

# 2025 Benefits Guide



# Eligibility

Full-time employees may elect to cover their legal spouse and/or disabled adult dependents over the age of 26. Biological, fostered, adopted, and/or stepchildren may be covered up to the end of the month in which they reach age 26. During enrollment or a qualifying life change such as new employment, you are eligible to enroll in or make changes (add/delete) to the following benefits:

## Your Health

- The Preferred Provider Organization (PPO) and the Standard and Enhanced High Deductible Health Plans (HDHPs) Medical options are through Blue Cross Blue Shield North Carolina (BCBSNC)
- Automatic Prescription Drug coverage through CVS Caremark, when you enroll in a Medical plan
- Automatic enrollment in Marathon Health when you enroll in a Medical plan
- Health Savings Account (HSA) through Health Equity and Health Care and Dependent Care Flexible Spending Accounts (FSAs), through AmeriFlex
- Standard and Enhanced Dental Plans through Cigna Dental
- Standard and Enhanced Vision Plans through EyeMed

## Your Money

- County-paid basic term Life insurance and AD&D coverage for you, and basic term Life insurance for your spouse and/or child(ren) through UNUM
- Additional supplemental Life insurance coverage can be purchased for yourself, spouse, or child(ren) through UNUM
- County-paid Short-Term and Long-Term Disability through UNUM
- Additional Long-Term Disability coverage equal to 60% of your monthly earnings to a maximum of \$8,000 can be purchased through UNUM
- The Commuter Reimbursement Account through AmeriFlex
- Accident, Critical Illness, Cancer, and Hospital Indemnity insurances through Colonial
- 401(k)

## Your Life Balance

- Employee Assistance Program through ComPsych Guidance Consultant (No enrollment required. Register online to use the services)
- County Discount Programs through Access Perks (No enrollment required. Register online to use the services)
- Pet insurance
- MeckPass

## Making Changes & Qualifying Events

Once the plan year begins, you can only make changes to your benefits elections within 30 days of experiencing a qualifying life event, such as:

- Marriage
- Divorce, legal separation, or annulment
- Birth or adoption of a child
- Gain or loss of coverage by you, your spouse, or your dependent
- Change in employment status
- Change in working status

Documentation of the qualifying event must be provided.



# Medical Plan Options



Mecklenburg County offers you a choice of three medical plans with a range of coverage levels and benefits through BCBSNC – a PPO and two HDHP Plans. Each option is designed to help you and your family stay healthy and pay for care in the event of illness or injury.

## All plans provide:

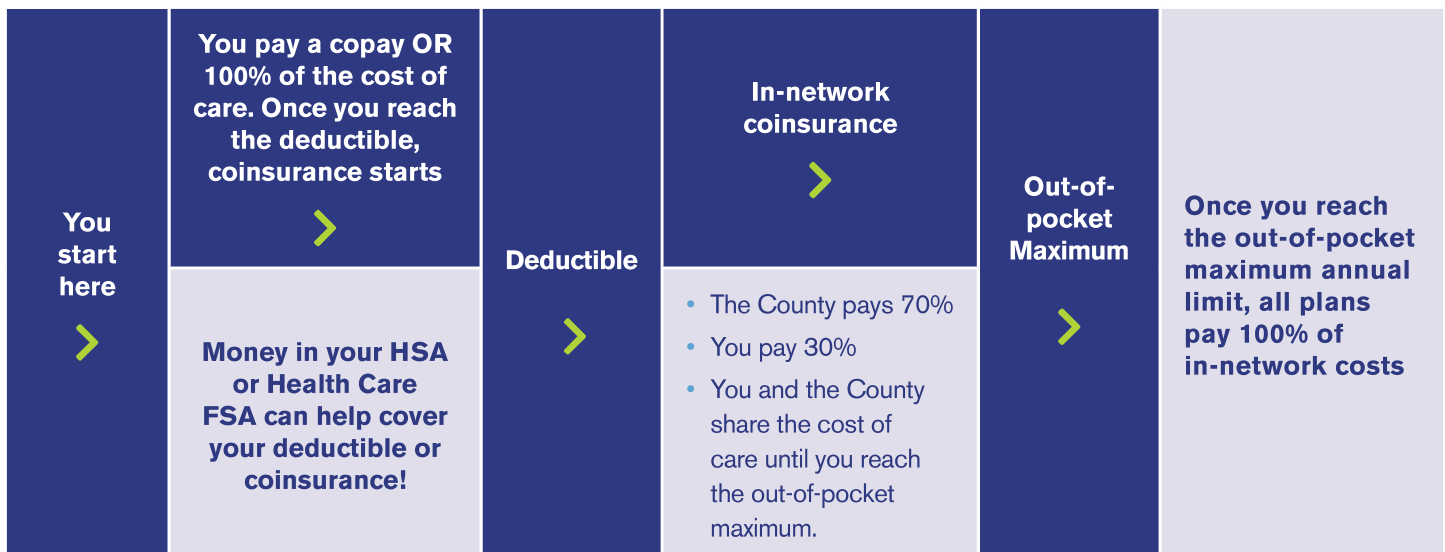
- Prescription drug coverage through CVS Caremark.
- Annual in-network preventive care visits at no cost to you!
- Access to additional support through Blue365, an online destination where you can find healthy deals and exclusive discounts. All you need is your BCBSNC member card to get started.
- Virtual visits through Teladoc, allowing you to see a doctor from the comfort of your home, office, or even through the app. Teladoc is available 24 hours a day, seven days per week.
- Access to Marathon Health's near-site clinics that offer services such as primary care, illness and injury care, labs, medication dispensing, and wellness services.
- Four coverage levels: employee-only, employee and spouse, employee and child(ren), or employee and family.

