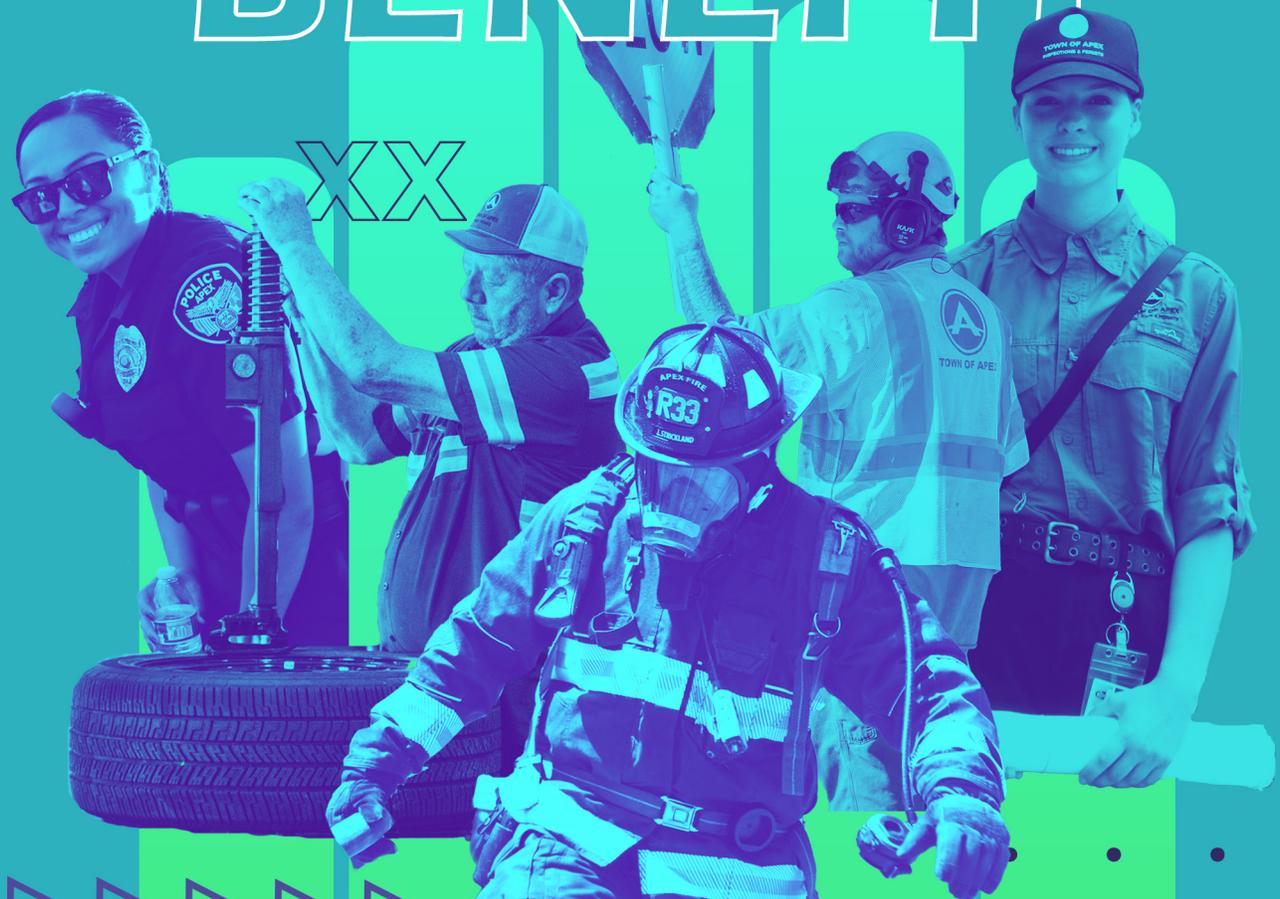




# TEAM APEX BENEFIT



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# GUIDE

FY 2025-2026

*YOU WANT TO BE HERE.*



# Welcome to your **2025-2026** benefits

Team Apex,

We are dedicated to providing you with unique benefits that meet the needs of you and your family. We understand the importance of a well-rounded benefits program, and because of that, we offer a range of plans that help protect you in the case of illness or injury.

