



BREVARD PLANT



FOTOFAX



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Employee Benefits Provide Security

With increasing health care costs, we appreciate a health plan that pays a major portion of expenses for illness or injury.

The Brevard Plant plan, Blue Cross-Blue Shield (BC-BS) of North Carolina, serves us with this type of coverage.

It not only covers the employee and pensioner, but also members of the immediate family.

An indicator of how valuable this coverage is for us is shown in that claims paid in 1977 totaled almost \$700,000. This was more than \$100,000 over what had been paid in 1976. Claims paid for the first four months of this year are approaching one-quarter million dollars, not only because of increased medical costs but because the total number of claims is also increasing.

As an interesting sidelight to this, all claims are manually processed and decision made on each claim at Blue Cross headquarters in Durham where they process the claims for all of North Carolina. They are currently processing about 14,500 claims per day.

Many of the Brevard Plant employee claims are for relatively small amounts of money. Some of them, however, represent major illnesses or injuries requiring medical services where claims paid totaled as much as \$10,000.

Organization

Marty Flynn, Area Supervisor, Employment and Service, Mary Bishop, secretary, and Linda McCants, stenographer, work together to provide employees with information about employee services and assist them in filing claims for benefits.

Marty is the person who works with the survivors when an employee or pensioner dies.

He visits the surviving spouse, explains what benefits he or she is entitled to, answers questions, and keeps claim filing as simple as possible.

Mary, who has been in her position for eight years, says she is still learning. "That's why it's so interesting," she said.

She answers questions concerning health insurance claims and writes letters of inquiry, handles the paper work dealing with employee's benefit plans, changes of address, name, dependents and marital status. She also handles applications for pension and survivor benefits.

Linda handles the paper work for the Thrift Plan and U. S. Savings Bonds, and employee status records, which includes job changes and pay rate changes, promotions, service emblem



Linda McCants and Mary Bishop

awards, credit references, and eligibility for various plans.

ALL BENEFITS

Health Care

Health care benefits, which cover all employees, top the list of employee benefits, and includes the following:

Medical Department: A full-time doctor, registered nurse and medical technician handle minor illnesses and injuries on the job. Employees under 40 are given a physical examination every other year; employees over 40 are given an examination every year.

Blue Cross-Blue Shield: (1) Basic hospital and medical-surgical benefits are provided all employees and their dependents, from first day of employment, at no cost to employee. The plan continues into retirement, with modifications, and is also available to eligible survivors of deceased employees and pensioners. All reimbursements are based on usual, customary and reasonable (UCR) charges.

(a) **Basic Blue Cross Hospital Benefits:** The plan pays 100 per cent of the cost of covered in-hospital services.

(b) **Basic Outpatient Benefits:** The plan provides outpatient benefits furnished in the outpatient department of a hospital, in a doctor's office, or elsewhere, as follows:

- Accidental injury: 100 per cent for 30 days if treatment is initiated within five days of injury.
- Medical emergency: 100 per cent for 72 hours if treatment is begun within 24 hours after onset of condition.
- Hospital outpatient operations
- Radiation therapy
- Diagnostic tests and procedures: 80 per cent

(c) **Basic Surgical and Inpatient Medical Benefits:** The plan pays 80 per cent of doctors' bills for surgical and obstetrical care, anesthesia, and in-



Marty Flynn

hospital medical visits and consultation service.

(2) **Major Extended Benefits:** Employees pay monthly premium through payroll deduction.

(a) After a \$100 deductible requirement has been met, the plan pays 80 per cent of UCR charges for the remaining costs, which include prescription drugs, doctors' office visits, emergency room treatment, etc. It also pays 50 per cent for outpatient psychiatric therapy.

(b) Following hospitalization, the plan pays 80 per cent (without having to meet the \$100 deductible) for continuing outpatient treatment of the same illness or complications for the duration of a benefit period (730 days if you receive benefit period services every 90 days).

Accident and Health Insurance Plan: Voluntary participation in plan costs \$1 per month. The plan pays \$25 per week up to 26 weeks while employee is unable to work.

Disability Wage Plan: Employee is eligible after one year of service. Company pays cost of plan, which provides regular pay for 26 weeks in case of illness or disability. Exceptions are self-inflicted illness or injuries or those caused by use of drugs or intoxicants.

Total and Permanent Disability Income Plan: In case the unthinkable happens and an employee becomes totally and permanently disabled by injury or disease and is permanently prevented from pursuing any gainful occupation, he has a guarantee of disabled income up to 60 per cent of working income.

This plan supplements benefits payable under other company and government sponsored programs so that total disability income is 60 per cent.

While the definition of disability under this plan is very strict, it is a valuable protection.

Special Benefits: Company pays cost of benefits, provided to employees who become ill or injured as a result of the job, and to dependents of employees who lose their lives as a result of the job.

Dental Assistance Plan: All costs are paid by company. The plan encourages good dental health care for employees and their dependents and becomes effective after one year of employment. It pays full costs of preventive dental work, such as check-ups, cleaning and X-rays, and pays a portion of costs of more than 400 other dental procedures, with an annual limit for employee and each eligible family member of \$750.

Life Insurance

Noncontributory Group Life Insurance: Each employee on the first day of employment is insured for an amount equal to the employee's normal

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Focus:

Many good things come to us in the form of health, food, shelter, family, Christian Faith, and job security. Our blessings are often taken for granted since they are numerous and commonplace in America. I was reminded of this recently when I received my 1978 Personal Benefits Statement. As I reviewed the statement, several thoughts came to mind.

Du Pont has done an outstanding job in providing benefits — not just for the Plant Manager but for every employee. In 1977 employee benefit costs were 45% of pay for time worked. Our Personal Benefits Statement makes reference to "Your Hidden Paycheck." Actually, these benefits are far from being hidden since they are visible and frequently used. The list is long and includes dental assistance, hospitalization, disability pay, retirement, life insurance, survivor benefits, vacations, holidays, and a savings plan. If you were self-employed, check the amount of money it would cost to provide comparable benefits. You will find this figure in your benefit statement. I am sure you share my pride in being employed by a company that gives this kind of consideration to each of us.

John H. Golden

John H. Golden
Plant Manager