## Find an In-Network Provider

You can find a network provider by visiting <https://www.bcbsnc.com/> or calling **888-247-4075**. Enter your search criteria to find a network provider or facility.

Although all three plans cover similar services, they differ in how much will be deducted from your paycheck each pay period and how much you will pay at the time of care. Take time to learn more about each of the BCBSNC medical plan options available to you.

## How the Plans Work



### Remember preventive care!

All medical plan options pay 100% for things like annual physicals, screenings, and immunizations if you stay in-network.

# Savings and Spending Accounts



## Health Savings Account (HSA) through HealthEquity

With the High Deductible Health Medical Plan options, you're eligible to contribute money to a Health Savings Account (HSA) if you are not:

- Enrolled in Medicare or TRICARE;
- Covered by any health insurance other than a qualified HDHP; and/or
- Claimed as a dependent on another person's tax return and/or have access to reimbursement under a Health Care FSA established by them or another family member (including grace period from a prior plan year).

The HSA is a tax-free savings account that you own. You can choose to spend the money right away as eligible health expenses come up or save it for the future – you can even use it in retirement. As an added benefit, you receive an HSA contribution from the County to help you cover qualified medical costs and even grow your HSA account:

- **Enhanced HDHP:** \$400 for employee only coverage and \$800 if you enroll dependents
- **Standard HDHP:** \$250 for employee only coverage and \$500 if you enroll dependents

**To receive the company contribution to your HSA, you must enroll in one of the two HDHP plans offered.**

**You must enroll in the HSA each open enrollment period if you want to contribute to your HSA in the next benefit year, even if you already have an account.**

### Scan and connect!

Use the QR Code to access the HealthEquity website.



### Start It



Remember, to receive the company contribution to your HSA, you must enroll in one of the two High Deductible Health Medical Plans offered by the County.

### Grow It



Add to your account with your own pre-tax contributions, up to IRS limits:

- \$4,300 for Employee Only
- \$8,550 for Employee + Dependents
- An additional \$1,000 if they are age 55 or older.

Contribution amounts can be changed at any point during the year.

If your HSA balance reaches \$2,000 or greater, you have the option to invest your funds.

### Use It



For a complete list of eligible expenses, visit <https://hsastore.com/>.

Use your HSA funds to pay for eligible medical, prescription drug, dental, and vision expenses for yourself and your eligible dependents.

Withdrawals for qualified health care expenses are tax-free. Only the balance of funds in the HSA is available.

Keep your receipts and Explanation of Benefits (EOB) from BCBS. You'll need them if selected for a tax audit.

### Keep It



There is no "use it or lose it" rule. You can carry over your HSA funds every year for future medical expenses. You can even take the HSA funds with you if you leave or retire from the County.



# Flexible Spending Account (FSAs) through AmeriFlex

Using a Flexible Spending Account (FSA) is like getting a discount on eligible medical, dental, dependent care, and vision expenses because you're paying through pre-tax payroll deductions.

- **Health Care FSA:** Available if you enroll in the PPO Medical Plan or do not elect medical coverage. You can contribute up to \$3,300 for the year.
- **Dependent Care FSA:** Available to all employees. In 2024, you could contribute up to \$5,000 for the year to help cover eligible dependent care expenses, for child(ren) under the age of 13 who qualifies as a tax dependent, and/or parent spouse who is physically or mentally unable to care for themselves and who qualifies as a tax dependent.\*

*\*Note: The 2025 Health Care and Dependent Care FSA contribution limit has not been announced by the IRS. Visit <https://www.irs.gov/> for more information.*

**You must enroll in the FSA each Open Enrollment period if you want to contribute to your FSA in the next benefit year, even if you already have an account.**

Considering a change from the FSA to the HSA? You cannot participate in the 2025 Health Care FSA or have funds remaining in your account on January 1, 2025, from the prior year. All 2024 Health Care FSA funds must be spent to contribute pre-tax funds into the Health Savings Account.

**Scan and connect!**  
  
Use the QR Code to access the AmeriFlex website.



