [www.mcgriffinsurance.com/flex](http://www.mcgriffinsurance.com/flex))  
Attach a copy of your Cigna Explanation of Benefits (EOB)

Fax: 252-293-9048 or 252-293-9049 or

Email: [flexclaims@mcgriffinsurance.com](mailto:flexclaims@mcgriffinsurance.com) or

Mail: McGriff Flexible Benefit Services, PO Box 6400, Greenville, SC 29606





# Traditional Medical Plan 2019 - 2020

Benefits	In Network	Out of Network	
Network Provider	Open Access Plus	N/A	
Plan Year Deductible	Individual - \$2,000 Family - \$4,000	Individual - \$4,000 Family - \$8,000	
Out-of-Pocket Limits <small>(includes deductible, copays and RX)</small>	Individual - \$4,500 Family - \$9,000	Individual - \$9,000 Family - \$18,000	
Covered Services	Amounts You Pay	Amounts You Pay	
Hospital Services	30% after deductible	50% after deductible	
Outpatient Services	30% after deductible	50% after deductible	
Emergency Room	\$500 Copay	\$500 Copay	
Primary Care Physician	\$25 Copay	50% after deductible	
Specialist Office Visit	\$50 Copay	50% after deductible	
Preventive Care	0%; no deductible or copay	50% after deductible State Mandates Only	
Routine Eye Exam	0%; no deductible or copay	40%, no deductible	
Therapies, including Chiropractic Care Primary Care Specialist	\$25 Copay \$50 Copay	50% after deductible	
Prescription Drugs - Amounts You Pay			
Prescription Drugs  Tier 1 Tier 2 Tier 3 Tier 4  Mail Order 2.5x for 90 day supply	\$15 Copay \$80 Copay \$150 Copay 25% up to \$250	Additional Charges Apply	
	Total Monthly Premium	County Portion	Employee Portion
Employee Only	\$ 809.00	\$684.00	\$125.00
Employee + Spouse	\$1,229.00	\$684.00	\$545.00
Employee + Child	\$ 889.00	\$684.00	\$205.00
Employee + Children	\$1,159.00	\$684.00	\$475.00
Family	\$1,649.00	\$684.00	\$965.00

**Group #: 3341865**

Dependents are covered to the end of the month of their 26th birthday. Dependent status defined in carrier policy.

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**Website:** [www.myCigna.com](http://www.myCigna.com)



# HOWEVER YOU GET THINGS MOVING, START OFF ON THE RIGHT FOOT.

Your Cigna Quick Start Guide is here to help.



Whether you're a new customer or a returning one, we're here to help you get the most of your plan. To get started quickly and take advantage of all your plan has to offer, take these **five easy steps**. Get in touch with the new **Cigna One Guide®** team by phone, click to chat or the app. We're here to make things even easier and help you every step of the way.



## 1. Register for myCigna.com<sup>SM</sup>

Just visit myCigna.com to start—or finish—customizing your very own health journey.



## 2. Take the tour

Watch a quick video at <https://youtu.be/xlqVoFwFEps> to get a sneak peek at all the great tools that are available to you.



## 3. Set your preferences

Once your account is set up, manage your profile to let us know the best way to contact you with important health information, like your Explanation of Benefits or claim updates.

## 4. Find care

You'll be able to search through all of the doctors in your network to find one you like. Keep these tips in mind to help avoid surprise expenses and get the most out of your plan:

- > Choose a primary care provider in your plan's network.
- > Make sure doctors, facilities and prescriptions are covered by your plan.
- > Know before you go. Search for lower-cost options, like urgent care centers, instead of the ER, if you can't see your doctor immediately.

## 5. Get the most from your plan

The new Cigna One Guide® personal support includes helping you find an in-network primary care doctor and checking your current coverage to avoid surprises. Call or click to chat with a personal guide.\*

## We're here for you, 24/7!

- > Call the number on your Cigna ID card.
- > Visit **myCigna.com** where you can click to chat with us directly.
- > Download the myCigna<sup>SM</sup> App\*\*



**Together, all the way.®**



\*Personal guides are available from 8 a.m. to midnight ET (or 8 a.m. to 9 p.m. all continental time zones) Monday through Friday, excluding nationally observed holidays. Click to chat is available from 9 a.m. to 8 p.m. ET Monday through Friday, excluding nationally observed holidays. \*\*The downloading and use of the myCigna app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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All providers and facilities that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. They are not agents of Cigna.

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# GO GENERIC

and get a dose of savings.



When it comes to prescription medications, you and your doctor usually have a choice between a brand name medication and its generic equivalent. Generic equivalent medications have the same strength and active ingredients as brand name medications, but often cost much less – in some cases, up to 80%–85% less.\*

## When you choose generic medications, you're choosing to save money.

Under your plan, if you decide to fill a prescription for a brand name medication instead of the available generic, you'll pay a higher amount. **This will happen even if your doctor requests the brand name medication.**

You'll pay your brand name copay plus the difference in cost between the brand name medication and the generic medication.\*\*

## Here's an example:

Karen is deciding between an \$80 brand name medication and its \$35 generic equivalent.