This guide is a go-to resource for all things benefits related. Once you understand the various options we offer, you can make an informed decision on which plans work best for you and your family.

We encourage you to read this booklet in its entirety. Included you will find details about:

- Who is eligible to participate
- Each benefit offered and a summary of what is covered under the plan
- The Insurance Companies who administer our benefits and how to contact them if you need assistance
- And much more!

We appreciate the hard work and dedication you bring to the Town of Apex. For this and many other reasons, we want to offer you competitive and cost effective benefits. It's one way we can say thank you for your contributions.

If you have any questions about the employee benefits described herein or would like more information, please contact your Human Resources Consultant.

Sincerely,  
Town of Apex Human Resources

# BENEFIT



# HIGHLIGHTS

# Benefit Highlights

## Eligibility

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If you are a regular part-time or full-time employee (working 20 or more hours per week) you are eligible to enroll in the benefits described in this guide. Spouse and dependents are eligible for medical, dental, vision, voluntary life, critical illness, accident and hospital indemnity coverage. The open enrollment period for the benefit year from July 1, 2025 – June 30, 2026 is **May 5 – 20, 2025**. All elections will be effective **July 1, 2025**.

**New Hires:** If you are enrolling as a New Hire outside of the open enrollment period, benefits are effective after completing 30 days of service with the Town of Apex.

## Health Insurance

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The Town provides group health and hospitalization insurance for regular full-time and part-time employees. The Town pays for 100% of employee-only coverage for the medical plan and 40% of the dependent premium costs for the medical coverage for full-time employees. For part-time employees, the rates are prorated based on a 40-hour week. Your medical deductions are made on a pre-tax basis. Pre-tax deductions benefit you by reducing your taxable income. This also means that you are not allowed to make changes to your benefit elections during the plan year unless you have a qualifying event.

By participating in approved Wellness activities, employees are eligible for preferred coverage rates.

## Dental & Vision Insurance

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The Town pays for 100% of employee-only coverage for full-time employees. For part-time employees, the rates are prorated based on a 40-hour week. Dependent coverage is available but the employee assumes the entire cost for dependent coverage. Your dental and vision deductions are made on a pre-tax basis. Pre-tax deductions benefit you by reducing your taxable income. This also means that you are not allowed to make changes to your benefit elections during the plan year unless you have a qualifying event.

## Life Insurance

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The Town provides a life insurance policy of one times your annual salary with a minimum of \$25,000 to all regular full-time and part-time employees. In addition, after completing one year of employment, a death benefit is provided through the North Carolina Local Government Employees' Retirement System.

# Benefit Highlights

The payment equals the highest 12 months of salary in a row during the 24 months prior to death, but no less than \$25,000 and no more than \$50,000. In addition, employees may purchase supplemental term and whole life insurance coverage through UNUM.

## Retirement

Each employee who is expected to work for the Town more than 1,000 hours annually will join the North Carolina Local Government Retirement System when eligible as a condition of employment, starting the first day of employment. A six percent (6%) employee contribution is deducted from pay for the retirement plan. An employee becomes vested in the retirement plan after 5 years of contributing service.

## Supplemental Retirement

The Town contributes five percent (5%) of salary each pay period toward the NC 401K Supplemental Retirement Plan for each employee. Employees are immediately vested in the 401K plan. Employees may elect to make voluntary contributions to this plan or to a 457 Deferred Compensation Plan.

## Vacation

Paid vacation is granted to all regular employees. The vacation earning rate for full-time employees working 40 hours per week is as follows. Leave earning is pro-rated for employees working more or less than 40 hours per week.

Years of Service	Hours Accrued Per Year
Less than 2 years	80
2 through 4	96
5 through 9	120
10 through 14	144
15 through 19	168
20 plus	192

*For the full chart of vacation accruals, [click here](#).*

# Benefit Highlights

## Sick Leave

Full-time employees earn 96 paid sick leave hours per year which are pro-rated for employees working more or less than 40 hours per week. Sick leave hours are accrued each pay period an employee works. The Town accepts a transfer of all sick leave balances from previous employers when the employee is an active member of the Local or State retirement system.