Start It	Grow It	Use It...	...Or, Lose It!
<p>Even if you elected the FSA in 2024, you must re-elect the FSA to continue to save pre-tax in 2025.</p>	<p>Add to your account with your own pre-tax contributions, up to IRS limits:</p> <ul style="list-style-type: none"><li>• Health Care FSA: \$3,300</li><li>• Dependent Care FSA: Visit <a href="https://www.irs.gov/">https://www.irs.gov/</a> for more information.</li></ul>	<p>For a complete list of eligible expenses, visit <a href="https://myameriflex.com">https://myameriflex.com</a>.</p> <p>Use your FSA funds to pay for eligible expenses for yourself and your eligible dependents.</p> <p>All money you elect to contribute to the Health Care FSA is available to you on the first day of the plan year.</p> <p>Withdrawals for qualified expenses are tax-free.</p> <p>Keep your receipts and Explanation of Benefits (EOB) from BCBS. You'll need them if selected for a tax audit.</p>	<p><b>You must use money in your FSA for eligible expenses incurred during the 2025 benefits year.</b></p> <p>You have until March 15, 2026 of the following year to file claims incurred. Any remaining balance in your account will be forfeited as of March 31, 2026 if it goes unused.</p>

# Commuter Reimbursement Account (CRA)

You can use this account for eligible transit reimbursement (bus, rail, vanpool) expenses like purchasing CATS bus, rail, or vanpool passes. In 2024, you could contribute up to \$315/month and withdraw up to \$315/month from your commuter reimbursement account. Any remaining balance will roll over from month to month and year to year. Deductions may start and stop at any time.\*

*\*Note: The 2025 Commuter Reimbursement Account contribution limit has not been announced by the IRS. Visit <https://www.irs.gov/> for more information.*

# Prescription Drugs



The Prescription drug benefits through CVS Caremark are included in all medical plan options, but there are some differences in the coverage based on the plan you choose. Register at <https://www.caremark.com/> or download the CVS Caremark app, so:

- You will be able to stay up-to-date on new and unique ways to save.
- You can find a network pharmacy or set-up mail delivery for your medications. Network pharmacies are included in your prescription plan to help keep costs low. **If you fill prescriptions out-of-network, you will have to pay 100% of the cost.**
- You will know which medications are covered. Your plan's list of covered medications can help you and your doctor find the most cost-effective drug option.

In-Network Benefits	HDHP Enhanced and Standard Plans	PPO
<b>Retail Preventative Generic Medicines</b>	\$0 copay	\$0 copay
<b>Retail Tier 1 - Generic</b>	30% after deductible	\$15 copay
<b>Retail Tier 2 - Preferred Brand</b>	30% after deductible	30%, \$30 min copay/\$90 max copay
<b>Retail Tier 3 - Non-Preferred Brand</b>	30% after deductible	40%, \$60 min copay/\$120 max copay
<b>Specialty Prescriptions - CVS Specialty Pharmacy Only</b>		
<b>Tier 1 - Generic</b>	30% after deductible	\$10
<b>Tier 2 - Preferred Brand</b>	30% after deductible	30%, \$30 min copay/\$90 max copay
<b>Tier 3 - Non-Preferred Brand</b>	30% after deductible	40%, \$60 min copay/\$120 max copay
<b>Mail Order</b>		
<b>Mail Order Preventative Generic Medicines</b>	\$0 copay	\$0 copay
<b>Retail Tier 1 - Generic</b>	30% after deductible	\$30
<b>Retail Tier 2 - Preferred Brand</b>	30% after deductible	30%, \$60 min copay/\$180 max copay
<b>Retail Tier 3 - Non-Preferred Brand</b>	30% after deductible	40%, \$120 min copay/\$240 max copay
<b>Diabetic Supplies</b>	\$0 for insulin syringes and for all other generic and preferred diabetic supplies	

\*Annual deductible and out-of-pocket maximums for prescriptions are combined with medical plan. See medical plan description for details.

## CVS Caremark Cost Saver

With Cost Saver, you have access to lower prices on many generic medications just by being a CVS Caremark member. Simply present your member ID card to your pharmacist when you pick up your prescriptions. They manage the rest for you by automatically applying discounts to the amount you pay.

## Save Money on Your Prescriptions!

Have 90-day supplies delivered by mail to save on medications you take regularly.

### Scan and connect!

Use the QR code to access the CVS website.



# Dental Plans



Your Mecklenburg County Dental options through Cigna can help you avoid high-cost dental procedures by giving you access to the care you need today. The County offers you a choice of two dental plans with a range of coverage levels and benefits.

Each plan includes the option to seek care in-network or out-of-network, but remember your costs will generally be lower if you see an in-network provider. The annual maximum benefit means, the plan will only pay for covered charges up to the yearly benefits maximum, when applicable. Benefit-specific maximums may also apply.

**Find a Dentist, and more!** Go to [www.cigna.com](http://www.cigna.com) and click "Find a Dentist". Once you are enrolled in a Cigna dental plan, log into [www.myCigna.com](http://www.myCigna.com) to find a provider, download your ID card and learn more about your benefits.

	Enhanced Plan	Standard Plan
<b>Deductible</b>		
• Single	\$50	\$75
• Family	\$150	\$225
<b>Annual Maximum Benefit</b> (per person)	\$2,000	\$1,500
<b>Coinsurance (you pay)</b>		
<b>Preventive</b> (cleanings, exams, x-rays)	0%	0%
<b>Basic</b> (fillings, simple extractions)	20% after deductible	30% after deductible
<b>Major</b> (bridges, dentures, crowns)	50% after deductible	60% after deductible
<b>Orthodontic Services</b>		
<b>Deductible</b>	No separate deductible	Not covered
<b>Coinsurance</b>	50% after deductible	Not covered
<b>Lifetime Maximum</b>	\$2,000	Not covered
<b>Implants Services</b>		
<b>Deductible</b>	No separate deductible	Not covered
<b>Coinsurance</b>	50% after deductible	Not covered
<b>Lifetime Maximum</b>	\$2,000	Not covered

