



# Your Benefits

Effective July 1, 2025 - June 30, 2026



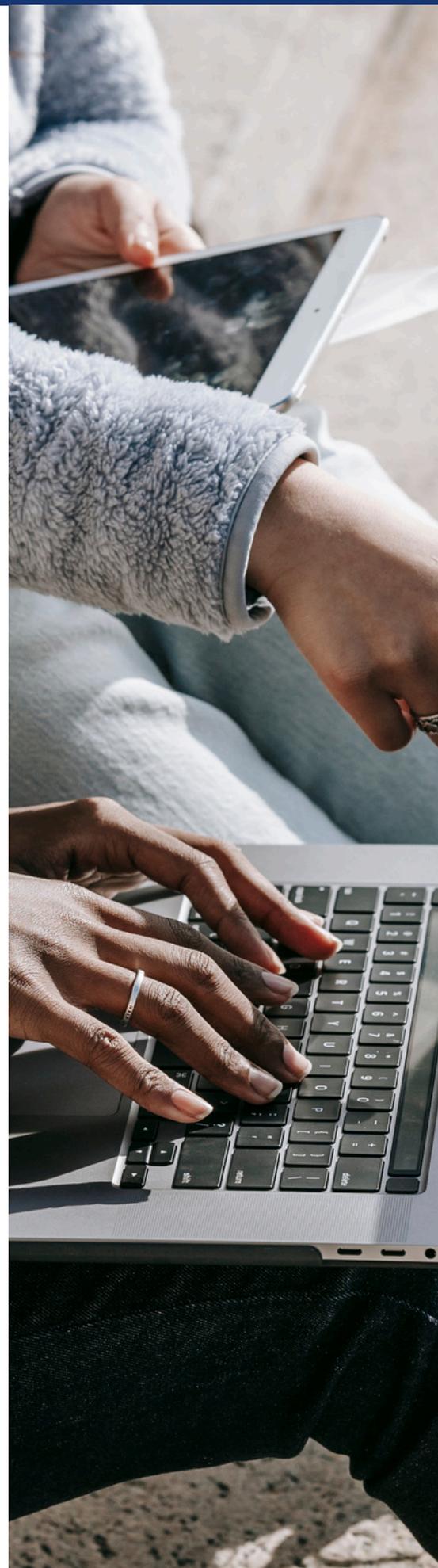
**ALBEMARLE**

NORTH CAROLINA

*Water. Air. Land. Opportunity.*

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# Welcome To Your Benefit Information Guide

The City of Albemarle is by definition, a community-oriented organization. We pride ourselves on building long-lasting relationships with our employees and the community that we serve. Our organizational philosophy and how we do “**business**” is summarized on the next page. Please take time to read it whether you are a new employee or a tenured one – **it’s all important to us!**

This guide provides a general overview of your benefit choices and requirements so you can select the coverage that is right for you and your family. To maximize your benefits and minimize your costs, please take the time to:

- Enroll on time
- Read and understand each benefit offering
- Ensure that you and your family are educated consumers of healthcare services
- Plan thoughtfully regarding the level of health coverage necessary for you and your family

The City of Albemarle offers eligible employees a comprehensive benefit package that provides both financial stability and protection. Our offering provides flexibility for employees to design a package to meet their unique needs.

After you have enrolled in insurance coverage, you will receive additional information in the mail from the insurance carriers. This information will contain your personal identification cards. In the meantime, use the carrier contact page to find more information on each coverage.

## **Summary of Material Modifications**

*Please note that the details in this Benefit Guide may include changes to benefits for the upcoming plan year. As such, this Guide constitutes a Summary of Material Modification or “SMM” which amends any previous SPD that you have received. Please keep this Guide with your SPD and refer to it when it is time to use your benefits.*

**The Medicare Part D Notice can be found in the Annual Notices linked on page 5 of this guide.**

# Our Beliefs And Values

At some point during your employment with The City of Albemarle, you will find yourself in the role of either leader, facilitator, or implementing what needs to get done – each element being critical to the City’s success. Our overall success depends on co-workers collectively moving the organization towards our goals. Short- and long-term goals are often set for us, but there needs to be a core set of principles and values to guide us.

## Our Beliefs And Values

- **Humility and Respect** – Use every opportunity to learn from the perspective, background, and experience of others. Treat everyone you encounter with humility and respect. It is the right thing to do and will pay off for each of us in the long run.
- **Integrity** – A set of moral and ethical principles will guide us through all situations. Be fair and consistent. By applying these core principles consistently, others will know that our actions and words are synonymous.
- **Honesty** – Honesty is not a judgement call or a philosophical notion. It is just being honest. Abuse of public trust has no place in our organization.
- **Teamwork** – What we do has meaning at every level and position. We are shaping a community that affects lives. Teams are more creative, efficient, and effective when there is a sense of purpose and ownership from each team member. We have a commitment to each other and our community that requires teamwork and its elements – respect, integrity, understanding, and flexibility.