Under her plan, she has a copay of:

- › \$10 for a 30-day supply of generic medications
- › \$30 for a 30-day supply of brand name medications

<b>Generic</b>	If Karen chooses the generic, all she pays is her generic copay:	<b>\$10</b>
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<b>Brand name</b>	If Karen chooses the brand name, she pays:	<b>\$75</b>
	\$30 brand name copay	
+	\$45 brand name cost (\$80) – generic cost (\$35)	
=	<b>\$75 TOTAL brand name cost***</b>	



## View your pharmacy benefits online – 24/7

Log into the myCigna<sup>SM</sup> website or app to:

- › See which medications your plan covers
- › Use the Drug Cost tool to find pharmacies, learn how much your medications may cost and view lower cost alternatives, if available
- › See your plan details, claim history and account balances

You can also call us at the toll-free number on the back of your Cigna ID card if you have questions.

\* U.S. Food and Drug Administration (FDA) website, "Facts About Generic Drugs." Last updated 06/28/16.

\*\* Check your plan materials. If your plan includes a deductible or out-of-pocket maximum, only the brand medication cost or brand coinsurance may apply to the deductible and out-of-pocket maximum. The difference between the brand name cost and generic cost may not apply.

\*\*\* This is an example used for illustrative purposes only. Your actual costs may vary.

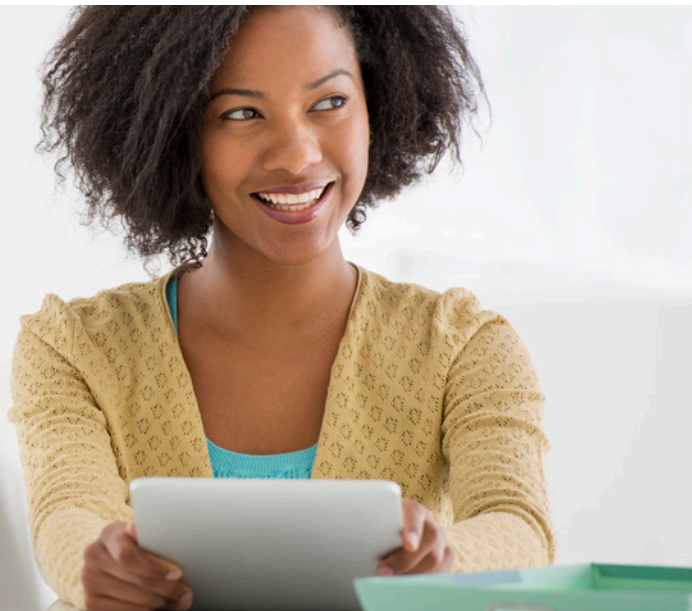
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# HAVE YOU SEEN WHAT'S NEW?

Check out the latest enhancements on myCigna.



## Easier to navigate. Easier to use.

From programs that help improve your health to tools that help manage your health spending, there's so much you can do on **myCigna.com**. And now, it's easier than ever to manage and make the most of your health plan on the myCigna® website and app.

## Featured enhancements on myCigna.

- › **Personalized dashboard**  
The information that matters most to you is right up front when you log in.
- › **ID cards always accessible**  
View, print and send ID cards from any page.
- › **Messaging tailored to your personal needs**  
Get online recommendations for timely actions you can take to help protect your health and save money.
- › **A better way to search for providers and costs**  
Find quality, in-network providers and compare costs based on your needs.
- › **Coverage details are easy to access and understand**  
Plan details are in plain language, with one combined view of all your plan information
- › **Added layer of security to help protect your health information**  
A primary email address is required. Plus, there's a two-step login process.



Log in to **myCigna.com** or the **myCigna** app to explore the enhancements today.

## Not registered yet?

Register today by going to myCigna.com or launching the myCigna app and selecting "Register Now."

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# HEALTH INFORMATION 24/7

CALL THE HEALTH INFORMATION LINE.

## We're here when you need us.

We know being available when you need us is important to you. We don't want to make you wait until "normal business hours" for assistance with a health question or information on medical treatment. The fact is, sometimes you need us at odd hours – such as the middle of the night, on the weekend or during a national holiday. Sometimes your questions just can't wait.

- › "I hurt my leg this weekend and I am not sure whether I should go to the ER or just call my doctor. Can you help me?"
- › "I think my wife may have arthritis. Can you tell me more about it?"
- › "My son has a fever and we're visiting relatives. Is there a doctor in Cleveland?"

That's why you can call us 24 hours a day, seven days a week, 365 days of the year.

## And there's more:

You can also listen to hundreds of our latest podcasts in English and Spanish to help you stay informed about your health.

## To listen:

Select a topic and listen via live stream.

Visit [myCigna.com](https://myCigna.com) for more information.

Dial the toll-free number on your Cigna ID card.

Ask to speak with a nurse who is ready to help answer your health questions.