	Enhanced Plan		Standard Plan	
	Your Rate	The County's Cost	Your Rate	The County's Cost
<b>Employee Only</b>	\$5.31	\$15.19	\$3.11	\$8.90
<b>Employee + Spouse</b>	\$22.67	\$15.18	\$13.29	\$8.89
<b>Employee + Child(ren)</b>	\$27.60	\$15.19	\$16.17	\$8.90
<b>Employee + Family</b>	\$43.40	\$15.17	\$25.43	\$8.89

## Oral Health Integration Program

Cigna's Dental Oral Health Integration Program offers enhanced dental coverage for customers with certain medical conditions – for example, heart disease, diabetes, and maternity – at no additional charge. If you qualify, you'll be reimbursed for coinsurance for eligible dental services and receive guidance on behavioral issues related to oral health.

Reimbursements under this program are not subject to the annual deductible but will be applied to the plan annual maximum. For more information on how to enroll in this program and a complete list of terms and eligible conditions, go to [www.mycigna.com](http://www.mycigna.com) or call customer service 24/7 at **800-244-6224**.



## Compare Your Options

- When reviewing your medical plan options, think about who you will cover, the types of health care needs you anticipate, and the average cost of your annual medical expenses.
- Consider your cost of care, or out-of-pocket cost – the copay, deductible and coinsurance amounts for the option you select based on the services you receive and where you receive your care.
- Check out the in-network comparison chart below.

In-Network Benefits		PPO	Enhanced HDHP	Standard HDHP
<b>HSA Contribution from the County</b> <div><div>• Single</div><div>• Family</div></div>		N/A	\$400 \$800	\$250 \$500
<b>Annual Deductible</b> <div><div>• Single</div><div>• Family</div></div>		\$600 \$1,200	\$2,000 \$4,000	\$3,000 \$6,000
<b>Max Out-of-Pocket</b> <div><div>• Single</div><div>• Family</div></div>		\$5,000 \$10,000	\$6,000 \$12,000	\$7,000 \$14,000
<b>General Coinsurance (you pay)</b>		30%	30%	30%
<b>Preventive Care</b>		Covered 100%	Covered 100%	Covered 100%
<b>Physician's Office Services</b>		\$25 copay	30% after deductible	30% after deductible
<b>Specialist's Office Services</b>		\$40 copay	30% after deductible	30% after deductible
<b>Teladoc virtual visits</b>		\$25 copay	30% after deductible	30% after deductible
<b>Emergency Room Facility Services</b>		30% coinsurance after \$225.00 copay	30% after deductible	30% after deductible
<b>Urgent Care</b>		\$60 copay	30% after deductible	30% after deductible
PPO				
	Wellness Rate	The County's Cost	Non-Wellness Rate	The County's Cost
Employee Only	\$44.70	\$317.17	\$83.16	\$278.71
Employee + Spouse	\$148.06	\$648.06	\$186.52	\$609.60
Employee + Child(ren)	\$114.94	\$500.24	\$153.40	\$461.78
Employee + Family	\$245.43	\$1,021.11	\$283.89	\$982.65
Enhanced HDHP				
	Wellness Rate	The County's Cost	Non-Wellness Rate	The County's Cost
Employee Only	\$27.45	\$317.17	\$65.91	\$278.71
Employee + Spouse	\$110.11	\$648.06	\$148.57	\$609.60
Employee + Child(ren)	\$85.61	\$500.25	\$124.08	\$461.78
Employee + Family	\$185.06	\$1,021.11	\$223.52	\$982.86
Standard HDHP				
	Wellness Rate	The County's Cost	Non-Wellness Rate	The County's Cost
Employee Only	\$4.15	\$317.17	\$42.61	\$278.71
Employee + Spouse	\$58.85	\$648.06	\$97.32	\$609.59
Employee + Child(ren)	\$46.00	\$500.25	\$84.47	\$461.78
Employee + Family	\$103.52	\$1,021.11	\$141.98	\$982.65

To learn more about how you can earn the Wellness Rate, visit page 13.

## Virtual Dental Care

Whether it's a dental emergency over the weekend, late at night, or a concern you want to discuss before an in-person visit, you can use this valuable benefit to take better care of your oral health, 24/7 from anywhere. Through a video consultation, licensed dentists can:

- Manage urgent situations such as pain, infection, and swelling;
- Discuss chronic concerns and recommend in-person visits; and
- Guide you on next steps and follow-ups.

### How to access Cigna Healthcare Virtual Dental Care:

1. Log on to [myCigna.com](https://myCigna.com) to access your account.
2. Find the "Talk to a doctor" button under "Looking for care?" header.
3. Click on the "Dental" option.
4. Click on "Connect" to enter a virtual waiting room where you will shortly consult with a licensed dentist.

## Healthy Rewards

This Cigna program gives you more healthcare choices and saves you money. There's no time limit or maximum to Healthy Rewards, so you and your covered family members can use them whenever you need them. Healthy Rewards offers discounts of up to 25% on a variety of health and wellness products and services. Log in to [myCigna.com](https://myCigna.com), or call **800-870-3470** to take advantage of generous discounts.

