

Town of Sunset Beach Snapshot of the Benefits Package

Health Insurance – The Town health insurance provider is the State Health Plan for Local Government Employees. The current carrier is BlueCross/BlueShield. Due to rising health insurance costs, the Town lobbied the North Carolina General Assembly (NCGA) to be allowed to participate in the State Health Plan and in 2007 the NCGA, by local act, authorized Town participation. The Town benefits from lower rates than other small governmental units due to the large pool of employees participating in the State Health Plan. During initial enrollment, the Town opted to include health coverage for retirees thereby making participation irrevocable. A portion of the percentage paid by the Town to the State Retirement System is held in a health trust fund and pays for the retiree’s health insurance premiums upon retirement. Currently twelve (12) Town of Sunset Beach retirees are enrolled with the State Health Plan.

Premium credits are available for plan members who designate a primary care provider, complete an annual health assessment and for non-tobacco users. The Town requires employees to complete the health assessment, tobacco attestation, and designate a primary care provider to reduce the employer cost. Employees who do not qualify for all of the premium credits are required to pay the difference in the premium that the credit would have provided.

The Town pays 100% of the 44 full-time employee premiums at roughly \$19,000 per month. Employees pay 50% of premiums for dependents totaling approximately \$6,000. The total monthly premium for health insurance is currently about \$32,000.

Dental, Vision, Short Term Disability, & Term Life Insurance – These insurances are provided through the North Carolina League of Municipalities’ Municipal Insurance Trust (MIT) and the current carrier is MedCost.

The Town pays 100% of the 44 full-time employee premiums and roughly 50% of the employee dependents coverage. The Town also pays 100% of the premiums for six (6) retirees and 50% of the premiums for one (1) retiree as per the personnel policy. Of the roughly \$4,100 monthly premium, the employees and retirees pay about \$1,400 per month. Both employees and retirees may cover dependents for dental and vision coverages only.

State Retirement System – The Town and its employees are mandated by State Law to participate in the State Retirement System. The employees are required to submit six percent (6%) of their gross pay, per pay period to the State Retirement System.

The Town is required to submit a percentage of the total payroll per department per month to the State Retirement System. The current contribution percentage for the Town is as follows:

	<u>General Personnel</u>	<u>Fire Personnel</u>	<u>Law Enforcement Personnel</u>
Pension/Death	6.74%	6.74%	7.15%
Health Plan	<u>5.60%</u>	<u>5.60%</u>	<u>5.60%</u>
Total	12.34%	12.34%	12.75%

401K Program – The Town offers a 401K Program and provides an employee match toward contributions. The Town formerly matched up to a 6% contribution by the employee, but reduced this to 5% for employees hired after August 2014. The Town is mandated by State Law to contribute 5% to a 401K Program for all law enforcement personnel regardless of any employee contributions.

Vacation & Sick Time – The Town provides for ten (10) days of paid vacation and twelve (12) days of paid sick time annually.

Holidays - The following days, and other days as the Town Council may designate, are holidays with pay for employees and appointed officers of the Town working the basic work-week of 40 hours.

New Year's Day
Christmas Eve
Christmas Day
December 26
Memorial Day
July 4th

Thanksgiving Day
Day after Thanksgiving
Martin Luther King
Veteran's Day
Good Friday
Labor Day