## TOWN OF WINTERVILLE Benefits Highlights July 2024-2025

This document is intended to be a summary of the comprehensive, competitive benefits package available to regular and probationary employees of the Town of Winterville.

The Town of Winterville believes that as an employee you are one of the most important resources of town government, enabling the Town to provide valuable and necessary services to the citizens of Winterville. Significant dollars are spent each year on employee benefits that include health and dental insurance, life insurance, retirement, supplemental retirement, and paid holidays, vacation, sick leave, tuition reimbursement, and an employee assistance program.

This summary is current as of July 1, 2024. Questions concerning your benefits should be directed to Human Resources Director at 252-756-2221 ext. 2343 or <a href="mailto:humanresources@wintervillenc.com">humanresources@wintervillenc.com</a>. You can also reach out to the Town Manager's Office at (252) 756-2221 ext. 2341.

#### Health Plan - Blue Cross Blue Shield of North Carolina (Blue Options Plan).

The Town currently offers a very comprehensive, medical benefits plan to all regular employees. This is an open access plan (no referral to specialists from primary care physicians is necessary for covered treatments and services), and a point of service plan that offers In-Network benefits through the Blue Cross Blue Shield of North Carolina Blue options provider network. Out-of-Network benefits, subject to a higher deductible and coinsurance, are available when obtaining services or treatment from a provider that is not in the Blue Options network. This comprehensive plan also includes coverage for mental health, chemical dependency, vision, and prescription drugs. (Please see attached summary of benefits.)

There is no cost to the individual full-time employee for this coverage, but the employee shares in the cost for covering dependents (see chart below). Employees may waive their medical coverage.

	Town	Employee	Total
Insurance Plan	Monthly Cost	Monthly Cost	Monthly Cost
Employee	\$ 999.73	\$ 0.00	\$ 999.73
Employee/Spouse	\$1,971.83	\$ 345.05	\$2,316.88
Employee/Child	\$1,544.19	\$ 196.91	\$1,741.10
Family	\$2,583.32	\$ 580.38	\$3,163.70

#### Important Highlights:

- Effective date is the first day of the month following 30 days of employment for a regular, full time employee.
- Coverage is available for you, your spouse, and dependent children.
- Blue Options (Preferred Provider Organization PPO).
- You do not have to select a primary physician. However, it's your responsibility to ensure that the primary physician (family practitioner, general practitioner, pediatrician or internal medicine doctor) you attend is an in-network provider.
- Office Visit (In-Network) Primary Care Provider \$15 Co-Payment;
- Telehealth (In-Network) \$10 Co-Payment;
- Specialist (In-Network) \$30 Co-Payment.
- Urgent Care Centers (In-Network) \$30 Co-Payment.

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#### Important Highlights (continued):

- Emergency Room Visit (In-Network) \$300 Co-Payment, the Co-Pay is waived if admitted.
- Preventive Care (In-Network) 100% Covered
- Prescription Drugs (In Network) Tier 1 \$10 Co-Payment; Tier 2 \$20 Co-Payment; Tier 3 \$35 Co-Payment; Tier 4 \$50 Co-Payment; and Tier 5 Max \$100 Co-Payment.
   Please check with BCBS for Out-of-Network prescription information.

#### Life Insurance - USAble Life.

### **Important Highlights:**

 Town provides life insurance for all employees through USAble Life effective following 60 days of employment. Department Heads - \$20,000 and Non-Department Heads -\$15,000.

#### Dental Plan - MetLife.

#### **Important Highlights:**

Effective date is the first day of the month following 30 days of employment for regular, full time employee.

- Coverage is available for you, your spouse, and dependent children at no cost.
- Preventive Care at 100% of PDP Fee for in-network and out-of-network.
- Basic Restorative Care (Includes Endodontic, Periodontal) 80% of PDP Fee for innetwork and 80% of R&C Fee. Deductible applies.
- Major Restorative Care 50% of PDP Fee and 50% of R&C Fee. Deductible applies.
- Individual Dental Deductible (per benefit period) \$50 for both in-network and out-of-network.
- Combined Benefit Period Maximum (Includes Diagnostic and Preventive, Basic and Major Restorative Care) \$1,000 for both in-network and out-of-network.
- Orthodontic Care 50% of PDP Fee and 50% of R&C Fee.
- Lifetime Orthodontic Maximum \$1,000 for both in-network and out-of-network.

Insurance Plan	Town Monthly Cost	Employee Monthly Cost	Total Monthly Cost
Employee	\$ 38.11	0.00	\$ 38.11
Employee/Spouse	\$ 79.84	0.00	\$ 79.84
Employee/Child	\$ 80.83	0.00	\$ 80.83
Family	\$130.52	0.00	\$130.52

#### Retirement – NC Local Governmental Employees Retirement System.

#### Important Highlights:

- Full retirement benefits after 30 years of creditable service at any age, or at age 65 with five (5) years of creditable service; 60 with 25 years of creditable service.
- Reduced retirement benefits at age 50 with at least 20 years of creditable service or at age 60 with at least five (5) years of creditable service; age 55 for firefighters.

07/30/2024

# TOWN OF WINTERVILLE Benefit Highlights July 2024-2025

- Employees make a mandatory 6% contribution per pay cycle.
- The Town contributes 10.15% for all employees, except police officers.
- If currently employed by a participating member, a transfer application should be completed as opposed to an enrollment application
- Can buy-back various types of service after being a contributing member for five (5) years, i.e. withdrawn service, prior service, out-of-state service and military service.
- May qualify for a disability benefit if you become totally and permanently disabled form your job after five (5) years of creditable service as approved by the Medical Review board. If you are a fireman and your disability is the result of an accident while performing your duty as such, you only need one year of creditable service.
- After one year as a contributing member, if you die while in active service, your beneficiary will receive a single lump sum payment. The payment equals the highest 12 months of salary in a row during the 24 months before you die, but no less than \$25,000 and no more than \$50,000. This benefit is also paid if you die within 180 days of the last day for which you were paid salary. It is in addition to any other benefits to which you may be entitled.