# Vision Plans



Mecklenburg County offers two Vision plans through EyeMed to help manage the costs of vision care expenses. Both plans provide in-network and out-of-network coverage, but you save money by seeing an in-network provider.

**Find a provider!** To find an in-network provider visit <https://eyemed.com/en-us>.

	Enhanced Plan	Standard Plan
<b>Routine Eye Exam Copay</b> (Every 12 months)	\$0 copay	\$0 copay
<b>Frames Allowance</b> (Retail)	\$0 copay (20% off balance over \$180 allowance)	\$0 copay (20% off balance over \$180 allowance)
<b>Single Vision Lenses</b>	\$0 copay	\$20 copay
<b>Bifocal Lenses</b>	\$0 copay	\$20 copay
<b>Trifocal Lenses</b>	\$0 copay	\$20 copay
<b>Lenticular Lenses</b>	\$0 copay	\$20 copay
<b>Contact Lenses Fit and Follow-Up</b>		
<b>Fit and Follow-Up - Standard</b>	\$20 copay (fitting + 2 follow-up visits)	\$20 copay (fitting + 2 follow-up visits)
<b>Fit and Follow-Up - Premium</b>	\$20 copay (10% off retail + \$40 allowance)	\$20 copay (10% off retail + \$40 allowance)

	Enhanced Plan		Standard Plan	
	Your Rate	The County's Cost	Your Rate	The County's Cost
<b>Employee Only</b>	\$5.31	\$0.00	\$2.24	\$0.00
<b>Employee + Spouse</b>	\$9.95	\$0.00	\$4.64	\$0.00
<b>Employee + Child(ren)</b>	\$10.20	\$0.00	\$4.88	\$0.00
<b>Employee + Family</b>	\$15.52	\$0.00	\$7.66	\$0.00

# Life and AD&D Insurance






## Basic Life and Accidental Death & Dismemberment Insurance

Considering your family's future in the event of your death or accidental injury can be difficult. That's why the County provides Basic Life insurance and Accidental Death and Dismemberment (AD&D) insurance at no cost to you, through UNUM.

- **For you:** Basic Life and AD&D covers 1x your basic annual earnings up to a maximum of \$150,000.
- **For your spouse and/or your child(ren):** Flat \$10,000 (life coverage only, each).

## Supplemental Life Insurance

You also can purchase supplemental life insurance coverage through UNUM.

	<b>Employee</b>	<ul style="list-style-type: none"> <li>• Choose from \$10,000 to \$1,000,000 in \$10,000 increments (up to 6 times your earnings). Newly hired employees can get up to \$300,000 with no health questions. This is your guaranteed issue amount.</li> <li>• The total amount of coverage between the base and additional amounts may not exceed \$1,150,000.</li> </ul>
	<b>Spouse</b>	<ul style="list-style-type: none"> <li>• Choose from \$10,000 to \$100,000 in increments of \$10,000. You must purchase coverage for yourself to purchase coverage for your spouse.</li> <li>• Spouse coverage must not exceed 50% of the coverage amount you purchased for yourself. Your spouse can get up to \$50,000 with no health questions, if eligible. This is their guaranteed issue amount.</li> </ul>
	<b>Children</b>	<ul style="list-style-type: none"> <li>• You can purchase additional coverage in the amount of \$10,000, if eligible. One policy covers all your children <b>until their 26th birthday</b>.</li> </ul>

## Supplemental Life Employee and Spouse Rates

Bi-weekly rates, per \$1,000 of coverage

Age	Non-Tobacco Rates	Tobacco Rates
< 25	\$0.047	\$0.050
25 - 29	\$0.047	\$0.050
30-34	\$0.063	\$0.070
35-39	\$0.084	\$0.090
40-44	\$0.095	\$0.100
45-49	\$0.147	\$0.150
50-54	\$0.221	\$0.230
55-59	\$0.357	\$0.370
60-64	\$0.473	\$0.500
65-69	\$0.609	\$0.940
70-74	\$1.473	\$1.690
75 >	\$1.473	\$1.690

### IMPORTANT NOTES!

- At age 65, Basic and Voluntary Life benefits reduce by 35% and at age 80 they reduce by 50%.
- Remember to designate beneficiaries! Please contact the Mecklenburg County Employee Services Center to update your beneficiaries.
- Check your claim status and manage your claim on the web at <https://services.unum.com/> or download the app. If you have questions or need assistance, call **866-679-3054**.

## Supplemental Child(ren) Rate

<b>Child(ren) Voluntary Life</b>	\$1.80 per month for \$10,000 coverage
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# Disability Insurance



The County provides Short-Term and Long-Term Disability group coverage at no cost to full time employees, through UNUM.

