Financial Security

Flexible Spending Account (FSA): Take advantage of tax savings by participating in a flexible spending account (FSA). You can elect to have a portion of your paycheck contributed pre-tax to pay for qualified medical expenses such as deductibles, co-payments, dental and vision. A dependent care FSA is available for similar tax savings on qualified dependent care expenses.

Full Healthcare FSA	Limited-Purpose FSA	Dependent Care FSA
Qualified expenses include medical, dental and vision	If you are enrolled in the HSA medical plan, this option allows you to use pre-tax dollars for dental and/or vision expenses.	Used to pay for day care, preschool, elderly care or other care of your tax dependents to allow you or your spouse to work, look for work or attend school full time, along with other requirements.
$3,300	$3,300	$7,500

Basic Life Insurance and Accidental Death and Dismemberment (AD&D): Employee benefit is equal to 2x base annual earnings adjusted to next highest multiple of $1,000. Maximum = $500,000. This benefit is paid by the City.

Supplemental Life Insurance: You may purchase supplemental coverage in the amount of 1 to 5 times your base annual earnings adjusted to the next highest multiple of $1,000. Employee pays full cost.

Weekly Premium Rate per $1,000 Coverage	Age	Weekly Premium Rate per $1,000 Coverage	Age
$0.011	Under 30	$0.048	50-54
$0.013	30-34	$0.081	55-59
$0.015	35-39	$0.097	60-64
$0.021	40-44	$0.129	65-69
$0.032	45-49	$0.259	70+
AD&D is avaliable for $0.0076/$1,000 of coverage			

Dependent Life Insurance: You can choose between five levels of coverage for your dependent spouse and children.

Supplemental Spouse Life and AD&D

Option #	Coverage Amount	Weekly Cost for Life Insurance	Weekly Cost for AD&D
1	$1,000	$0.052	$0.008
2	$5,000	$0.262	$0.038
3	$10,000	$0.524	$0.076
4	$20,000	$1.048	$0.152
5	$30,000	$1.572	$0.228

Supplemental Child Life and AD&D

Option #	Coverage Amount	Weekly Cost for Life Insurance	Weekly Cost for AD&D
1	$1,000	$0.023	$0.008
2	$2,000	$0.046	$0.015
3	$5,000	$0.115	$0.038
4	$10,000	$0.231	$0.076
5	$15,000	$0.346	$0.114

Eligibility: All benefits shown 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 Voluntary Whole Life Insurance are offered to employees in regular positions working at least 20 hours per week.

Short-Term Disability: This City paid benefit equals 70% of salary for up to 26 weeks after a 7-day waiting period and exhaustion of 17 weeks of sick leave.

Voluntary Whole Life Insurance: This benefit, offered through Unum, provides participants with an individual policy. This benefit, offered through Unum, provides participants with an individual policy.

Voluntary Long Term Disability: LTD coverage is offered through Unum. After a 180 day waiting period,the plan pays 60% of salary up to a $10,000 maximum. Two plan options are offered.

Legal & Identity Theft: Provided by MetLife Legal this benefit provides prepaid legal services through a network of attorneys. It provides full coverage for the most common personal legal matters. The benefit also includes identity protection services.

Auto, Home and Pet Insurance: Provided by Farmers Insurance, you have access to discounted insurance policies for auto and home. Pet insurance is offered through MetLife.

Retirement: Defined Benefit Pension Plans - The City provides defined benefit pension plans through the North Carolina Local Governmental Employees' Retirement System (NCLGERS) and Charlotte Firefighters' Retirement System (CFRS). 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)	20-30 years before age 50
Sworn Law Enforcment	30 years (any age) 5 years (age 65)	15 years (age 50) 25 years (any age)

Retirement Contributions as of 07/01/2026

General Employees	NCLGERS	401(k)/ 457	FICA (Social Security)
Employee Pays	6%	voluntary	6%
City Pays	15.10%	3% / N/A	16.08%
Firefighters	**Fire Retirement**	**401(k)/ 457**	**FICA (Social Security)**
Employee Pays	12.65%	voluntary	0 or 1.45%*
City Pays	32.37%	3% / 2%	0 or 1.45%*
Sworn Law Enforcment Officers	**NCLGERS**	**401(k)/ 457**	**FICA (Social Security)**
Employee Pays	6%	voluntary	6%
City Pays	17.10%	5% N/A	16.08%

*Based on hire date

401(k) and 457 Plans: The City of Charlotte offers two tax deferred compensation savings plans for employees - a 401(k) Plan and a 457 Plan. Employees can invest savings in either plan or both plans. Pre-tax and after-tax (Roth) options are available for voluntary contributions.

