

UNIVERSAL LIFE INSURANCE

Provident Universal

This additional life insurance is **optional** coverage offered to City co-workers at a low rate based on age, tobacco usage and the level of coverage. Full-time co-workers working 20 hours or more per week are eligible following 3 months of continuous service. Enrollment for these benefits will only occur once a year during the Open Enrollment period.

SHORT TERM DISABILITY

ING Employee Benefits

Rates per pay period

Co-worker \$0.00

Family Not available

Weekly Income Benefit Percentage...66.67%

Maximum Weekly Income Benefit....\$550.00

Benefit Waiting Period

Disability caused by accidental injury or sickness30 consecutive calendar days

Maximum Benefit Period22 weeks

LONG TERM DISABILITY

ING Employee Benefits

This benefit is an **optional** coverage paid by the co-worker through payroll deduction. Must meet definition of disability and 6-month waiting period.

Monthly Income Benefit Percentage.....60%

Maximum Monthly Income Benefit: \$5,000

Minimum Monthly Income Benefit.....\$100.00

Benefit Waiting Period

180 days of disability

Other income is subtracted from the benefit you would otherwise receive, as shown on the Schedule of Benefits.

Cost is determined by salary and age.

EMPLOYEE ASSISTANCE PROGRAM

(E.A.P.)

United Family Services

All co-workers and their dependents have up to six self-referral counseling sessions per year free of charge to help in dealing with problems that can affect their ability to perform their job. This includes, but is not limited to: financial problems, marital problems, victimization, individual and/or family abuse, and substance abuse.

If a co-worker is referred to E.A.P. for a job-performance problem, two to five sessions are available in addition to the six self-referral sessions.

FAMILY & MEDICAL LEAVE ACT

(FMLA)

The Family & Medical Leave Act (FMLA) of 1993 provides up to 12 weeks of "unpaid" job protected leave to eligible co-workers each year for the following reasons:

1. to care for co-worker's child after birth, adoption, or foster care;
2. to care for co-worker's spouse, son or daughter, or parent with a serious health condition, or
3. a serious health condition that makes the co-worker unable to perform his/her job.
4. qualifying exigency arising
5. covered service member with a serious injury or illness

YOUR GYM

11 Union Street South Bsmt
Concord, NC

Co-worker Only: \$20.00/month

Spouse: \$20.00/month

Child: \$20.00/month

(Children must be at least 18)

**N.C. LOCAL GOVERNMENT
RETIREMENT SYSTEM**

Department of State Treasurer, Retirement Systems Division

City co-workers become members of the North Carolina Local Government Retirement System immediately. Six percent (6%) of a co-worker's salary is deducted and contributed to the system. The City contributes 4.89 % of each co-worker's salary (4.86% for police).

Co-workers have vested rights after five years of continuous service.

Following one year of service, the Death Benefit is in effect and provides one year's salary (minimum \$25,000 to a maximum of \$50,000) payable to the co-worker's registered beneficiary.

Unreduced retirement benefits are available at age 60 with 25 years of service or after 30 years of service at any age. Reduced benefits available after age 50 with 20 years service or age 60 with 5 years service. (Requirements for retirement and benefits for sworn officers differ. Please refer to the Law Enforcement Retirement manual.)

401 (k) – TAX DEFERRED SAVINGS

Prudential Retirement

The City contributes 3-1/2 percent of a worker's salary. (The employer contribution is 5% for sworn Police Officers). Co-workers may elect to contribute to the plan any additional amount within the limits of the 401(k) regulations.

457(b) – QUALIFIED TAX DEFERRED PLAN

Prudential

Co-worker sets aside money for retirement on a pretax basis through payroll deduction. The money is directed into an investment account.

The 457(b) grows tax-free until withdrawal at retirement or termination of employment. Co-workers may enroll in this retirement plan at any time during the year by calling Prudential.

SOCIAL SECURITY

The Social Security System covers all co-workers of the City of Concord. The City and the co-worker contribute to the system at the required rates.

HOLIDAYS

New Year's Day
Martin Luther King's Birthday
Good Friday
Memorial Day
Independence Day
Labor Day
Thanksgiving (2 days in lieu of Veteran's Day)
Christmas (2 or 3 days depending on when Christmas Day occurs)

VACATION LEAVE

Forty-hour co-worker

Years of Service	Annual Accrual	Maximum Accumulation
01 – 05	12 days	20 days
06 – 10	15 days	24 days
11 – 15	18 days	30 days
16 – 20	21 days	36 days
21 and above	24 days	36 days

Fire

Years of Service	Annual Accrual	Maximum Accumulation
01 – 05	134.40 hours	224.00 hours
06 – 10	168.00 hours	268.80 hours
11 – 15	201.60 hours	336.00 hours
16 – 20	235.20 hours	403.20 hours
21 and above	268.80 hours	403.20 hours

Police

Years of Service	Annual Accrual	Maximum Accumulation
01 – 05	102.60 hours	171.00 hours
06 – 10	128.25 hours	205.20 hours
11 – 15	153.90 hours	256.20 hours
16 – 20	179.55 hours	307.80 hours
21 and above	205.20 hours	307.80 hours

All annual leave hours in excess of the maximum accumulation for a calendar year (based on years of service) will automatically transfer to sick leave. The Finance Department will automatically transfer excess annual leave (as of the last pay ending in December) to sick leave the first full pay in February of the following year.

SICK LEAVE

Regular co-workers of the City of Concord earn sick leave at the rate of one day per month (3.69 hours/pay)

Fire co-workers earn sick leave at a rate of 5.17 hours/pay.

Sworn Police Officers earn sick leave at a rate of 3.88 hours/pay.

FUNERAL LEAVE

Up to 5 consecutive calendar days

For death in immediate family (includes spouse, parent, spouse's parent, child, brother, sister, grandparent, grandchild, step-child, step-parent or in loco parent's guardian. Fire and police personnel will be granted equivalent leave based on their work schedule.

CAFETERIA BENEFITS PLAN

The City of Concord offers its co-workers the opportunity to participate in a Cafeteria Benefits Plan, which allows co-workers to select various co-worker benefits to match their specific needs. By participating in this plan, eligible co-workers may select certain benefits and pay for them on a pre-tax basis.

The City offers both a medical spending account and a day care reimbursement account. Co-workers are not eligible to contribute to the medical spending account until they have been employed with the City for at least one year. However, the day care reimbursement account is available to co-workers when they are first hired.

By electing to pay for qualified insurance premiums, day care expenses and unreimbursed medical expenses on a pre-tax basis, dollars are deducted for these elections and taxable payroll is reduced before state, federal and FICA withholding are taken out.

*** Co-workers may not change elections or coverage during the Plan Year without a change in status.**

WELLNESS CENTER

The City of Concord has established a wellness center for co-workers in order to compliment our health and benefits program. In addition to treating chronic and acute medical conditions, the Wellness Center will also provide programs that promote physical well-being and healthy lifestyle choices for better co-worker health. At this time, no co-pays are required to receive any services at the Wellness Center.
