



*Benefits for a healthy and secure future.*



Your 2010 benefits with  
**the City of Charlotte**

# Health

Our medical plans are designed to provide comprehensive coverage and the flexibility to choose the plan that fits your needs. The City offers the following plans:

- Aetna PPO High & PPO Low
- BlueCross BlueShield of NC PPO High & PPO Low

All plans are preferred provider organizations (PPO).

These types of plans offer the largest network of physicians and hospitals. Both High PPO plans have the same benefit plan design and rates; however the network of participating physicians may vary. The same applies for both Low PPO plans. If you use In-Network providers, the plan will pay higher benefits. Because physician networks are ever-changing, the most up-to-date directory information can be found by visiting the provider directories online or calling member services.

## Monthly Medical Rates

PPO High Plan	Employee Pays	City Pays	Total
Employee Only	\$83.18	\$332.72	\$415.90
Employee & Spouse	\$367.79	\$683.04	\$1,050.84
Employee and Child(ren)	\$345.88	\$642.35	\$988.23
Employee and Family	\$393.01	\$729.88	\$1,122.89
PPO Low Plan	Employee Pays	City Pays	Total
Employee Only	\$78.45	\$313.78	\$392.23
Employee & Spouse	\$352.92	\$655.42	\$1,008.33
Employee and Child(ren)	\$337.40	\$626.60	\$964.00
Employee and Family	\$374.19	\$694.92	\$1,069.11

## Prescription Drugs

Enrollment in one of the medical plans automatically covers your enrollment in the prescription drug plan. CVS/Caremark is the prescription drug plan administrator. This plan has a 90-day provision for maintenance drugs.

Network Retail Pharmacy (30-day supply up to 2 refills)	
Tier 1: Generic Drugs	\$7
Tier 2: Preferred Brand-Name Drugs	\$35
Tier 3: Non-Preferred Brand-Name Drug	\$50
90 Day Maintenance Medications (fill through mail order or local CVS)	
Tier 1: Generic Drugs	\$17.50
Tier 2: Preferred Brand-Name Drugs	\$87.50
Tier 3: Non-Preferred Brand-Name Drug	\$125

## Dental

The dental coverage is designed to help you and your family with preventive, basic and major dental services. The plan is administered by Benefit Management Services (BMS).

### Monthly Dental Rates

Dental	Employee Pays	City Pays	Total
Employee Only	\$6.97	\$30.98	\$37.19
Employee & Spouse	\$44.84	\$30.98	\$75.81
Employee and Child(ren)	\$33.46	\$30.98	\$64.44
Employee and Family	\$71.33	\$30.98	\$102.30

## Vision

The vision plan, administered by VSP, provides coverage for comprehensive exams and eyewear. There's a network of participating optometrists and ophthalmologists from which to choose care for the highest level of benefit for vision exams, frames, glasses lenses and contacts. The vision benefit allows for either prescription glasses or contacts per calendar year. You are eligible to receive frames every other calendar year.

*Note: Both BCBS and Aetna have discount vision programs for routine eye care and glasses/contact lenses, which are separate from coverage that you may elect with VSP.*

### Monthly Vision Rates\*

Vision Plan	Employee Pays
Employee Only	\$12.67
Employee & Spouse	\$20.06
Employee and Child(ren)	\$20.46
Employee and Family	\$32.99

\*Employee pays full costs.

## Flexible Spending Accounts

The Flexible Spending Accounts, health care and dependent care, are administered by Benefit Management Services (BMS). This program allows employees to pay for certain expenses with pre-tax dollars. Prior to enrolling, you should read the Flexible Benefits Plan Summary carefully as there are important IRS guidelines that govern the plan. The maximum yearly amount you can set aside for each account is:

- \$4,000 health care
- \$5,000 dependent day care

# Security

## Basic Life Insurance

Employee benefit is equal to 2x base annual earnings adjusted to next highest multiple of \$1,000. Maximum = \$100,000. The monthly rate is \$.078/\$1,000 paid in full by the City.

## Accidental Death and Dismemberment (AD&D)

The benefit is up to a maximum of 2x annual base earnings depending on severity of loss. The monthly rate is \$.020/employee/\$1000 paid in full by the City.

## Supplemental Life Insurance

You may purchase supplemental coverage in the amount of 1, 2, 3 or 4 times your base annual earnings adjusted to the next highest multiple of \$1,000. Employee pays full cost. Maximum of basic and supplemental plans = \$700,000.