<b>Position Hours/Type</b>	<b>Hours Per Pay Period</b>	<b>Hours Per Year</b>
<b>Full-Time General Employees (including non-shift Police &amp; Fire)</b>	<b>3.70</b>	96.20
<b>Fire Shift</b>	<b>3.73</b>	96.98
<b>Police Patrol</b>	<b>3.88</b>	100.88
<b>Telecommunicators Shift</b>	<b>3.64</b>	94.70
<b>20 Hours/Week</b>	<b>1.85</b>	48.10
<b>25 Hours/Week</b>	<b>2.31</b>	60.13
<b>30 Hours/Week</b>	<b>2.78</b>	72.15

## Holidays

The Town follows the holiday schedule provided by the State of North Carolina. Employees receive 13 paid holidays per year. Employees required to work a holiday are provided with holiday premium pay for all hours worked.

<b>Position Hours/Type</b>	<b>Hours Per Holiday</b>
<b>Full-Time General Employees (including non-shift Police &amp; Fire)</b>	<b>8.00</b>
<b>Fire Shift</b>	<b>8.08</b>
<b>Police Patrol</b>	<b>8.40</b>
<b>Telecommunicators Shift</b>	<b>8.00</b>
<b>20 Hours/Week</b>	<b>4.00</b>
<b>25 Hours/Week</b>	<b>5.00</b>
<b>30 Hours/Week</b>	<b>6.00</b>

# Benefit Highlights

## Peak Paid Time Off

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Employees who have completed the new hire probationary period will be granted 80 hours of PPTO per fiscal year to use at their discretion (prorated for part-time employees). This is an additional bank of time off besides their regular accrued sick and vacation time.

PPTO hours will be based of work schedule, as listed below:

- General, 40-hour employees – 80 hours
- Police Patrol – 84 hours
- Fire Shift – 81 hours
- Part-time – Pro-rated based on a 40-hour work week

## Bereavement Leave

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The Town provides up to 3 days (24 hours) of paid leave to employees who have experienced a death with an immediate family member. Part-time employees will receive a prorated amount.

## Paid Parental Leave

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Employees who have completed the new hire probationary period are eligible for eight weeks of paid parental leave for the purpose of bonding and caring for a newborn or a child placed for adoption, foster care or guardianship within 12 months of the qualifying event (prorated for part-time and shift employees). Paid parental leave is not charged to vacation or sick leave and may run concurrently with Family Medical Leave.

## Paid Caregiver Leave

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Employees who have completed the new hire probationary period are eligible for up to three (3) weeks of Paid Caregiver Leave to care for family members who have a serious health condition (prorated for part-time and shift employees). Paid Caregiver Leave is in addition to an employee's accrued vacation or sick leave and may run concurrently with Family Medical Leave.

# Benefit Highlights

## Longevity Pay

Longevity pay recognizes and rewards the total years of service as a regular employee. Longevity pay is a lump sum payment given once a year. Payments are made in the following amounts:

Years of Service	Hours Accrued Per Year
2 through 4	\$100
5 through 9	\$300
10 through 14	\$500
15 through 19	\$700
20 plus	\$1,000

## Peak Lifestyle Allowance (PLA)

Employees who have successfully completed their probationary period with the Town of Apex will receive a Peak Lifestyle Allowance each fiscal year to use towards expenses related to physical, emotional/mental and financial well-being. The amount will be determined each year based on the Town's annual budget. The FY2026 amounts are listed below.

Position Type	Amount per Fiscal Year
Full-Time	\$1,200
30 Hours/Week	\$900
20 Hours/Week	\$600

## Employee Assistance Program

The Town provides employees and family members with short-term confidential counseling to help resolve problems that may impact their work or personal lives. This is a free service.

## Tuition Assistance Program

Tuition assistance is available to those **full-time regular** employees who have completed the initial probation and wish to further their education and training. Employees may receive financial assistance up to \$2,500 per fiscal year for courses relating to their present job or to a future position with the Town of Apex. More details can be found in the personnel policy.

