



# Eastern Band of Cherokee Indians

## HUMAN RESOURCES

PO Box 554  
Cherokee, NC 28719  
828-359-6388

Listed below are the current 2025 rates for your selected insurance coverage. All paid benefits will be effective on the first of the month following the completion of your 60-day probationary period.

### **HEALTH PLAN**

<b>TYPE OF COVERAGE</b>	<b>CORE</b>
Employee:	No Cost for the employee, coverage is paid by EBCI at \$841.20 per month.
Employee/Child(ren):	\$ 241.43 per month/ \$ 120.72 per pay period.
Employee/Spouse:	\$ 523.23 per month/ \$ 261.62 per pay period.
Employee/Family:	\$ 717.55 per month/ \$ 358.78 per pay period.

Calendar year deductibles are as follows

Individual	PPO - \$ 1,200.00	Non-PPO - \$ 2,400.00
Employee + 1 Child	PPO - \$ 2,400.00	Non-PPO - \$ 4,800.00
Family/Spouse	PPO - \$ 3,600.00	Non-PPO - \$ 7,200.00 (x three individual deductibles)

Coinsurance – 80% in-network and 60% out of network

There is a co-payment for services:

Primary Care Physician (Office visit only)	\$ 30.00 co-pay
Specialist (Office visit only)	\$ 60.00 co-pay
Urgent Care (Office visit only)	\$ 60.00 co-pay

Our plan also includes prescription coverage.

Co-pay amounts for prescriptions:

Generic Drugs	\$ 10.00
Preferred Drugs	\$ 50.00
Non – Preferred Drugs	\$ 75.00
Specialty	\$ 150.00

Routine wellness exams will be covered at 100% per calendar year.

Enhanced wellness benefit- Routine Colonoscopies and Sigmoidoscopies will be covered at 100%.

### **DENTAL PLAN**

Dental coverage is also available for Employees and their dependents to be paid by the Employee. The deduction is withheld the first pay period of the month.

<b>TYPE OF COVERAGE</b>	<b>CORE</b>	<b>BUY-UP</b>
Employee Only	No Cost; coverage is paid by EBCI at \$ 23.29	\$ 5.43 per month
Employee/Child(ren):	\$ 29.85 per month	\$ 41.90 per month
Employee/Spouse:	\$ 19.58 per month	\$ 29.34 per month
Employee/Family:	\$ 54.29 per month	\$ 71.77 per month

**DENTAL PLAN - continued**

<b>CALENDAR YEAR</b>	<b>CORE</b>	<b>BUY-UP</b>
Deductible - Individual	\$ 100.00	\$ 50.00
Deductible - Family	\$ 300.00	\$ 150.00
Preventive, Basic, and Major Services	\$ 1,250.00 or all	\$ 2,500.00 for all
Lifetime Maximum for Orthodontia Services	\$ 1,250.00	\$ 2,500.00
Benefit Percentage	Preventive Services – 100%; Basic Services – 90% after deductible; Major Services – 60% after deductible; Orthodontia Services – 50% after deductible	

**VISION COST**

Vision coverage is also available for Employees and their dependents to be paid by the Employee. The deduction is withheld the first pay period of the month.

<b>TYPE OF COVERAGE</b>	<b>CORE</b>
Employee:	No Cost for the employee, coverage is paid by EBCI at \$ 5.09 per month.
Employee/Child(ren):	\$ 5.79 per month
Employee/Spouse:	\$ 6.56 per month
Employee/Family:	\$ 13.79 per month

We also offer Supplemental Insurance coverage with AFLAC and Colonial. All coverage elected will be paid strictly at the expense of the employee through payroll deduction.

**LIFE INSURANCE, DISABILITY, AD & D:**

<b>Premiums for this coverage are paid by EBCI</b>	<b>Premiums would be paid by the Employee</b>
Life insurance coverage on each employee is based on 3x the employee's yearly salary, maximum of \$200,000	Supplemental Life – Buy-up option coverage is offered in increments of \$10,000 to a maximum of \$100,000
Accidental Death coverage is 3x the employee's yearly salary, maximum of \$200,000	Dependent Life – Buy-up option coverage is offered for Spouse in increments \$5,000 -maximum of \$20,000
Short Term Disability coverage is 60% of weekly salary up to \$300 (1st - 26 weeks of disability)	Dependent Life – Buy-up option coverage for children in increments of \$2,000 to a maximum of \$10,000
Long Term Disability is 60% of monthly salary up to \$5,000 after 26 weeks of short-term disability	Short term Disability Buy-up option coverage is up to \$300 additional benefit based on annual salary

**RETIREMENT**

**401(k):** All Employees hired after 1/1/2009 are automatically enrolled in the 401(k) Plan. The Tribe matches up to 5% and the employee is 100% vested. Employees are eligible to contribute upon being hired with no waiting period. The maximum percentage allowable is 50% and maximum dollar amount allowable is \$22,500 for the year 2023. Catch-ups are allowed for employees over age 50, consult the Retirement Specialist for further details.

**PENSION:** EBCI offers a Defined Benefit Plan, with 1.5% of final average compensation, and is 100% employer funded for a monthly retirement income. Vested after 10 years of continuous service.