401(k): The City provides a 3% contribution for general employees and a 5% contribution for sworn law enforcement officers. There is a 6 month waiting period for the City contribution for general employees and firefighters.

457 Savings Plans: Pre-tax, Roth options are available through Voya Financial. The City provides a 2% contribution for firefighters.

Voluntary Deferred Compensation

Plan	Contribution Limit for 2026
457	$24,500**
401(k)	$24,500**

**Anyone age 50+can contribute an additional $8,000 and $11,250 for age 60-63.

Retiree Health Reimbursment Plan: City-provided benefit for uniformed police and fire employees hired after 07/01/2009 to help pay healthcare expenses in retirement.

Updated 06/2026

CITY of CHARLOTTE

Summary of Benefits 2026

Holidays & Leave

WELLBEING 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)

Wellbeing leave is for the physical or mental health care of the employee or family member.

EDUCATIONAL ASSISTANCE PROGRAMS

Tuition reimbursement and prepay programs are available for approved tuition expenses.

SCHOOL SUPPORT & COMMUNITY INVOLVEMENT LEAVE

Provides eight hours of leave for employees to engage in civic, educational and not-for-profit volunteer activities that will benefit the City, its employees, and the community.

SHARED SICK LEAVE

Provides paid leave for catastrophic situations. Employees must donate a sick day annually. The benefit provides up to 45 days for catastrophic medical situations for the employee or care of immediate family member.

MILITARY TRAINING LEAVE

Provides up to 2 weeks in a calendar year to attend annual training as a member of the organized military reserves.

PARENTAL LEAVE

Employees who meet FMLA eligibility requirements are offered up to six weeks of paid parental leave after the birth, adoption or placement of a child.

BEREAVEMENT LEAVE

Up to 5 days per calendar year.

JURY LEAVE

Excused with pay.

HOLIDAYS

- New Year's Day
- Dr. Martin Luther King, Jr. Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day + Day After
- Christmas Day + Day After

VACATION

Full Time

- 0<3 yrs = 10 days (80 hrs)
- 3<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
- 14+ yrs = 20 days (160 hrs)

- Maximum accumulation may not exceed 2-year accrual (as of first Friday of each January).
- Vacation in excess of the maximum accumulation will be transfered into the employee's sick leave balance.
- Employees also receive one personal day annually. It will not carryover.

My Mobile Wallet: City of Charlotte Benefit contacts are mobile, providing easy access from your smart-phone, tablet or computer. Visit www.mymobilewalletcard.com/cityofcharlotte or scan the QR code.

BENEFIT CHOICES FOR A HEALTHY AND SECURE FUTURE

Human Resources Benefits Division • 700 East 4th Street • Charlotte, NC 28202
benefits@charlottenc.gov • 704.336.4117

Medical & Prescription Drug Plan

The medical plans are administered by BlueCross BlueShield of NC and the prescription drug plan is administered by Capital Rx/Judi Rx. A variety of plan options are available to meet the diverse needs of our multi-generational workforce. These choices the flexibility to decide how to use your healthcare dollars. In addition, the City provides a wellness incentive for employees that participate. This is a contribution to your HSA account or a premium savings if you choose the PPO or HPN plans.

Medical & Prescription Drug Plan Comparison Chart

Wellness Incentives	Preventive Care	Marathon Health	Deductible	Copays PCP/ Specialist	Coinsurance After Deductible	30 Day Prescription Drug Benefit	Out-of-Pocket Max
Blue Options Health Savings Account Plan A							
$1,000/ $2,000	FREE	Preventive care & medications - Free Sick care - $30 Non-preventive medications- $4	$4,000 Individual $8,000 Family	N/A	0%	ACA Preventive $0 IRS Preventive Generic $4 Other Medications Full cost up to deductible Marathon Health $0 -$4	$4,000 Individual $8,000 Family
Blue Options PPO Plan D							
$500/ $1,000	FREE	All services and medications are free	$3,000 Individual $6,000 Family	$30/$60	10%	ACA Preventive $0 IRS Preventive Generic $20-$150 Other Medications $25 - $200 Marathon Health $0	$6,000 Individual $12,000 Family
Blue Options PPO Plan E							
$500/ $1,000	FREE	All services and medications are free	$1,000 Individual $2,000 Family	$25/$50	20%	ACA Preventive $0 IRS Preventive Generic $4 Other Medications $2-$150 Marathon Health $0	$4,500 Individual $9,000 Family
High Performance Network Plan							
$500/ $1000	FREE	All services and medications are free	$6,000 Individual $12,000 Family	$20/$75	30%	ACA Preventive $0 IRS Preventive Generic $15 Other Medications $25-$250 Marathon Health $0	$8,000 Individual $16,000 Family