# Benefit Highlights

## Workers Compensation

All Town employees (full-time and part-time) are covered under the North Carolina Worker's Compensation Act. This act covers those employees who suffer injuries as a result of an accident while performing duties. Responsibility for claiming compensation under the Workers Compensation Act is on the injured employee, and such claims must be filed by the employee within two years from the date of injury.

## Credit Union Membership

All employees have the option of joining the Civic Federal Credit Union. In order to retain membership in the Credit Union, employees must have a minimum of \$25 on deposit. [www.civicfcu.org](http://www.civicfcu.org)

## Additional Benefits

The Town offers employees these additional voluntary benefits. More information on these can be found in this benefit guide.

Flexible Spending Plan	Disability Insurance	Supplemental Plans
Medical Reimbursement Account Dependent Care Account Individual Premium Reimbursement Account Adoption Assistance Account	Short Term Disability Long Term Disability	Critical Illness Accident Insurance Hospital Indemnity

## HR Consultants

Each department has a dedicated Human Resource Consultant. Please reach out to your consultant should you have any questions.

### Lindsey Furiness

[Email](mailto:lfuriness@townofcivic.com) or (919) 372-7345

- Administration
- Budget & Performance Management
- Communications
- Community Development & Neighborhood Connections
- Diversity, Equity, & Inclusion
- Economic Development
- Finance
- Human Resources
- Information Technology
- Legal
- Parks, Recreation & Cultural Resources
- Planning
- Police
- Town Clerk

### Amy Gaines

[Email](mailto:againes@townofcivic.com) or (919) 249-1176

- Electric Utilities
- Fire
- Inspections & Permits
- Public Works
- Transportation & Infrastructure Development
- Water Resources

# MEDICAL

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# BENEFITS

# Medical Benefits

The chart below provides an overview of your available medical plan through Cigna.

The Town of Apex has a dedicated Cigna analyst that can answer any questions you may have about the plan, coverage and cost. Please contact Rich McElroy at [Rich.McElroy@CignaHealthcare.com](mailto:Rich.McElroy@CignaHealthcare.com) or 919-691- 5677. Find an in-network provider at [www.mycigna.com](http://www.mycigna.com).

<b>Medical Plan Highlights</b>		
<b>Services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Deductible</b> • Individual • Family	\$1,500 \$4,500	\$3,000 \$9,000
<b>Coinsurance</b> • Plan Pays • You Pay	80% 20%	70% 30%
<b>Out-of-Pocket Max</b> • Individual • Family	\$3,500 \$7,000	\$7,000 \$14,000
<b>Preventive Services</b>	\$0 Copay (100% Covered)	Not Covered
<b>Primary Care</b>	\$20 Copay	30% of deductible
<b>Specialist Visit</b>	\$40 Copay	30% of deductible
<b>Telemedicine (MDLive)</b>	\$0 Copay	Not covered
<b>Emergency Room / Urgent care</b>	\$250 Copay / \$40 Copay	\$250 Copay / \$40 Copay
<b>Therapy Services - PT, OT, ST</b>	\$40 Copay	30% after deductible
<b>Inpatient / Outpatient</b>	20% after deductible	30% after deductible
<b>Prescription Drugs</b> • Tier 1 • Tier 2 • Tier 3 • Tier 4 Out of Pocket Maximum <b>*GLP-1 Weight Management Medications require a \$100 Copay</b>	\$10 \$25 \$40 75% (Min \$50, Max \$100) Combined with Medical	Not Covered

# Medical Benefits

<b>Semi-Monthly Employee Deductions for Medical Coverage - Preferred Rates</b>				
<b>Employee Type</b>	<b>Employee Only</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Child(ren)</b>	<b>Employee &amp; Family</b>
Full Time	\$0.00	\$345.39	\$222.02	\$471.23
Part-Time (30 hrs/week)	\$117.79	\$520.74	\$376.80	\$667.55
Part-Time (20 hrs/week)	\$235.57	\$696.09	\$531.59	\$863.88
<b>Semi-Monthly Employee Deductions for Medical Coverage - Non- Preferred Rates</b>				
<b>Employee Type</b>	<b>Employee Only</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Child(ren)</b>	<b>Employee &amp; Family</b>
Full Time	\$25.00	\$370.39	\$247.02	\$496.23

## Telemedicine

Your benefits anytime, anywhere with Cigna - MDLIVE! A telemedicine visit lets you see and talk to a doctor from your laptop or mobile device. With this service, you can access care right away for non-emergencies and many other common illnesses.

