



Holidays & Leave

Sick Leave

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)

Sick leave is 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.

Funeral Leave

- 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).

Educational Assistance Program

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.

Holidays

- 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

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)

Jury Leave

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

School Support Leave

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

- To participate, employee must donate at least one sick day to sick bank
- Participants with catastrophic situations (including catastrophic workers compensation illness/injury) may request leave (up to 45 days in a calendar year)
- Requestors must have used all sick, vacation, and short term disability (STD) leave
- May request leave once for the care of an immediate family member
- Unused days are eliminated at the end of each calendar year

Military Leave

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.

Health

Medical

The City is self-insured, meaning the City (through tax revenue) and employees fund the full cost of medical coverage for employees and dependents. BlueCross BlueShield of North Carolina (BCBSNC) is the medical insurance administrator. Two plan options are offered: Blue Options Basic PPO and Blue Options Plus PPO.

The plans are preferred provider organizations (PPOs). These types of plans offer the largest network of physicians and hospitals. The plans do not require referrals; however by selecting in-network providers, the plan will pay a higher level of benefit. In-network preventive care is covered at 100% in both plans. In addition, a \$300 deductible incentive is provided for employees that do not use tobacco products.

The City offers a \$400 annual savings on medical insurance premiums to employees who elect the Wellness Incentive Premium option during Open Enrollment and actively participate in the Wellness Works myHEALTH program.

Wellness Incentive Premium Rates

Wellness Incentive Premium – Blue Options Plus PPO			
Family Status	Employee	City	Total
Employee	\$111.86	\$328.14	\$440.00
Employee + Spouse/DP*	\$454.72	\$470.28	\$925.00
Employee + Child(ren)	\$422.98	\$348.02	\$771.00
Employee + Family	\$488.33	\$920.67	\$1,409.00
Wellness Incentive Premium – Blue Options Basic PPO			
Employee	\$81.19	\$239.81	\$321.00
Employee + Spouse/DP*	\$365.27	\$309.73	\$675.00
Employee + Child(ren)	\$349.21	\$212.79	\$562.00
Employee + Family	\$387.29	\$640.71	\$1,028.00

Standard Premium Rates

Standard Premium – Blue Options Plus PPO			
Family Status	Employee	City	Total
Employee	\$145.19	\$294.81	\$440.00
Employee + Spouse/DP*	\$488.05	\$436.95	\$925.00
Employee + Child(ren)	\$456.31	\$314.69	\$771.00
Employee + Family	\$521.66	\$887.34	\$1,409.00
Standard Premium – Blue Options Basic PPO			
Employee	\$114.52	\$206.48	\$321.00
Employee + Spouse/DP*	\$398.60	\$276.40	\$675.00
Employee + Child(ren)	\$382.54	\$179.46	\$562.00
Employee + Family	\$420.62	\$607.38	\$1,028.00

Flexible Spending Accounts

The Flexible Spending Accounts, health care and dependent care, are administered by Flexible Benefit Administrators. 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:

- \$2,500 health care
- \$5,000 dependent day care

Prescription Drugs

Enrollment in the medical plan 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	\$3*
Tier 2: Preferred Brand-Name Drugs	\$35	\$5*
Tier 3: Non-Preferred Brand-Name Drug	\$50	\$30*
90 Day Maintenance Medications (fill through mail order or local CVS)		
Tier 1: Generic Drugs	\$17.50	\$9*
Tier 2: Preferred Brand-Name Drugs	\$87.50	\$45*
Tier 3: Non-Preferred Brand-Name Drug	\$125	\$90*

*Reduced copays apply for members with chronic conditions of diabetes, high cholesterol, hypertension or heart failure.

Dental

The dental coverage is designed to help you and your family with preventive, basic and major dental services. The plan is administered by Ameritas. There are two dental plan options. The dental plus plan includes coverage for orthodontia. With both plan options, you may use any licensed dentist of your choice, however when you see an Ameritas participating provider you will have lower out-of-pocket costs.

Monthly Dental Basic Rates			
Family Status	Employee	City	Total
Employee	\$1.48	\$26	\$27.48
Employee + Spouse/DP*	\$29.00	\$26	\$55.00
Employee + Child(ren)	\$22.80	\$26	\$48.80
Employee + Family	\$50.32	\$26	\$76.32

Monthly Dental Plus Rates			
Family Status	Employee	City	Total
Employee	\$15.56	\$26	\$41.56
Employee + Spouse/DP*	\$57.16	\$26	\$83.16
Employee + Child(ren)	\$56.16	\$26	\$82.16
Employee + Family	\$97.76	\$26	\$123.76

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: BCBSNC has a discount vision program for routine eye care and glasses/contact lenses, which is separate from coverage that you may elect with VSP.

