

Benefit	Begins	Eligibility	Cost	Cost to Employee
<b>Group Health Insurance – BCBS of NC</b> 100% Coverage of Preventative Care  \$2,000 Individual Deductible or \$4,000 Dependent/Family Deductible for all other services  <b>100% Coverage of All</b> In-Network costs after meeting deductible <a href="http://www.bluecrossnc.com/members">www.bluecrossnc.com/members</a>	1 <sup>st</sup> of the month after starting FT employment	Employee only	\$903.66 month	\$0.00
		Employee/Spouse	\$1,988.03 month	\$216.88 per pay*
		Employee/Children	\$1,536.41 month	\$126.55 per pay*
		Employee/Family	\$2,801.51 month	\$379.57 per pay*
<b>Healthcare Spending Account (HSA)</b> Town contributes \$1,685 per year per eligible employee and \$2,840 per year with enrolled Family plan to a tax-free HSA  <a href="http://www.civicfcu.org/bank/savings/health-savings-account">www.civicfcu.org/bank/savings/health-savings-account</a>	1 <sup>st</sup> of the month after starting FT employment	FT employees enrolled in Town’s Group Health Plan	\$140.42 month for individual \$236.67 per month for Employee/Family	\$0.00 Employee may contribute additional pre-taxed dollars with combined contributions total not exceeding \$4,300 for Individuals and \$8,550 for Families in 2025
<b>Vision Benefit – Community Eye Care</b> \$10 – Co-Pay – Annual Eye Exam  <b>Lens and Frames Coverage</b> \$15 Co-Pay Eyewear and Contact Lens \$200 Annual Allowance for eyewear <a href="http://www.CECVision.com">www.CECVision.com</a>	1 <sup>st</sup> of the month after starting FT employment	Employee only	\$11.81 month	\$0.00
		Employee/Spouse	\$25.11 month	\$6.65 per pay
		Employee/Children	\$23.64 month	\$5.92 per pay
		Employee/Family	\$39.88 month	\$14.04 per pay
<b>Group Dental Insurance – MetLife</b> \$50 Individual/Dependent Deductible up to \$150 maximum per family  After Meeting Deductible: Preventive Dental Expenses – 100% Basic Dental Expenses – 80% Major Dental Expenses – 50% Payment is based on usual and customary fees <a href="http://www.metlife.com/insurance/dental-insurance/">www.metlife.com/insurance/dental-insurance/</a>	1 <sup>st</sup> of the month after starting FT employment	Employee only	\$35.61 month	\$0.00
		Employee/Spouse	\$73.57 month	\$18.98 per pay*
		Employee/Children	\$84.78 month	\$24.59 per pay*
		Employee/Family	\$131.86 month	\$48.13 per pay*
<b>Group Life Insurance - MetLife</b> \$30,000, coverage level reduces after age 65  <a href="http://www.metlife.com/insurance/life-insurance/">www.metlife.com/insurance/life-insurance/</a>	1 <sup>st</sup> of the month after starting FT employment	FT Employees	\$9.04 month	\$0.00
<b>Dependent Life Insurance - MetLife</b> Employees may elect to cover their spouse and/or dependents through the Town’s life insurance plan. \$10,000 of coverage per dependent is available	1 <sup>st</sup> of the month after starting FT employment	FT Employees	\$3.00 per month per dependent	100% Employee paid
<b>Supplemental Insurance – AFLAC</b> Employees can purchase through payroll deductions supplemental insurance including cancer, term and whole life insurance, short-term disability, and intensive care policies Cynthia_Urick@us.aflac.com <a href="http://www.aflacplans.com">www.aflacplans.com</a>	Annual enrollment	FT Employees	Varies based on elected options	100% Employee paid