### Retirement - NC Local Governmental Employees' Law Enforcement Officers (LEO).

#### Important Highlights:

- Full retirement benefits after 30 years of creditable service at any age, age 55 with 5 years of creditable service.
- Reduced retirement benefits at age 50 and complete 15 years of service as a police
  officer.
- Employees make a mandatory 6% contribution per pay cycle.
- The Town contributes 10.90% for police officers.
- Can buy back various types of service after being a contributing member for five (5) years, i.e. withdrawn service, prior service, out-of-state service and military service.
- May qualify for a disability benefit if you become totally and permanently disabled from your job after five years of creditable service, as approved by the Medical Review Board. If disability is the direct result of your involvement in an accident that occurred while you were performing your duty as an officer, you only need one year of membership to qualify.
- May qualify for a death benefit for up to \$20,000 if you die while in active service after one year as a contributing member.
- May be entitled to a line-of –duty benefit of \$50,000 from the NC Industrial Commission and Dept. of State Treasurer in addition to possible benefits from the Federal Public Safety Officer's Benefits Program, Bureau of Justice Assistance, and/or United States Department of Justice.
- If currently employed by a participating member, a transfer application should be completed as opposed to an enrollment application.

<u>Deferred Compensation Plans</u> - The Town contributes 5% of salary to the NC 401(k) plan for all employees. Voluntary contributions are optional for the employee.

Employee Assistance Program (EAP) - Available to all employees and their family members.

<u>Credit Unions</u> - Local Government Credit Union – 135 Davenport Farm Road, Winterville NC 28950. Telephone (252) 756-8876.

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<u>Vacation</u> - Each regular full-time employee except public safety employees shall earn vacation leave at one of the following rates, depending upon his or her length of service.

**Executive Exempt 2080 Hours** 

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Years of Service	Hours Earned per month	Days earned per year (8hrs)
Less than 2 years	8.00	12
At least 2 years, but less than	9.33	14
5 years		
At least 5 years, but less than	10.66	16
10 years		
At least 10 years, but less than	12.00	18
15 years		
At least 15 years, but less than	13.33	20
20 years		
20 years and over	14.66	22

FLSA Exempt 40 Hours

1 20% Excimpt 10 Hours		
Years of Service	Hours Earned per month	Days earned per year (8hrs)
Less than 2 years	7.33	11
At least 2 years, but less than	8.66	13
5 years		
At least 5 years, but less than	10.00	15
10 years		
At least 10 years, but less than	11.33	17
15 years		
At least 15 years, but less than	12.66	19
20 years		
20 years and over	14.00	21

**FLSA Non-Exempt 40 Hours** 

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Years of Service	Hours Earned per month	Days earned per year (8hrs)
Less than 2 years	6.66	10
At least 2 years, but less than	8.0	12
5 years		
At least 5 years, but less than	9.33	14
10 years		
At least 10 years, but less than	10.66	16
15 years		
At least 15 years, but less than	12.00	18
20 years		
20 years and over	13.33	20

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Police Officers (FLSA Non-Exempt 42 Hours)

Years of Service	Hours Earned per month	Days earned per year (8hrs)
Less than 2 years	7.00	10.5
At least 2 years, but less than	8.40	12.6
5 years		
At least 5 years, but less than	9.80	14.7
10 years		
At least 10 years, but less than	11.20	16.8
15 years		
At least 15 years, but less than	12.60	18.9
20 years		
20 years and over	14.00	21

Fire (FLSA Non-Exempt 56 Hours)

Hours Earned per month	Days earned per year (8hrs)
11.2	16.8
13.1	19.65
14.9	22.35
16.8	25.2
18.7	28.05
20.5	30.75
	11.2 13.1 14.9 16.8 18.7

**Previous Leave Credit**: Employees with prior service credits with the North Carolina Local Government Retirement System shall have those credits added to their time in service with the Town of Winterville according to the following schedules.

At hiring	25% of prior time in service
At least 2 years	50% of prior time in service
At 5 years	75% of prior time in service
At 10 years	100% of prior time in service

#### **Sick Leave:**

- Accrued at 8.00 hours per month for all employees, except non-administrative police
  officers and fire employees. Police officers accrue at 8.4 hours per month. Fire accrues
  at 11.2 hours per month.
- Can accrue an unlimited amount of sick leave.
- Town will accept certified sick time from previous employer after completion of initial probationary period.

## TOWN OF WINTERVILLE Benefit Highlights July 2024-2025

#### **Holidays**:

The Town of Winterville follows the North Carolina State holiday schedule. The following are designated as holidays with pay for all regular and temporary full-time employees:

- New Year's Day
- Martin Luther King Day
- Easter Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day and the day after
- Christmas Day and two additional days

#### Miscellaneous:

- Tuition Reimbursement Program <u>up</u> to \$500 per fiscal year. Prior approval required for reimbursement and specific amounts of reimbursement are set by the Manager's Office each fiscal year.
- Direct Deposit mandatory.
- Pay Cycle biweekly.
- Longevity.
- Military Leave.
- Supplemental insurance available at the employee's expense through AFLAC (life, disability, hospitalization, cancer, etc.)
- Vision insurance is available at the employee's expense through Superior and AFLAC.

This document is intended to provide a brief summary of the benefit plans. The official plan documents and/or contracts determine eligibility for benefits and coverage. If there any discrepancy between this summary and the plan documents, the plan documents will prevail.