Monthly Vision Plan Rates	
Family Status	Employee Pays Full Cost
Employee Only	\$12.67
Employee + Spouse/DP*	\$20.06
Employee and Child(ren)	\$20.46
Employee and Family	\$32.99

*DP – Domestic partner as defined in the City's Domestic Partner Policy

Financial Security

Basic Life Insurance

Employee benefit is equal to 2x base annual earnings adjusted to next highest multiple of \$1,000. Maximum = \$200,000. The monthly rate is \$.076/\$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/\$1,000 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 = \$800,000.

Monthly Premium Rate per \$1,000 Coverage	Age	Monthly Premium Rate per \$1,000 Coverage	Age
\$0.049	Under 30	\$0.217	50-54
\$0.057	30-34	\$0.365	55-59
\$0.069	35-39	\$0.436	60-64
\$0.095	40-44	\$0.584	65-69
\$0.143	45-49	\$1.168	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
\$6.28	\$30,000 for spouse/\$15,000 for child

*Employee pays full costs.

Voluntary Accident and Critical Illness Insurance

Aflac Accident Insurance pays a benefit for the treatment of injuries suffered as the result of a covered accident.

Aflac Critical Illness insurance can help with the treatment of costs of illnesses and health events. Benefits are paid directly to you in a lump sum giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

Benefits are paid regardless of any other health insurance benefit the insured may receive.

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 to Prudential.

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.

Voluntary Disability

This benefit applies only to employees not vested in their retirement system. Employees are offered a one-time opportunity within six months of their hire date to purchase various benefit amounts up to 30% of their monthly income.

Retirement

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

Retirement Eligibility		
Employee Type	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)

Retirement Contributions			
General Employees	FICA (Social Security)	NCLGERS	401(k)
Employee Pays	7.65%**	6%	voluntary
City Pays	7.65%	6.74%	3%
Firefighters	FICA (Social Security)	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 (Social Security)	NCLGERS	401(k)
Employee Pays	7.65%**	6%	voluntary
City Pays	7.65%	6.77%	5%

* Based on hire date **Estimated for 2013

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.

Voluntary Deferred Compensation		
Plan	Percent of Salary	Contribution Limit for 2012
457	100%	\$17,000*
401(k)	80%	\$17,000*

*Anyone age 50+ can contribute an additional \$5,500 in 2012. 2013 limits to be determined.

Eligibility

Disability, Life, Medical and Dental Coverage are offered to employees in regular positions working at least 30 hours per week (full or ¾ time). **Flexible Spending Accounts, Vision Insurance, Voluntary Accident and Critical Illness Insurance and Long-Term Care Insurance** are offered to employees in regular positions working at least 20 hours per week.



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 department can help you get connected to the program offerings. Programs include: blood pressure screenings, weight management program, tobacco cessation, quarterly health challenges and a variety of wellness education programs throughout the year.

myHEALTH

Wellness Works offers the myHEALTH program to employees and covered dependents 18 and older. Administered by Provant Health, the confidential program includes:

- Health assessment
- Unlimited health coaching
- Access to health resources and interactive tools

Whether you want to quit tobacco, lose weight, and/or learn to manage stress, cholesterol, or high blood pressure the health coaches can assist you. **New in 2013, myHEALTH is offering a face-to-face diabetes management coaching option.**

CMCG Wellness Center

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)

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.

Contacts

Health

Medical

BlueCross BlueShield of North Carolina

1-877-275-9787 • www.bcbsnc.com/members/coc

Prescription Drugs

CVS/Caremark: 1-888-850-8130 • www.caremark.com

Dental Plan

Ameritas: 1-800-487-5553

www.ameritasgroup.com/member

Flexible Spending Account

Flexible Benefit Administrators: 1-800-437-3539

www.flex-admin.com

Voluntary Vision Plan (VSP)

1-800-877-7195 • www.vsp.com

Voluntary Accident and Critical Illness

AFLAC: 1-800-433-3036

Wellness

Wellness Works

704-336-6005 • cnet/KBUs/HR/wellness

Provant Health – myHEALTH Program

855-799-WELL • <https://myhealth.provantonline.com>

Employee Assistance Program (EAP)

Business Health Services

800-765-3277 • www.bhsonline.com • **login** – CHAR

City of Charlotte Human Resources

- Educational Assistance Program
- Benefits Division
- Shared Sick Leave

704-336-2285 or 704-336-5211 • <http://cnet/kbus/hr>

Financial Security

Long-Term Care

Prudential Financial: 800-732-0416 • www.prudential.com/gltc

Group Name: charlotte **Password:** cityltc

Short-Term Disability and Voluntary Disability

Unum: 1-800-633-7479

457 Plans

ICMA-RC: 1-800-669-7400 • www.icmarc.org

ING: 1-888-998-4872 • www.ingretirementplans.com

401(k) Plan

Prudential Retirement

1-866-627-5267 • www.prudential.com/ncplans

Retirement

North Carolina Government Employee Retirement System

(for general employees and sworn law enforcement officers)

877-627-3287 • www.treasurer.state.nc.us

Charlotte Firefighters' Retirement System

704-336-4431

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.