Short-Term Disability (STD)	Long-Term Disability (LTD)								
<ul style="list-style-type: none"> <li>If you become disabled due to injury or illness, you will receive weekly benefits for up to 26 weeks after meeting the 25-day waiting period.</li> <li>The benefit is equal to 60% of your weekly income, up to a maximum of \$1,500 per week.</li> </ul> <p><b>What's covered?</b> This insurance may cover a variety of conditions and injuries. Examples are:</p> <ul style="list-style-type: none"> <li>Normal pregnancy</li> <li>Injuries (excluding back)</li> <li>Joint disorders</li> <li>Cancer</li> <li>Digestive disorders</li> </ul> <p><b><i>This plan does not cover pre-existing conditions.</i></b></p>	<ul style="list-style-type: none"> <li>LTD benefits begin after you have been disabled for a continuous 180-day period.</li> </ul> <table border="1"> <thead> <tr> <th>Age at Disability</th><th>Maximum Period of Payment</th></tr> </thead> <tbody> <tr> <td>Less than age 65</td><td>5 years</td></tr> <tr> <td>Age 65-68</td><td>To age 70, not less than 1 year</td></tr> <tr> <td>Age 69+</td><td>1 year</td></tr> </tbody> </table> <ul style="list-style-type: none"> <li>The County provides a benefit of 40% of your monthly earnings to a maximum of \$8,000.</li> <li>Eligible employees can purchase additional coverage equal to 60% of your monthly earnings to a maximum of \$8,000.</li> </ul>	Age at Disability	Maximum Period of Payment	Less than age 65	5 years	Age 65-68	To age 70, not less than 1 year	Age 69+	1 year
Age at Disability	Maximum Period of Payment								
Less than age 65	5 years								
Age 65-68	To age 70, not less than 1 year								
Age 69+	1 year								



Mecklenburg County offers simple, rewarding ways to save for your future.

Plan Comparison

	Company Match and Vesting
<b>NC 401(k)</b> <ul style="list-style-type: none"><li>• Automatic payroll deductions</li><li>• Change or stop contributions at any time</li><li>• Convenient asset consolidation</li><li>• Multiple investment choices</li><li>• Online retirement planning tools</li><li>• Loans and withdrawals</li><li>• Penalty-free withdrawals, depending upon age</li><li>• Contribution accelerator feature</li></ul>	<ul style="list-style-type: none"><li>• Mecklenburg County will match up to 5% of employee contributions.</li><li>• You are 100% vested in contributions that you make to the Plan as well as any Employer Matching Contributions.</li></ul>
	<ul style="list-style-type: none"><li>• Mecklenburg County will match up to 5% of employee contributions.</li><li>• When the County match goes to the NC 401 (k) Plan, it is not considered compensation, and is not subject to FICA taxes.</li></ul>

**What is vested?** Vested in a retirement plan means ownership. This means that each employee will vest, or own, a certain percentage of their account in the plan each year. An employee who is 100% vested in his or her account balance owns 100% of it and the employer cannot forfeit, or take it back, for any reason.

**GET STARTED!**

**NC 401(k)**

For more information or to enroll, visit [www.MyNCPlans.com](http://www.MyNCPlans.com), call 704-219-9432 or call the Service Center at 866-627-5267. To enroll online, you will need a unique Plan Enrollment Code, which can be obtained through the Library HR Department at [LibraryHR@cmlibrary.org](mailto:LibraryHR@cmlibrary.org).

NC 401(k) Account Number: 525334-01

# NC LOCAL GOVERNMENTAL EMPLOYEES' RETIREMENT SYSTEM

## SUMMARY OF RETIREMENT BENEFIT



### Quick Tips

The LGERS contribution will be listed on paystubs as, "NC Retirement"

Remember to add beneficiaries once you register your ORBIT account

North Carolina consistently ranks in the top 5 of well-funded pension plans compared to all states

You can add creditable service to your account once vested by purchasing eligible service (i.e. military service, out-of-state service, Federal government service, etc.)



**North Carolina**  
Total Retirement Plans

## Introduction

The Local Governmental Employees' Retirement System (LGERS) is a pension plan administered by the North Carolina Total Retirement Plans within the Department of State Treasurer (DST).

- Eligible employees automatically have membership begin upon their hire date.
- Employees are required to contribute 6% of their bi-weekly compensation to their own LGERS account.
- In FY 2022-2023, the employer contribution rate for general employees is 12.1%. This contribution from Mecklenburg County for each employee does not fund individual member accounts but instead funds the system's general account to keep it operational.
- ORBIT is a secure site that allows members to manage and view their account information (ORBIT.myNCRetirement.com).
- You become vested in LGERS once you have completed a minimum of five years of creditable service.
- Once you meet retirement eligibility, the retirement benefit (pension) is lifetime monthly income.



# Employee Assistance Program



The EAP is a confidential benefit provided by ComPsych GuidanceConsultant<sup>SM</sup> that offers counseling, legal and financial consultation, work-life assistance, and crisis intervention services for employees and their household family members.

The EAP provides 6 free short-term counseling sessions per issue per year with counselors in your area who can help you with your emotional concerns. If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling through the EAP and you will need longer-term treatment, you will be referred to a specialist in your area.

## ComPsych EAP

The EAP is strictly confidential. No information about your participation in the program is provided to the County. The ComPsych<sup>®</sup> program offers someone to talk to and resources to consult whenever and wherever you need them.