2026 Weekly Premiums

Blue Options Health Savings Account

Level of Coverage	Employee	City	Total
Employee Only	$12	$139	$151
Employee/Spouse	$80	$237	$317
Employee/Children	$50	$201	$251
Employee/Family	$95	$371	$466

Blue Options PPO D

Level of Coverage	Employee	City	Total
Employee Only	$18	$138	$156
Employee/Spouse	$90	$241	$331
Employee/Children	$57	$218	$275
Employee/Family	$122	$382	$504

Blue Options PPO E

Level of Coverage	Employee	City	Total
Employee Only	$43	$298	$341
Employee/Spouse	$179	$540	$719
Employee/Children	$129	$470	$599
Employee/Family	$247	$849	$1,096

Wellness rates are shown for Plan D and Plan E.

High Performance Network Plan

Level of Coverage	Employee	City	Total
Employee Only	$10	$102	$112
Employee/Spouse	$64	$172	$236
Employee/Children	$40	$156	$196
Employee/Family	$76	$286	$362

Marathon Health

The City partners with Marathon Health to provide near-site clinic services for medical plan members. There are six health center locations throughout Charlotte staffed with doctors, nurse practitioners, and health coaches who can deliver quality medical care to you and your family.

Services

- Adult Primary Care & Urgent Care
- Pediatric sick/urgent care (2 years and older)
- Onsite labs
- Physical therapy
- Behavioral health counseling
- Wellness services – diabetes care, tobacco cessation, exercise consults, nutrition counseling, health coaching, and more.

Supplemental Benefits

Accident, Critical Illness & Hospital Indemnity Plans

Three voluntary plans are available to help supplement the medical plan. All three options are offered by Voya. The benefits are paid directly to you in a lump sum, giving you the flexibility to use the money however you like.

Accident: pays a benefit for specific injuries and events resulting from a covered accident.

Critical Illness: pays a benefit if you are diagnosed with a covered disease or condition.

Hospital Indemnity: pays a benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility. This coverage is provided free to all employees enrolled in the medical plan. Employees may purchase this coverage if not enrolled in city medical or for dependents.

The Accident and Critical Illness plans provide an additional wellness benefit that will pay you for getting a health screening.

Dental

Two dental options are available and both are administered by Delta Dental. You may use any licensed dentist, however, when you use a network provider, you receive additional savings. Routine dental exams and cleanings are covered three times a year.

Basic Dental Plan Weekly Premiums

Level of Coverage	Employee	City	Total
Employee Only	$1.91	$6.46	$8.37
Employee/Spouse	$10.30	$6.46	$16.76
Employee/Children	$8.42	$6.46	$14.88
Employee/Family	$16.80	$6.46	$23.26

Plus Dental Plan Weekly Premiums

Level of Coverage	Employee	City	Total
Employee Only	$6.36	$6.46	$12.82
Employee/Spouse	$19.19	$6.46	$25.65
Employee/Children	$18.91	$6.46	$25.37
Employee/Family	$31.73	$6.46	$38.19

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.

Basic Vision Plan Weekly Premiums

Level of Coverage	Weekly
Employee Only	$3.23
Employee/Spouse	$5.12
Employee/Children	$5.22
Employee/Family	$8.42

Plus Vision Plan Weekly Premiums

Level of Coverage	Weekly
Employee Only	$6.28
Employee/Spouse	$9.94
Employee/Children	$10.13
Employee/Family	$16.34

Employee Assistance Program (EAP)

Administered by MyGroup EAP, 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 elder care services are available.

wellness works

The City's employee wellness program is available to help you be the best you. With a variety of programs from which to choose, Wellness Works is available to help you get healthy and stay healthy. A sampling of programs includes:

- Health Coaching
- Tobacco Cessation
- Flu Shots
- Health Challenges
- Weight Management Resources
- Diabetes Education
- Financial Coaching with Kashable
- Employee Rental Assistance Program

CMCG Wellness Center

Wellness Works operates an onsite fitness facility at the Mecklenburg Government Center. Open to all employees, membership Charlotte is fifty cents per week via payroll deduction.

Wellbeats

Wellbeats provides virtual fitness, nutrition, and mindfulness classes from anywhere you feel comfortable. Wellbeats is provided to all employees.