By using telemedicine you can:

- Connect with a licensed doctor in minutes, by phone or video
- Skip the long waits and lines you'd experience going to the ER or Urgent Care
- Bypass the hefty medical bills you'd get going to the ER for non-emergencies

**Telemedicine physicians can help treat non-emergencies like:**

- Respiratory infections
- Allergies
- Bronchitis
- Cold & flu symptoms
- Skin problems
- Sinus problems
- and much more!

# Medical Benefits

## Know Where To Go

If you need immediate medical attention, your first thought may be to go to the Emergency Room. However, if your condition is not serious or life threatening, you may have a less expensive choice. Use the chart below to identify where you should go for care!

## WakeMed Mobile Bus

The WakeMed mobile clinic is held on selected Wednesdays at various Town sites and various types of visits are available to employees.

Services will include annual physicals, sick visits, vaccines, and monthly engagement/health education booths. Virtual nutrition counseling is also available through a WakeMed registered dietician.

Plan	Cost	When to Use
Primary Care	\$	Routine, Primary, Preventive Care (Regular Health Screenings, Non-urgent treatment, Chronic disease management)
Virtual Visits	\$	Cold, flu, fever, sore throat, diarrhea, rash, pink eye, sinus infections, cough, headache, stomach ache or ear ache
Convenience Care	\$\$	Common infections (ear, pink eye, strep, bronchitis), flu shots, vaccines, rashes, screenings
Urgent Care	\$\$\$	Sprains, small cuts, strains, sore throats, minor infections, mild asthma, back pain or strain, vomiting, flu, fever, sports injuries After hours care & no appointments necessary
Emergency Room	\$\$\$\$	Heavy bleeding, large open wounds, chest pain, spinal injuries, difficulty breathing, major burns, severe head injuries, seizures, unconsciousness, poisoning  <i>Life threatening emergency</i>

*If you believe you are experiencing a medical emergency, go to your nearest emergency room or call 911, even if your symptoms are not as described here.*

# Medical Benefits

## New Cigna Programs

Program	Description
<b>OSHI</b>	An in-network virtual care clinic for digestive issues! OSHI allows you to schedule a virtual visit with a team of gastrointestinal (GI) providers, registered dietitians, and gut-brain specialists. Visit <a href="https://oshihealth.com/cigna">oshihealth.com/cigna</a> to get started!
<b>Visana</b>	An in-network virtual care clinic for women's health! Get support for health issues related to sexual health, reproductive health, menopause, hormone health, metabolic health, and more! Get started at <a href="https://visanahealth.com/cigna">visanahealth.com/cigna</a> .
<b>Heartbeat Health</b>	A cardiovascular in-network clinic is now available! Heart care is now easy and convenient, as you can schedule virtual appointments with a team of cardiologists, nurse practitioners, physician assistances, and registered nurses. Visit <a href="https://heartbeat.health/cigna">heartbeat.health/cigna</a> to start your heart care journey.
<b>Foodsmart</b>	Meet your personal nutrition expert! Foodsmart is offered through Cigna to grant you access to resources such as a personal dietitian, personalized food plans, and daily food resources. Learn more about Foodsmart at <a href="https://foodsmart.com/cigna">foodsmart.com/cigna</a> .
<b>Know Your Lemons® App</b>	Know Your Lemons® helps improve early detection of breast cancer through symptoms and screening education. Download the Mobile App or visit <a href="https://knowyourlemons.org">knowyourlemons.org</a> to get access to breast-specific educational resources.
<b>Airrosti Remote Recovery</b>	The Airrosti Remote Recovery program offers virtual care, custom recovery kits/plans, and ongoing support for muscle and joint pain. Start today at <a href="https://airrosti.com/remoterecovery">airrosti.com/remoterecovery</a> .