**Call: 833-927-1859**

**TTY: 800-697-0353**

## GuidanceConsultant<sup>SM</sup>

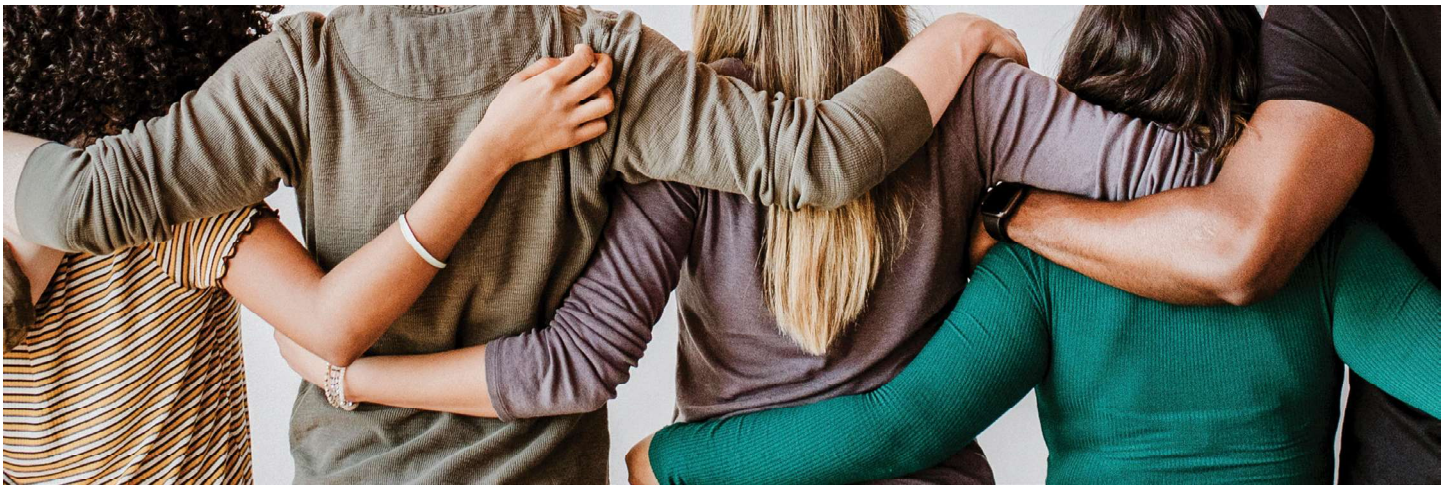
Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant<sup>SM</sup>, who will answer your questions and, if needed, refer you to a counselor or other resources. When you call, you will speak with a GuidanceConsultant<sup>SM</sup>, a master's- or PhD-level counselor, who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant<sup>SM</sup> will provide the name of a counselor who can assist you. You can then setup an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

Log on today to connect directly with a GuidanceConsultant<sup>SM</sup> about your issue or to consult articles, podcasts, videos, and other helpful tools.

**Online:** [guidanceresources.com](https://guidanceresources.com)

**App:** GuidanceNow<sup>SM</sup>

**Web ID:** MeckEAP



# Time Off



We recognize that your life has many unique circumstances that may require time away from work and we've designed our Time Off benefits to include a variety of options.

## 2025 Holiday Calendar

All regular full-time employees are eligible for 13 Paid Time Off days for the following holidays:

Holiday	Date Observed
New Year's Day	January 1
Martin Luther King Jr.'s Birthday	January 20
Good Friday	April 18
Memorial Day	May 26
Juneteenth	June 19
Independence Day	July 4
Labor Day	September 1
Veterans Day	November 11
Thanksgiving	November 27 and 28
Christmas	December 24, 25, and 26

## Vacation

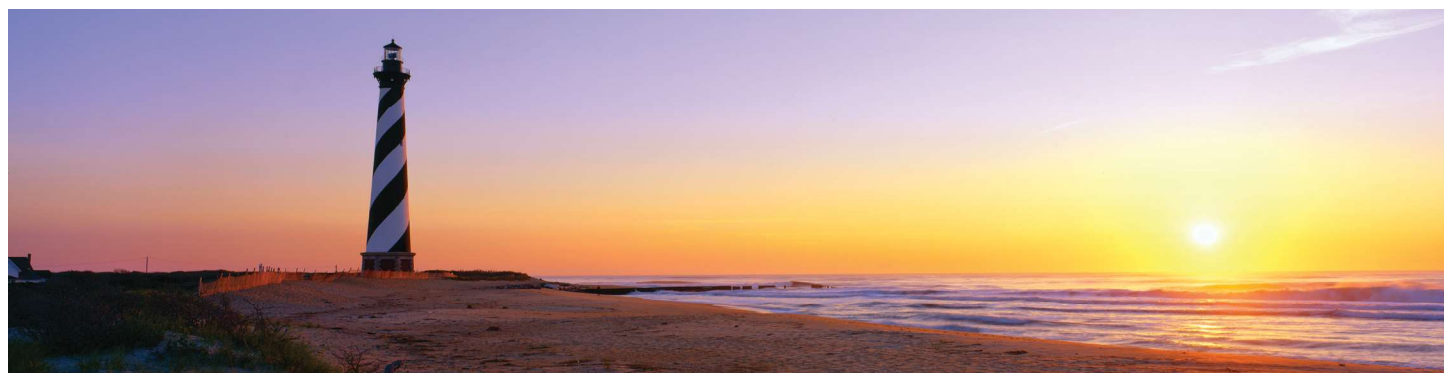
Vacation leave begins accruing on your first day of employment and the rate is based upon years of service.

