



# Benefit Package

## N.C Local Government Retirement System *A Defined Benefit Plan*

Employee Contribution	
6% County Contribution	
Regular Employees	9.01%
Law Enforcement Officers	9.70%
401K – County Contribution	
Regular Employees	2%
Law Enforcement Officers	6%

*\*401K does not require employee contribution*

## Health Insurance Provided by Blue Cross/Blue Shield of NC

*(Requires 25 years of consecutive service for continuation into retirement if hired prior to 6/30/2016. Health benefits into retirement eliminated for anyone hired after 7/01/2016.)*

Blue Options (PPO)	Monthly Premium
County Contribution	\$766.67
Employee's Contribution	
Employee Only	\$51.00
Employee/One Child	\$157.00
Employee/Two Children	\$254.00
Employee/Spouse	\$241.00
Employee/Family	\$326.00

*----- Optional insurance programs at employee's expense -----*

### Dental Insurance Provided through Delta Dental

Monthly Premium as of 07/01/2019	Low	High
Employee only	\$30.16	\$32.48
Employee + 1 dependent	\$60.88	\$65.56
Employee + 2 or more dependents	\$90.18	\$97.08

### Vision Coverage Provided through Eye Med

Monthly Premium as of 07/01/2019	
Employee only	\$7.96
Employee + 1 dependent	\$15.40
Employee + 2 or more dependents	\$22.62

## Supplemental Benefits

- Supplemental Retirement Plans (*401K and 457 plans*)
- Permanent Life Insurance
- Term Life Insurance (*County provides \$5,000 of coverage for full time employees at no cost*)
- Critical Care Insurance
- Short Term Disability Insurance
- Long Term Disability
- Flexible Spending Accounts (*Medical and Child Care*)

## Paid Time Off

- Sick Leave – 12 days per year
- Annual Leave – Begins with 12 days per year and increases up to 27 days per year based on years of service
- Paid Holidays – 12 days per year
- Other Paid Leave 120 hours of paid Military Leave per federal year (*for National Guard or Reserves*)
- 4 hours of School Participation Leave per fiscal year (*for parents of school age children*)
- Civil Leave (*for jury duty required attendance*)

## Miscellaneous Benefits

- Employee Assistance Program [co.cumberland.nc.us/employee\\_info/employee\\_assistance\\_program.aspx](http://co.cumberland.nc.us/employee_info/employee_assistance_program.aspx)
- Employee Pharmacy
- Employee Wellness Center Clinic (*for employees and their dependents over age of 12*)
- Employee Wellness Program [co.cumberland.nc.us/intl\\_audit\\_wellness\\_svcs/wellness/employee\\_wellness\\_services.aspx](http://co.cumberland.nc.us/intl_audit_wellness_svcs/wellness/employee_wellness_services.aspx)
- Eligible for Local Government Employees Credit Union

Cumberland County pays employees on a bi-weekly basis