## Cigna Total Behavioral Health

Take control of your emotional wellbeing with Cigna's Total Behavioral Health program – included with the Town's medical plan. Access services that support your mental health, including:

- **iPrevail:** Boost your mood with on-demand coaching and interactive lessons
- **Happify:** Complete science-based activities and games to help manage your stress

## Omada for Cigna

Town of Apex provides you access to Omada for Cigna to help you can find healthy habits and routines that work for you. With Omada, you get a dedicated health coach & care team, interactive weekly lessons, smart devices delivered to your door, healthier lifestyle in 10 minutes a day and long-term results through habit & behavior change Learn more: [www.omadahealth.com/apexnc](https://www.omadahealth.com/apexnc)

# Medical Benefits

## Flex Spending Accounts (FSA)

FSAs provide you with an important tax advantage that can help you pay for expenses on a pre-tax basis. By anticipating your family's costs for the next year, you can actually lower your taxable income. You must enroll in and elect your contribution amount every year to participate in the FSA. Your FSA plan options are shown below.

### Healthcare FSA

Allows employees contributing to FSA to pay for certain IRS-approved medical care expenses with pre-tax dollars.

The annual maximum contribution of \$3,300 can be used for eligible health care related expenses, including medical, dental and vision expenses.

Examples of qualified expenses include:

- Prescriptions
- Doctor visit copays
- Contact lenses
- Dental care
- Certain over-the-counter products (feminine hygiene, pain relievers, etc.)

Use your FSA debit card for qualified medical, dental, vision and prescription expenses.

The plan allows for an annual rollover if FSA funds are not used, for fiscal year 2026 the annual rollover amount is \$640.

### Dependent Care FSA

Allows employees to use pre-tax dollars toward qualified dependent care such as caring for children under age 13 or caring for elders.

The annual contribution maximum is \$5,000 (or \$2,500 if married and filing separately).

Examples of qualified expenses include:

- Child care
- Before or after school program
- Elder care

Funds must be deducted from your paycheck before they are eligible to be used for reimbursement.

# Medical Benefits

## **Individual Premium Reimbursement**

Allows you to set aside pre-tax dollars to use towards non-employer sponsored insurance coverage premiums for you, your spouse, or your eligible dependents.

## **Adoption Assistance**

Allows employees to get reimbursed with pre-tax dollars for reasonable and necessary expenses that you incur in the process of legally adopting a child.

Examples of qualified expenses include:

- Adoption fees
- Court costs
- Attorney fees
- Travel costs

# DENTAL, VISION, & LIFE



# BENEFITS

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# Dental, Vision, & Life Benefits

## Dental Insurance

The chart below provides an overview of your available dental plan through Delta Dental.

Dental Plan Highlights		
Benefits	In-Network	Out-of-Network*
<b>Annual Deductible</b> <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	None	None
<b>Preventive Services</b> Exams, Cleanings, X-rays, Flouride	Covered 100%	Covered 100%
<b>Basic Services</b> Fillings, Space Maintainers, Sealants, Extractions	Covered 80%	Covered 80%
<b>Major Services</b> Bridges, Implants, Dentures, Crowns over Implants	Covered 80%	Covered 80%
<b>Annual Maximum</b>	\$1,500	\$1,500
<b>Orthodontia</b>	Covered for Children and Adults up to 50%, Lifetime Maximum: \$3,100 per person	Covered for Children and Adults up to 50%, Lifetime Maximum: \$3,100 per person
*When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This Nonparticipating Dentist Fee may be less than what your dentist charges, which means that you will be responsible for the difference.		