\* Deductions are pre-taxed and based on 24 pay periods

Benefit	Begins	Eligibility	Cost	Cost to Employee
<p><b>NC Retirement System</b> Eligible employees will be enrolled in the appropriate state retirement system according to their job. The retirement system provided benefits at retirement <a href="http://www.myNCRetirement.com">www.myNCRetirement.com</a></p>	Upon Employment	All employees working more than 1,000 hours per year	Town contribution is defined by NC Retirement System each fiscal year. 2026-2027 -15.18% general; 17.24% sworn Police officers	6% of salary on a pre-tax payroll deduction
<p><b>Retirement System Life Insurance</b> Upon death while in active service, selected beneficiary would receive payment equal the highest 12 months of salary in a row, preceding death, but not less than \$25,000 and no more than \$50,000</p>	After 1 year of enrollment in system	Any employee enrolled in retirement system	Town paid	\$0.00
<p><b>401(K) Plan</b> Employees can participate in this supplemental retirement savings plan; to help ensure they reach a retirement savings goal <a href="http://www.participant.empower-retirement.com/participant/#/login">www.participant.empower-retirement.com/participant/#/login</a></p>	Upon Employment; Employer match begins in pay period after 6 months of employment	FT Employees <b>PT Employees as of 1/1/2025 -no Town match.</b>	Town matches employee's contributions up to 2%. Town also contributes mandatory additional 5% for sworn Police Officers	Employee can choose to contribute percentage of salary not to exceed IRS max which is \$24,500 for 2026 Catch-up provision for those over 50, \$32,500
<p><b>457 Deferred Compensation Plan</b> Employees can elect to enroll in this deferred compensation plan to help reach retirement savings goals <a href="http://www.participant.empower-retirement.com/participant/#/login">www.participant.empower-retirement.com/participant/#/login</a></p>	Upon Employment	All Employees	Town does not contribute to this plan	Employee can choose to contribute percentage of salary not to exceed IRS max which is \$23,500 for 2025, Catch-up provision for those over 50, \$31,000.
<p><b>Vacation Leave</b> 7.66 hours per month – General Employees 8.50 hours per month – Law Enforcement 10.33 hours per month – Fire Protection  Vacation Leave accruals increase after 2, 5 and 10 years of service  A maximum of 30 days can be carried over each year. Days in excess of 30 will be credited to sick leave. Upon separation a maximum of 30 days will be paid out to employee providing 2 weeks notice</p>	Upon Employment	FT Employees	Town paid	\$0.00
<p><b>Sick Leave</b> 7.50 hours per month – General Employees 8.33 hours per month – Law Enforcement 10.50 hours per month – Fire Protection  Upon separation, sick leave is not paid out but can be applied to years of service in NC Retirement System, or transferred to NC Agencies in some cases</p>	Upon Employment	FT Employees	Town paid	\$0.00

Benefit	Begins	Eligibility	Cost	Cost to Employee
<b>Holiday Pay</b> The Town recognizes the following 14 paid Holidays: <ul style="list-style-type: none"> <li>• New Year’s Day</li> <li>• Martin Luther King Jr Day</li> <li>• President’s Day</li> <li>• Good Friday</li> <li>• Memorial Day</li> <li>• Juneteenth</li> <li>• Independence Day</li> <li>• Labor Day</li> <li>• Veteran’s Day</li> <li>• Thanksgiving Day</li> <li>• Day after Thanksgiving</li> <li>• Christmas (three workdays)</li> </ul>	Upon Employment	FT Employees	Town paid	\$0.00
<b>Longevity Award</b> \$500 – 5 Years of Service \$1,000 – 10 Years of Service \$1,500 – 15 Years of Service \$2,000 – 20 Years of Service \$2,000 – 25 Years of Service \$2,000 – 30 Years of Service	Completion of 5 years of continuous FT employment	FT Employees	Town paid	\$0.00
<b>Social Security and Medicare</b> Each Town employee shall be included in the Federal Social Security Program as a condition of employment and mandated by the US Government	Upon Employment	All Employees	Town and Employees split deduction	4.2% for Social Security (FICA) 1.45% for Medicare (MED)
<b>Worker’s Compensation Insurance</b> All Town employees are covered with worker’s compensation insurance as required by the State of NC	Upon Employment	All Employees	Town paid	\$0.00
<b>Tuition Assistance</b> The Town Council may provide funds in the yearly budget for reimbursement of tuition and fees to employees for courses related to performance of assigned duties and completed by the employee outside of working hours. This benefit requires prior approval from the Department Head and Town Manager. Employees must submit Tuition Assistance Request for approval, receipt, and proof of successful course completion (grade of “C” or better)	Per Budget Planning, Department Head and Town Manager Approval	FT Employees	Town reimburses the cost of up to three courses per 12 months. Reimbursement cannot exceed the average NC in-state per-credit tuition rate for Bachelor or Master’s level course (see Employee Handbook section 14)	
<b>Credit Union Membership</b> CIVIC Federal Credit Union		All Employees	No cost to Town	\$25 minimum deposit to open an account
<b>Fitness Facility</b> The Town offers use of a Fitness Facility at the Fire Station. Equipment includes universal weights, treadmill, rowing machine, back extension bench, Smith machine, squat machine, stair master	Upon Employment	All Employees, no family, or friends	Town paid	\$0.00
<b>YMCA Membership</b> YMCA offers special membership rates and \$0 joining fee for the Town employees	Upon Employment	All Employees	Town does not cover cost	Varies based on membership type

<b>Outer Banks Sports Club</b> Outer Banks Sports Club offers special membership rates	Upon Employment	All Employees	Town does not cover cost	Varies based on membership type
<b>MYGroup</b> Employee assistance program	Upon Employment	All Employees	First 6 visits are covered under the plan per occurrence. Additional visits may incur cost	Varies based on services