

# TOWN OF CARRBORO BENEFITS SUMMARY

PROGRAM	BENEFITS	WHO PAYS
Health Insurance	United Healthcare Benefits extended to Town retirees who meet certain criteria Premiums are pre-taxed	The Town pays the employee's premium and 50% of the premium for dependent coverage.
Life Insurance	American United Life Insurance Company \$15,000 coverage for each employee; supplemental coverage available 5,000 coverage for spouse 5,000 coverage for dependent children 6 months-18 years 1,000 coverage for dependent children under 6 months	The Town pays for employee's basic coverage. The employee pays for supplemental and/or dependent coverage.
Dental Insurance	Ameritas Insurance Company	The employee pays full premium.
Disability Insurance	American United Life Insurance Company \$250 per month benefits provided by the Town; additional coverage available at employee's expense	The Town pays for \$250 per month benefit; employee pays for any coverage over \$250.
Retirement	Local Governmental Employees' Retirement System Full retirement benefits after 30 years of service credit; age 60 with 25 years of service credit, or age 65 with five years of service credit Reduced retirement benefits at age 50 with at least 20 years of service credit, or age 60 with five years of service credit Death benefit up to \$50,000 after one year of service credit Additional benefits for law enforcement officers	The employee contributes 6% of annual salary. The Town contributes an actuarially determined amount.
401(K) Plan	Supplemental retirement administered by Prudential Insurance Company Contributions tax-sheltered Loan provisions Employees may make voluntary contributions For additional information call (866) 624-0151	The Town pays 5% of gross salary for law enforcement officers; 3% for other Town staff.
Vacation Leave	Earned according to years of service Less than 2 years - 12 days per year 2 but less than 5 years - 14 days per year 5 but less than 10 years- 17 days per year 10 but less than 15 years- 20 days per year 15 but less than 20 years- 23 days per year 20 years or more- 26 days per year May be used for vacation, illness, religious observance, adverse weather, other; maximum accumulation 240 hours *Shift employees of the Fire Department earn duty days according to years of service. See Personnel Ordinance for specifics.	The Town
Sick Leave	Earned at a rate of 8 hours per month May be used for employee's illness, medical appointments, or for the illness or death of a relative as defined in the Personnel Ordinance. No maximum on accumulation. Accept from other NC municipalities (new hires)	The Town
Holidays	Eleven paid holidays per year: New Year's Day, Dr. Martin Luther King Jr.'s birthday, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day (2 days), Christmas Day (3 days).	The Town
Parental School Leave	Four paid hours of leave per calendar year May be used to attend school functions, eat lunch with child, attend parent/teacher conferences, etc.	The Town
Family and Medical Leave	Up to 12 weeks paid/unpaid leave for qualifying conditions, which include: Caring for employee's child after birth, or placement for foster or adoptive care; Caring for employee's spouse, child, or parent who has serious health condition; Serious health condition that makes the employee unable to perform job.	The Town, if employee chooses to use any accumulated vacation or sick leave.
Bereavement Leave	Five working days per 12-month period (two working days for shift employees of the Fire Department) with pay for the death of an immediate family member as defined in the Personnel Ordinance.	The Town
Military Leave	Available to employees who are members of the National Guard or Armed Forces Reserve during active duty, including the required annual training period. See Personnel Ordinance for specifics.	The Town
Civil Leave	Paid leave for jury duty Benefits and leave will accrue as though on regular duty	The Town
Petty Leave	70 minutes per month in addition to other leave provisions	The Town
Social Security	Retirement benefits at age 65 Reduced benefits at age 62 Income for total permanent disability Monthly income for qualified survivors Medicare benefits - age 65 and older	The Town and the employee each contribute 7.65% of gross salary.
Workers' Compensation	Injured employees may be compensated for on-the-job injury or death.	The Town
Service Level Benefit	Awarded to permanent, full-time employees according to years of service.	The Town
Fitness Center Membership	Carolina Fitness – 503 W. Main Street, Carrboro NC; (919) 960-9910	The Town
Employee Assistance Program	Free confidential counseling for employees and their dependents Available through Human Resource Consultants; 24 hours/day, 7 days/week; 929-1227 or (800) 640-0735	The Town
Flexible Compensation Program	Allows employees to pay for health and dental premiums with pre-tax salary dollars; also allows employees to set up accounts to pay for daycare and unreimbursed medical expenses on a pre-tax basis	The Town
Credit Union	Employees may join the NC Local Government Employees' Credit Union; initial cost to join is \$30.00 (\$25.00 savings, \$5.00 membership fee).	The Employee