Monthly Premium Rate/\$1,000	Age
\$0.050	Under 30
\$0.058	30-34
\$0.071	35-39
\$0.097	40-44
\$0.147	45-49
\$0.223	50-54
\$0.374	55-59
\$0.447	60-64
\$0.599	65-69
\$1.198	70+

## Dependent Life Insurance

Monthly Rate*	Coverage Options
\$.38	\$1,000 for spouse/\$1,000 for child
\$1.32	\$5,000 for spouse/\$2,000 for child
\$2.77	\$10,000 for spouse/\$5,000 for child
\$3.92	\$20,000 for spouse/\$10,000 for child

\*Employee pays full costs.

## Voluntary Long-Term Care Insurance

This plan helps to pay for the cost of custodial care in a nursing home, assisted living/residential care facility or at home. Refer to the Prudential enrollment kit for plan details and rates. Employee/enrollee pays full cost.

## Short Term Disability (STD)

This benefit equals 50% of salary for up to 26 weeks after a 7-day waiting period and exhaustion of all sick leave. Paid in full by the City.

## Long Term Disability (LTD)

This benefit applies only to employees not vested in their retirement system. If disabled < age 62, benefit equal to 50% of salary up to age 65; if disabled at or > age 62, benefit equal to 50% of salary based on a payout schedule. Must meet definition of disability and 6-month waiting period. Paid in full by the City.

## Retirement

The City provides defined benefit pension plans. Participation is required.

### Eligibility

	Full Retirement	Early Retirement
General Employees	30 years (any age) 25 years (age 60) 5 years (age 65)	20 years (age 50) 5 years (age 60)
Firefighters	30 years (any age) 25 years (age 50) 5 years (age 60)	25-30 years before age 50
Sworn Law Enforcement Officers	30 years (any age) 5 years (age 55)	15 years (age 50)

### Contributions

General Employees	FICA (Social Security)	NCLGERS	401(k)
Employee Pays	7.65%	6%	voluntary
City Pays	7.65%	4.80%	3%
Firefighters	FICA	Fire Retirement	401(k)
Employee Pays	0 or 1.45%*	12.65%	voluntary
City Pays	0 or 1.45%*	12.65%	3%
Sworn Law Enforcement Officers	FICA	NCLGERS	401(k)
Employee Pays	7.65%	6%	voluntary
City Pays	7.65%	4.86%	5%

\* Based on hire date

The City provides a 3% contribution to the 401(k) plan for employees (sworn law enforcement officers receive 5%). There is a six-month waiting period for the City contribution to the 401(k) plan for general employees and firefighters.

### Deferred Compensation

All Employees	Voluntary Deferred Compensation	
Plan	Percent of Salary	Contribution Limit for 2010
457	100%	\$16,500*
401(k)	80%	\$16,500*

\* Anyone age 50+ can contribute an additional \$5,500 in 2010.

# Wellness

## Wellness Works

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The City of Charlotte is committed to giving you the programs and benefits you need to take good care of yourself and your family. Through Wellness Works, a variety of programs are offered to help you take control of your health. Wellness Ambassadors in each KBU can help you get connected to the program. Programs include: annual blood pressure screenings, Take Off a Ton in Ten Weight Management Program, Tobacco Cessation, quarterly health challenges and a variety of wellness education programs throughout the year.



## Get Healthy Program

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Wellness Works offers the Get Healthy Program to employees and covered dependents 18 and older. The confidential program includes:

- The iHA (individual health assessment)
- Unlimited health coaching
- Access to health resources and interactive tools

Whether you want to quit tobacco, lose weight, learn to manage stress, cholesterol, or high blood pressure the health coaches can assist you.

## CMCG Wellness Center

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Wellness Works operates an onsite fitness facility at the Charlotte Mecklenburg Government Center. Open to all employees, membership is fifty cents per week via payroll deduction. A variety of cardio machines, weight equipment and group exercise classes are provided.

## Employee Assistance Program (EAP)

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Administered by Business Health Services, this program provides confidential short-term counseling services, resources and other problem solving solutions to employees and their household members. In addition, financial, legal, childcare and eldercare services are available.

# Holidays & Leave

## Holidays

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- New Year's Day
- Dr. Martin Luther King, Jr. Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day \*

\* City Manager may approve an additional day at Christmas

## Vacation

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### Full Time

- 0 < 5 yrs = 10 days (80 hrs)
- 5 < 9 yrs = 15 days (120 hrs)
- 9 < 14 yrs = 18 days (144 hrs)
- > 14 yrs = 20 days (160 hrs)

### Part Time

- 20 < 30 hrs/wk = ½ rate of full-time
- 30 < 40 hrs/wk = ¾ rate of full-time
- Maximum accumulation may not exceed 2 year accrual (as of first Friday of each January)

## Sick Leave

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### Full Time

- 12 days/year (96 hrs)

### Part Time

- 20 < 30 hrs/wk = 6 days (48 hrs)
- 30 < 40 hrs/wk = 9 days (72 hrs)

To be used for employee illness or disability or that of a member of the immediate family or a parent, child or spouse living outside the household who requires the employee's personal care or attention.

