



# Benefit Package

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

	Employee Contribution	6%
County Contribution	Regular Employees	7.33%
	Law Enforcement Officers	8.00%
401K – County Contribution		
	Regular Employees	1%
	Law Enforcement Officers	6%

*\*401K does not require employee contribution*

### **Health Insurance** Provided by Blue Cross/Blue Shield of NC32

*(Requires 25 years of consecutive service for continuation into retirement)*

Current Plan Year Benefits [markiibrokerage.com/cumberlandcountync](http://markiibrokerage.com/cumberlandcountync)

<b>Blue Options (PPO)</b>	<b>Monthly Premium</b>
County Contribution	\$726.67
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 Ameritas

Monthly Premium as of 07/01/2016	<b>PPO</b>	<b>STANDARD</b>
Employee only	\$29.98	\$33.50
Employee + 1 dependent	\$60.54	\$67.62
Employee + 2 or more dependents	\$89.66	\$100.14

#### **Vision Coverage** Provided through Superior Vision

Monthly Premium as of 07/01/2016	
Employee only	\$9.70
Employee + 1 dependent	\$18.80
Employee + 2 or more dependents	\$27.60

### **Supplemental Benefits**

- Supplemental Retirement Plans (*401K and 457 plans*)
- Universal Life Insurance
- Term Life Insurance (*County provides \$5,000 of coverage for full time employees at no cost*)
- Cancer Insurance
- Short Term Disability Insurance
- 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](http://co.cumberland.nc.us/employee_info/employee_assistance_program)
- 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