

FY2025 Employee Benefit Package

North Carolina Local Government Employee Retirement System (NCLGERS)

A Defined Benefit Plan

Required Employee Contribution 6%

County Contribution:

Regular Employees 13.64%

Law Enforcement Officers 15.04%

401K – County Contribution

401K does not require employee contribution

Regular Employees 2%

Law Enforcement Officers 5%

Health Insurance

Provided through Blue Cross/Blue Shield of NC

Requires 25 years of consecutive service for continuation into retirement if hired after 07/01/2008 and prior to 6/30/2016.

Health benefits into retirement eliminated for anyone hired as of 7/01/2016.

Blue Options PPO Monthly Premium

County Contribution \$904.18

*Employee Contribution**

Employee \$64.32

Employee and Spouse \$303.92

Employee and Child \$197.99

Employee and Children \$320.30

Family \$411.12

**An employee premium credit of \$30 per month is available when specific wellness conditions are met.*

Blue Options PPO Buy UP Plan Monthly Premium

Employee \$154.96

Employee and Spouse \$421.86

Employee and Child \$304.67

Employee and Children \$439.57

Family \$540.82

Optional Insurance Programs

At Employee's Expense

Dental Insurance

Provided through Delta Dental

Monthly Premium as of 07/01/2024	Low	High
Employee only	\$32.30	\$34.80
Employee + 1 dependent	\$65.34	\$70.24
Employee + 2 or more dependents	\$96.62	\$104.02

Vision Coverage

Provided through Eye Med

Monthly Premium as of 07/01/2024	
Employee only	\$7.96
Employee + 1 dependent	\$15.40
Employee + 2 or more dependents	\$22.62

Supplemental Benefits

Supplemental Retirement Plans

401K and 457 plans

Permanent Life Insurance

Term Life Insurance

County provides \$5,000 of coverage for full time employees at no cost to employee

Critical Care Insurance

Short Term Disability Insurance

Long Term Disability

Flexible Spending Accounts

Medical and Child Care

Paid Time Off

Sick Leave – 12 days per year

Annual Leave – Begins with 12 days per year and increases up to 27 days per year based on years of service

Paid Holidays – 13 days per year

Twelve (12) holidays in accordance with NC Office of State Human Resources Schedule

One (1) floating holiday provided to support diversity and offer flexibility for a day significant to the employee

Other Paid Leave

120 hours of paid Military Leave per federal year

For National Guard or Reserves

4 hours of School Participation Leave per fiscal year

For parents of school age children

Civil Leave

For jury duty required attendance

Miscellaneous Benefits

North Carolina Local Government Employees Credit Union eligibility

Employee Assistance Program

<https://www.cumberlandcountync.gov/departments/hr-group/human-resources/employee-relations/employee-assistance-program>

Employee Wellness Center Clinic

For all employees and Health Insurance Plan covered dependents over age of two

<https://www.cumberlandcountync.gov/departments/employee-wellness-group/employee-wellness-center-clinic>

Employee Pharmacy

<https://www.cumberlandcountync.gov/departments/employee-wellness-group/employee-wellness-center-clinic/empl-pharmacy>

Employee Wellness Program