- Newly hired eligible full-time: Will be granted 40-hours, or five days, of vacation hours up front, being inclusive of your earnings up to 14 days per year. If you separate employment within the first six months of service, you will be responsible for repaying Mecklenburg County an amount equivalent to the hours of unearned time in your vacation leave bank.
- Newly hired eligible part-time employees: Will be provided front-loaded vacation hours on a pro-rated basis, based on your hours worked.

Years of Service	Vacation Days per Year	Vacation Hours per Work Hour
Under 2 years	14	0.053850
2-4 years	16	0.061540
5-9 years	19	0.073080
10-14 years	24	0.092310
15-19 years	27	0.103850
20+ years	31	0.119240

### TAKE NOTE!

At the end of each calendar year, you may carryover a maximum of 280 vacation hours into the new year. Any excess leave over 280 hours will be rolled into your accumulated sick leave balance.





## Wellness Days

At the beginning of each fiscal year, full-time employees will receive 16 hours of wellness leave and must take the leave in 8-hour increments. Eligible part-time employees will receive 12 hours of wellness leave and must take the leave in 6-hour increments.

Wellness days do not have to be used consecutively and they do not rollover year-to-year.

## Sick Leave

Sick leave is accrued on a bi-weekly basis at a rate of 0.04615 hours (or 12 days annually) for each regularly scheduled hour worked. Regular full-time and part-time employees are eligible for sick leave, and there is no maximum accrual limit. Unused hours will rollover year-to-year.

## Bereavement Leave

Mecklenburg County allows time away from work for the death of an immediate family member, as defined by policy. Regular full-time employees may take up to 5 nonconsecutive days of regular scheduled work time.

## Leave of Absence

Type of Leave	Days or Weeks per Year
Administrative Leave	Unpaid up to 30 days
Disaster Response Leave	Contact HR to learn more
Extended Family Leave	Unpaid up to 52 weeks
Extended Medical Leave	Unpaid up to 52 weeks
Family Medical Leave	Unpaid up to 12 weeks
Military Caregiver Leave	Unpaid up to 26 weeks
Military Leave	Contact HR to learn more
Paid Family Leave	Paid up to 6 weeks To be eligible for Paid Family Leave, an employee must be qualified under the Family Medical Leave Act (FMLA) and on approved FMLA leave.





# Mecklenburg County Perks Programs



## Access Perks

The County is committed to rewarding you for the hard work you contribute every day. That is why we offer exclusive discounts on your favorite brands, car rentals, theme parks, and more!

- **Need to get away?** No matter your destination, discounts on airfare, rental cars, hotels, amusement parks, and more, can help take the stress out of vacation planning.
- **Looking for back to school savings?** Going to school can be expensive, whether you are buying markers and glue for a kindergartner or a laptop for a college student. Explore deals on the best books, latest technology, and all your other learning necessities.
- **There are wellness perks, too!** Do not let the cost keep you from reaching your wellness goals. Use discounts on wellness programs, such as gym memberships, online therapy, and meditation programs, to start taking better care of yourself.

### GET STARTED!

Visit <https://mecklenburgcountync.accessperks.com/> and click Sign Up (use your company email to register).

## MeckPass

The Mecklenburg County Park and Recreation Department offers full-time Library employees a MeckPass to all fitness and aquatic facilities operated by Park and Recreation at a cost of \$10 per pay period. A Family MeckPass is also available for employees at \$30 per pay period. A family MeckPass can consist of you, your spouse, and/or legal tax dependents, living in the same household, up to six total family members, including yourself as the employee. Membership does not include grandchildren, cousins, etc. unless a legal guardianship exists.

The pass will include some fitness classes taught by Park and Recreation staff and reduced fees to select programs.

### Fitness and aquatic facilities operated by Park and Recreation

**Bette Rae Thomas Recreation Center**  
2921 Tuckaseegee Road, 28208

**Cordelia Pool**  
2100 North Davidson Street, 28205

**Double Oaks Family Aquatic Center**  
214 Statesville Avenue, 28205

**Eastway Regional Recreation Center**  
3150 Eastway Park Drive, 28213

**Mallard Creek Recreation Center**  
2530 Johnston-Oehler Road, 28269

**Marion Diehl Recreation Center**  
2219 Tyvola Road, 28210

**Mecklenburg County Aquatic Center**  
800 E. Martin Luther King Blvd, 28202

**Northern Regional Recreation Center**  
18121 Old Statesville Road, 28031

**Ray's Splash Planet**  
215 N. Sycamore Street, 28202

**Revolution Park Sports Academy**  
1225 Remount Rd, 28208

**Southview Recreation Center**  
1720 Vilma St, 28208

**West Charlotte Recreation Center**  
2401 Kendall Drive, 28216

### GET STARTED!

- **To enroll and receive your EMPLOYEE MeckPass or FAMILY MeckPass**, visit myHR > Payroll > Voluntary Deductions > click Add Deduction > Click the magnifying glass and choose the MeckPass plan you want (Park MeckPass Lib EmpOnly \$10 or Park MeckPass Lib Family \$30). The deduction start date can be the first day of the pay period and the stop date can be left blank. Deductions are taken every pay period. Once the payroll deductions are reflected on your paystub, take a copy to the Rec and/or Aquatic Center to complete the application. Part-time staff is NOT eligible for the MeckPass discount.

Branch employees  
are provided free  
parking at their  
locations.