Semi-Monthly Employee Deductions for Dental Coverage				
Employee Type	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
<b>Full Time</b>	\$0.00	\$26.01	\$39.01	\$50.89
<b>Part-Time</b> (30 hrs/week)	\$6.50	\$32.51	\$45.51	\$57.39
<b>Part-Time</b> (20 hrs/week)	\$13.00	\$39.01	\$52.01	\$63.89

# Vision, Life, & Dental Benefits

## Vision Insurance

The Town provides vision coverage for regular full and part-time employees. Dependent coverage is available but the employee assumes the entire cost for dependent coverage.

The chart below provides an overview of your available vision plan through Superior Vision. Please refer to your plan document for specific details. Using an in-network provider will offer you the lowest service pricing. Find an in-network provider at [www.superiorvision.com](http://www.superiorvision.com).

Vision Plan Highlights	
Benefits	In-Network
Exam Copay	\$0
Materials Copay <i>Not applicable to Contact Lenses</i>	\$10
Standard Corrective Lenses	Covered in full after materials copay Single, Lined Bifocal, Lined Trifocal, or Lenticular
Frames	Covered up to a \$200 allowance after materials copay <i>20% off any amount over allowance</i>
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>Fitting &amp; Evaluation</li> <li>Elective</li> <li>Necessary</li> </ul>	<ul style="list-style-type: none"> <li>Covered in full after \$10 copay</li> <li>\$200 allowance (in place of lens and frame benefits)</li> <li>Covered in full</li> </ul>
<b>Service Frequency</b> <i>Exams, Lenses, Frames, or Contacts</i>	Once per plan year

Semi-Monthly Employee Deductions for Dental Coverage				
Employee Type	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
Full Time	\$0.00	\$4.52	\$5.74	\$11.33
Part-Time (30 hrs/week)	\$1.13	\$5.65	\$6.87	\$12.45
Part-Time (20 hrs/week)	\$2.26	\$6.78	\$8.00	\$13.58

# Dental, Vision, & Life Benefits

## Voluntary Life Insurance

Employees may purchase voluntary term life and AD&D (Accidental Death & Dismemberment) insurance through Unum. Whole life insurance is also available, but enrollment would be directly through Unum.

**NEW for this year – Evidence of Insurability will not be required for any new applicants\***

*\*EOI will still be required for amounts over the guarantee issue or if you were previously denied.*

Voluntary Life & AD&D Insurance	
<b>Employee Coverage</b>	<ul style="list-style-type: none"> <li>\$10,000 increments of coverage up to 5x annual salary or \$500,000.</li> <li>Guarantee Issue amount of \$100,000.</li> </ul>
<b>Spouse Coverage</b>	<ul style="list-style-type: none"> <li>\$5,000 increments of coverage not to exceed employee benefit.</li> <li>Guarantee Issue amount of \$25,000.</li> </ul>
<b>Child Coverage</b>	<ul style="list-style-type: none"> <li>\$2,000 increments of coverage not to exceed employee benefit or \$10,000</li> </ul>

## Voluntary Disability Insurance

Employees may voluntarily purchase short-term disability insurance through UNUM. The short-term disability plan covers injuries and illnesses which occur outside the workplace. Employees receive a benefit amount of 60% of their salary, up to \$700 per week. Benefits begin after a 14-day waiting period and may last for up to 24 weeks.

Additionally, employees may voluntarily purchase long-term disability insurance through UNUM. This coverage provides a monthly benefit if you have a covered illness or injury and you can't work for a few months – or even longer. Employees receive a benefit amount of 60% of your monthly income, up to a maximum payment of \$5,000. Benefits begin after a 180-day waiting period.

**NEW for this year – Evidence of Insurability will not be required for any new applicants to Long Term Disability only.\*** *\*EOI will still be required if you were previously denied.*

	Voluntary Short-Term Disability	Voluntary Long-Term Disability
Coverage Paid By	Employee-Paid	Employee-Paid
Taxability	Benefits are Tax-Free	Benefits are Tax-Free
Benefits Begin	On the 15th day	On the 181st day
Benefit Duration	Up to 24 weeks	Up to Social Security Normal Retirement Age
Income Replaced	60%	60%
Maximum Benefit	\$700 per week	\$5,000 per month

# SUPPLEMENTAL



# BENEFITS

# Supplemental Benefits

The Town of Apex knows that you value the opportunity to customize your insurance coverage to best fit your individual needs. We are pleased to offer the following voluntary plans from Unum to complement your medical plan. Please note that these plans are only available to elect during the open enrollment period.