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## Premium Payment Options

**Please review the premium charts below and note we will only accept payments quarterly, semi-annually, or annually.**

<b>HIGH DEDUCTIBLE PLAN</b>	<b>Premium Total Quarterly</b>	<b>Premium Total Semi-Annually</b>	<b>Premium Total Annually</b>
<b>Date(s) Due</b>	<b>7/10/19, 10/10/19, 1/10/20, and 4/10/20</b>	<b>7/10/19 and 1/10/20</b>	<b>7/10/19</b>
Employee	0	0	0
Employee + Spouse	\$465.00	\$930.00	\$1,860.00
Employee + Child	\$ 51.00	\$102.00	\$204.00
Employee + Children	\$102.00	\$204.00	\$408.00
Family	\$1,440.00	\$2,880.00	\$5,760.00

\*County will contribute \$1,000 per year funded monthly into an HSA account.

<b>CONSUMER PLAN</b>	<b>Premium Total Quarterly</b>	<b>Premium Total Semi-Annually</b>	<b>Premium Total Annually</b>
<b>Date(s) Due</b>	<b>7/10/19, 10/10/19, 1/10/20 and 4/10/20</b>	<b>7/10/19 and 1/10/20</b>	<b>7/10/19</b>
Employee	\$75.00	\$150.00	\$300.00
Employee + Spouse	\$1,005.00	\$2,010.00	\$4,020.00
Employee + Child	\$120.00	\$240.00	\$480.00
Employee + Children	\$840.00	\$1,680.00	\$3,360.00
Family	\$1,800.00	\$3,600.00	\$7,200.00

\*HRA reimburses the first \$250 of the deductible. You are responsible for the next \$2,000.  
HRA reimburses the last \$250.

<b>TRADITIONAL PLAN</b>	<b>Premium Total Quarterly</b>	<b>Premium Total Semi-Annually</b>	<b>Premium Total Annually</b>
<b>Date(s) Due</b>	<b>7/10/19, 10/10/19, 1/10/20, and 4/10/20</b>	<b>7/10/19 and 1/10/20</b>	<b>7/10/19</b>
Employee	\$375.00	\$750.00	\$1,500.00
Employee + Spouse	\$1,635.00	\$3,270.00	\$6,540.00
Employee + Child	\$615.00	\$1,230.00	\$2,460.00
Employee + Children	\$1,425.00	\$2,850.00	\$5,700.00
Family	\$2,895.00	\$5,790.00	\$11,580.00

If you are looking for an easy way to make an automatic health insurance payment to Wilson County and you bank with the State Employees Credit Union, check out their Bill Pay option. You tell SECU who to pay, how much and when.



# 10

## Steps to a *Healthier & Happier Retirement*

1. Start each day with 10 minutes of meditation
2. Set a goal to accomplish 3 things each day & be persistent in accomplishing them.
3. Perform daily stretches for healthy muscles.
4. Visit a Wilson County Public Library and access reading materials, historical information, and ancestry resources.
5. Complete your Cigna health assessment to keep your wellness in top shape.
6. Choose water as your beverage of choice.
7. Go for a walk for exercise and mental health.
8. Schedule to spend some time with close friends & family. Enjoy laughter & sharing stories.
9. Checkout the Master Gardener Program and the Wilson County Agriculture Center.
10. Visit the Wilson County Senior Center for games, activities, exercise & dance.

# Emergency Contact Sheet

FOR EMERGENCY SERVICES: **DIAL 911**

The best time to prepare for an emergency is before it happens. Fill out this sheet and keep it near each phone. Update the sheet when necessary, and be sure to let family, babysitters, and others know that it is available.

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## EMERGENCY NUMBERS

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Poison Control Center: **1-800-222-1222**

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Hospital Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Doctor's Name: \_\_\_\_\_ Phone: \_\_\_\_\_

\_\_\_\_\_ Phone: \_\_\_\_\_

Dentist's Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Pharmacy Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Health Insurance Plan: \_\_\_\_\_

Policy #: \_\_\_\_\_ Phone: \_\_\_\_\_

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## FAMILY CONTACT NUMBERS

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Spouses' Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Parents' Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Child(ren) Name: \_\_\_\_\_ Phone: \_\_\_\_\_

\_\_\_\_\_ Phone: \_\_\_\_\_

### Emergency Contact 1

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Relationship: \_\_\_\_\_

### Emergency Contact 2

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Relationship: \_\_\_\_\_



# Important Phone Numbers

## WILSON COUNTY GOVERNMENT HUMAN RESOURCES

Human Resources	252-399-2816 <a href="mailto:personnel@wilson-co.com">personnel@wilson-co.com</a>
Carol Canady Human Resources Generalist	252-399-2807 <a href="mailto:ccanady@wilson-co.com">ccanady@wilson-co.com</a>
Lesley Barnes Human Resources Specialist	252-265-5783 <a href="mailto:lrarnes@wilson-co.com">lrarnes@wilson-co.com</a>
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Questions regarding a specific claim or service should first be directed to the carrier. All contact information and group numbers are noted inside.



This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance documents, including any disclosures (whether regarding "grandfathering" of plans or others) required by the new health reform law, the Patient Protection and Affordable Care Act (PPACA). In the event of conflict between this guide and the group contract/insurance documents, the group contract/insurance documents will prevail. Please contact your Human Resources Department for further information. ©2018 McGriff Insurance Services, Inc.