

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.
\$3,050	\$3,050	\$5,000

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 available 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 60% of salary for up to 26 weeks after a 7-day waiting period and exhaustion of all sick leave.

Voluntary Whole Life Insurance

This benefit, offered through Unum, provides participants with an individual policy which builds cash value, provides permanent life insurance coverage and is portable.

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 through CyberScout.

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 Local Government Employees' Retirement System (NCLGERS) and Charlotte Firefighters Retirement System. 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	30 years (any age) 5 years (age 55)	15 years (age 50) 25 years (any age)

Retirement Contributions as of 07/01/2023			
General Employees	NCLGERS	401(k) / 457	FICA (Social Security)
Employee Pays	6%	voluntary	7.65%
City Pays	12.85%	3% / N/A	7.65%
Firefighters	Fire Retirement	401(k) / 457	FICA (Social Security)
Employee Pays	12.65%	voluntary	0 or 1.45%*
City Pays	20.39%	3% / 2%	0 or 1.45%*
Sworn Law Enforcement Officers	NCLGERS	401(k) / 457	FICA (Social Security)
Employee Pays	6%	voluntary	7.65%
City Pays	14.04%	5% / N/A	7.65%

*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 2024
457	\$23,000**
401(k)	\$23,000**

**Anyone age 50+ can contribute an additional \$7,500

Retiree Health Reimbursement Plan

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

Updated 12/2023

Summary of Benefits

2024

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.

BEREAVEMENT LEAVE

Up to 5 days per calendar year.

EDUCATIONAL ASSISTANCE PROGRAMS

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

JURY LEAVE

Excused with pay.

SCHOOL SUPPORT

& COMMUNITY INVOLVEMENT LEAVE

Regular employees will have eight hours of School Support and Community Involvement (SS&CI) Leave for use during the calendar year. There is no requirement for the employee to match these eight hours of SS&CI Leave with vacation leave.

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.

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 Thanksgiving Day
- Christmas Day*

* 2024 will include December 26 & 27

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

• Maximum accumulation may not exceed 2-year accrual (as of first Friday of each January)

• Vacation in excess of the maximum accumulation will be transferred 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 smartphone, tablet or computer. Visit www.mymobilewalletcard.com/cityofcharlotte or scan the QR code.

BENEFIT CHOICES FOR A HEALTHY AND SECURE FUTURE

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Medical & Prescription Drug Plan

The medical plans are administered by BlueCross BlueShield of NC and the prescription drug plan is administered by CVS/Caremark.

A variety of plan options are available to meet the diverse needs of our multi-generational workforce. These choices provide you 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 plan.

Medical & Prescription Drug Plan Comparison Chart

Wellness Incentive	Preventive Care	MyClinic	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	\$3,750 Individual \$7,500 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 Health Savings Account Plan B							
\$500/ \$1,000	FREE	Preventive care and medications - Free Sick care - \$30 Non-preventive medications - \$4	\$1,600 Employee Only \$3,200 Family	N/A	20%	ACA Preventive \$0 IRS Preventive Generic \$4 Other Medications 20% after Deductible Marathon Health \$0 -\$4	\$3,200 Employee Only \$6,000 Family
Blue Options PPO Plan D							
\$500/ \$1,000	FREE	All services and medications are free	\$2,750 Individual \$5,500 Family	\$30/\$60	10%	ACA Preventive \$0 IRS Preventive Generic \$4 Other Medications \$25 - \$200 Marathon Health \$0	\$5,000 Individual \$10,000 Family
Blue Options PPO Plan E							
\$500/ \$1,000	FREE	All services and medications are free	\$750 Individual \$1,500 Family	\$25/\$50	20%	ACA Preventive \$0 IRS Preventive Generic \$4 Other Medications \$2 - \$150 Marathon Health \$0	\$4,000 Individual \$8,000 Family

2024 Weekly Premiums

Blue Options Health Savings Account A				Blue Options Health Savings Account B			
Level of Coverage	Employee	City	Total	Level of Coverage	Employee	City	Total
Employee Only	\$10	\$124	\$134	Employee Only	\$31	\$128	\$159
Employee/Spouse	\$71	\$210	\$281	Employee/Spouse	\$122	\$212	\$334
Employee/Children	\$44	\$177	\$221	Employee/Children	\$88	\$184	\$272
Employee/Family	\$81	\$330	\$411	Employee/Family	\$162	\$337	\$499

Blue Options PPO D				Blue Options PPO E			
Level of Coverage	Employee	City	Total	Level of Coverage	Employee	City	Total
Employee Only	\$15	\$137	\$152	Employee Only	\$38	\$243	\$281
Employee/Spouse	\$76	\$246	\$322	Employee/Spouse	\$154	\$438	\$592
Employee/Children	\$54	\$214	\$268	Employee/Children	\$112	\$382	\$494
Employee/Family	\$100	\$391	\$491	Employee/Family	\$210	\$693	\$903

Wellness rates are shown for Plan D and Plan E.

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, life coaching and more.

Health Advocate

This benefit helps you navigate the healthcare system so you can find providers, coordinate care for complex medical issues, assist with second opinions, understand healthcare costs, and resolve billing issues. Benefit is provided to all benefits-eligible employees.

Dental

Two dental options are available and both are administered by Cigna Dental. You may use any licensed dentist, however, when you use a Cigna Dental 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	\$0.82	\$6.46	\$7.28
Employee + Spouse	\$8.11	\$6.46	\$14.57
Employee + Child(ren)	\$6.47	\$6.46	\$12.93
Employee + Family	\$13.77	\$6.46	\$20.23

Plus Dental Plan Weekly Premiums			
Level of Coverage	Employee	City	Total
Employee	\$4.69	\$6.46	\$11.15
Employee + Spouse	\$15.85	\$6.46	\$22.31
Employee + Child(ren)	\$15.60	\$6.46	\$22.06
Employee + Family	\$26.75	\$6.46	\$33.21



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:

- CMGC Fitness Center
- Worksite Health Coaching
- Tobacco Cessation
- Flu Shots
- Health Challenges
- Weight Management Resources
- Diabetes Management Education

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.

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.

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	\$3.03
Employee + Spouse	\$4.79
Employee + Child(ren)	\$4.89
Employee + Family	\$7.88

Plus Vision Plan Weekly Premiums	
Level of Coverage	Weekly
Employee Only	\$5.88
Employee + Spouse	\$9.30
Employee + Child(ren)	\$9.49
Employee + Family	\$15.30

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.

CMGC 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.

Wellbeats

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