## Voluntary Accident Plan

Accident Insurance pays a lump sum benefit directly to you based on the type of injury sustained and treatment needed. This policy has off job coverage and it includes a \$50 wellness benefit paid annually for each member who receives a health screening.

Benefit Highlights	
Dislocations	Up to \$6,000
Fractures	Up to \$7,500
Hospital admission	\$1,000

Accident Semi-Monthly Insurance & Premium			
Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$5.18	\$8.30	\$9.63	\$12.75

## Voluntary Critical Illness Insurance

Critical Illness pays a lump sum benefit directly to you upon diagnosis of a covered illness after the plan's effective date of coverage. There are multiple payouts automatically included and a benefit can be paid for each covered condition. You can choose between a \$10,000 or \$20,000 benefit for employees and a \$10,000 or \$20,000 benefit for spouses. Children under 26 are automatically covered at 100% of employee benefit. This policy includes a \$50 wellness benefit paid annually for each member who receives a health screening.

### Covered Illnesses Include:

- Invasive cancer
- Heart attack
- Stroke
- Paralysis
- End-stage kidney failure
- Major organ transplant

# Supplemental Benefits

## Voluntary Hospital Indemnity Insurance

This plan works as a supplemental insurance plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. Hospital Indemnity can help cover unplanned medical expenses such as hospital admission or an ICU visit for a covered sickness or injury.

This plan pays cash directly to you to cover out-of-pocket expenses. You can use the cash benefit however you need – including medical copays, deductibles or living expenses like rent or utilities. This policy includes a \$50 wellness benefit paid annually for each member who receives a health screening.

<b>Benefit Highlights</b>	
<b>Hospital Admission</b> (per confinement)	Initial \$1,000
<b>Hospital Confinement</b> (per day / 60 days max per covered illness)	\$100
<b>Hospital Critical Care Unit</b> (per day / 60 days max per covered illness)	\$100
<b>Rehabilitation Facility</b> (per day / 60 days max per covered illness)	\$100

<b>Hospital Indemnity Premium</b>			
<b>Employee Only</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Child(ren)</b>	<b>Employee &amp; Family</b>
\$7.77	\$22.40	\$11.04	\$25.67

# EMPLOYEE



# RESOURCES

# Employee Resources

## Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information, contact your department's Human Resources Consultant.

Benefit	Provider	Phone	Website
Medical and Pharmacy	Cigna	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Dental	Delta Dental of NC	800-662-8856	<a href="http://www.deltadentalnc.com">www.deltadentalnc.com</a>
Vision	Superior Vision	800-507-3800	<a href="http://www.superiorvision.com">www.superiorvision.com</a>
Supplemental Health Critical Illness Accident Hospital Indemnity	UNUM	800-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Flexible Spending Accounts	P&A Group	1-800-688-2611	<a href="http://www.padmin.com">www.padmin.com</a>
Basic Life and AD&D Voluntary Life and AD&D	UNUM	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Voluntary Short-Term Disability	UNUM	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Voluntary Long-Term Disability	UNUM	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Employee Assistance Program	Cigna	877-622-4327	<a href="http://www.mycigna.com">www.mycigna.com</a>
Employee Assistance Program (First Responders)	Cigna	877-505-3671	<a href="http://www.mycigna.com">www.mycigna.com</a>

## HR Consultants

### Lindsey Furiness

*Email* or (919) 372-7345

- Administration
- Budget & Performance Management
- Communications
- Community Development & Neighborhood Connections
- Diversity, Equity, & Inclusion
- Economic Development
- Finance
- Human Resources
- Information Technology
- Legal
- Parks, Recreation & Cultural Resources
- Planning
- Police
- Town Clerk

### Amy Gaines

*Email* or (919) 249-1176

- Electric Utilities
- Fire
- Inspections & Permits
- Public Works
- Transportation & Infrastructure Development
- Water Resources