If no sick leave is used for 13 consecutive weeks (3 months), the employee earns an additional half-day (4 hours, if full-time) of vacation leave.

## Military Leave

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Employee is granted up to 2 weeks in a calendar year (but paid for only half the scheduled workdays) to attend annual training as a member of the organized military reserves.

## Funeral Leave

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- Up to 5 days/calendar year.
- For death in immediate family (includes spouse, child, parent, brother, sister, grandparent, grandchild, mother/father-in-law, brother/sister-in-law, daughter/son-in-law, grandparent-in-law and comparable step relationships resulting from marriage).

## Jury Leave

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- Excused with pay.
- Not required to return City pay received for jury duty.

## School Support Leave

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City will match employee time spent in parent-teacher conferences or school support activities up to a maximum of 4 hours per year. For tutoring, the employee may have up to 8 hours per year matched.

## Shared Sick Leave

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- To participate, employee must donate at least one sick day to sick bank.
- Participants with catastrophic situations may request leave (up to 45 days).
- Requestors must have used all sick, vacation and Accident & Sickness (A&S) leave.
- Unused days in bank are eliminated at the end of each calendar year.

## Educational Assistance Program

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The Educational Assistance Program is designed to help you further your education by reimbursing you for approved tuition expenses. Regular full-time or part-time employees are eligible.

# Contacts

## Health

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### Medical

Aetna Member Services  
888-592-3862 • [www.aetna.com](http://www.aetna.com)

BCBS Member Services  
877-258-3334 • [www.bcbsnc.com/members/coc](http://www.bcbsnc.com/members/coc)

### Prescription Drugs

CVS/Caremark  
888-850-8130 • [www.caremark.com](http://www.caremark.com)

### Dental Plan & Flexible Spending Account

Benefit Management Services (BMS)  
704-844-0963 • [www.bmstpa.com](http://www.bmstpa.com)

### Voluntary Vision Plan (VSP)

800-877-7195 • [www.vsp.com](http://www.vsp.com)

## Financial Security

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### Long-Term Care

Prudential Financial  
800-732-0416 • [www.prudential.com/gltc](http://www.prudential.com/gltc)  
Group Name: charlotte • Password: cityltc

### Short and Long-Term Disability

Unum  
800-633-7479

### 457 Plans

ICMA-RC  
800-669-7400 • [www.icmarc.org](http://www.icmarc.org)

ING

888-998-4872 • [www.ingretirementplans.com](http://www.ingretirementplans.com)

### 401(k) Plan

Prudential Retirement  
866-627-5267 • [www.prudential.com/ncplans](http://www.prudential.com/ncplans)

### Retirement

North Carolina Government Employee Retirement System  
(for general employees and sworn law enforcement officers)  
919-733-4191 • [www.treasurer.state.nc.us](http://www.treasurer.state.nc.us)  
Charlotte Firefighters' Retirement System  
704-336-4431

## Wellness

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### Wellness Works

704-336-6005 • [cnet/KBUs/HR/wellness](http://cnet/KBUs/HR/wellness)

### Get Healthy Program – Gordian Health Solutions

800-543-3785 • [www.iCoach4You.com](http://www.iCoach4You.com)

### Employee Assistance Program (EAP)

Business Health Services  
800-765-3277 • [www.bhsonline.com](http://www.bhsonline.com) • login – CHAR

### Human Resources

Educational Assistance Program  
Shared Sick Leave  
Benefits Division  
704-336-2285 • <http://cnet/kbus/hr>

# Eligibility

### Disability, Life, Medical and Dental

Coverage is offered to employees in regular positions of at least 30 hours per week (full or ¾ time).

### Vision and Long-Term Care Insurance

Coverage is offered to employees in regular positions working at least 20 hours per week.

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*This guide is a summary of benefits. See the Summary Plan Descriptions for plan details. Participation in any of the City's benefits plans should not be viewed as a contract of employment. While the City of Charlotte intends to provide these benefits for an indefinite period of time, it reserves the right to terminate, suspend, withdraw, amend or modify the plan at any time. Any such change or termination of benefits will be based solely on the decision of the City and may apply to active employees, future retirees and current retirees as either separate groups or as one group.*