## Things To Eliminate From Our Environment

- Failing to keep the greater good in mind
- Failing to prepare or contribute
- A mindset of “**That’s the way we’ve always done it**”

## What The City Expects

- Be proud of this organization and your role in it
- Be the best
- Provide the best service
- Take initiative
- Support your co-workers
- Enjoy your work
- Provide respectful feedback
- Be a good listener

## Things The City has A Low Tolerance For

- A lack of effort
- Failing to be respectful
- Deceitfulness / dishonesty
- A lack of caring



# Making Benefit Selections

## Eligibility

### For You

You are eligible for benefits as a full-time employee working at least 30 hours per week.

### Covering Your Family

You may also cover your eligible dependents when you elect coverage for yourself.

### Your Spouse

You may cover your legal spouse.

### Your Children

Dependent children are eligible:

- Natural or adopted children up to age 26, regardless of student and marital status
- Children under your legal guardianship
- Stepchildren
- Children under a qualified medical child support order
- Disabled children 19 years or older
- Children placed in your physical custody for adoption

### Ineligible Dependents

- Divorced or legally separated spouse
- Common law spouse, even if recognized by your state
- Domestic partners, unless your employer states otherwise
- Foster children
- Sisters, brothers, parents or in-laws, grandchildren, etc.

## How To Enroll In Your Benefits

Read your materials and make sure you understand all of the options available.

- Login to Employee Navigator
- Fill out any necessary personal information
- Make your benefit choices
- If you have questions or concerns, please contact your HR department.

[How To Enroll](#)



## Enrolling In Coverage

Your benefit plans are in effect **July 1 – June 30** each year. In general, there are **three times** you can make benefit selections:

### 1 When You're First Eligible

Your benefits begin on the first day of the month following your date of hire; this is your effective date. Be sure to submit your selections within your first 30 days of benefits eligibility.

Your benefit selections will be in effect through June 30.

### 2 At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from **July 1 – June 30** of the following year unless you have a qualifying life event.

### 3 If You Have A Qualifying Life Event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

Employee Navigator allows employees to submit a change in status form with supporting documentation up to **60 days** from the date of event.

# Helpful Terms & Resources

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

## Balance Billing

When you use an **out-of-network** medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

**Medical:** *balance billing is in addition to – and does not count towards – your out-of-pocket maximum.*

## Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

## Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

## Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

## In-Network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

## Out-of-Pocket Maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

*The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.*

## Pre/Prior-authorization

Some specialty medical providers, services and prescriptions require prior authorization from your insurance company. These may include – but are not limited to – surgery, imaging (CT, MRI) and certain prescription medications.

## Primary Care Physician

A primary care physician (**PCP**) is your main medical doctor – usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

## Have Questions?

Your advocate is here to help you with all things benefits. **See their contact information on the next page.**

## Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of The City Of Albemarle.

You can request a paper copy at no charge from Human Resources. Click the link below or scan the QR code to view your annual notices.



How to handle medical bills  
(2:04)

[Learn More](#)



Need Assistance with your  
benefits?

[Contact BEEC](#)



[Download Now](#)

# Contact Information

Your advocate, Ann Hayes, is here to help you with claims, ID cards, coverage questions, and more!

Ann Hayes  
1-704-451-5766  
[ahayes@onedigital.com](mailto:ahayes@onedigital.com)

Monday - Friday, 8am-5pm EST



[Click here or scan the QR code to learn more about how Ann can support you!](#)



<b>Medical Insurance</b>	MedCost Group Number: 8240	1-800-824-7406 <a href="http://www.medcost.com">www.medcost.com</a>
<b>Pharmacy Benefits</b>	MaxorPlus	1-800-687-8629 <a href="http://www.maxorplus.com">www.maxorplus.com</a>
<b>New Prescription Benefit</b>	RxValet	1-706-450-6536 <a href="mailto:info@MyRxValet.com">info@MyRxValet.com</a> <a href="http://www.MyRxValet.com">www.MyRxValet.com</a>
<b>Virta</b>	Virta Health	<a href="http://www.virtahealth.com">www.virtahealth.com</a>
<b>Telemedicine</b>	Teladoc	1-800-835-2362 <a href="http://www.teladoc.com">www.teladoc.com</a>
<b>Flexible Spending Accounts (FSAs)</b>	Flores	1-800-532-3327 <a href="http://www.flores247.com">www.flores247.com</a>
<b>Dental Insurance</b>	MetLife Group Number: 5384913	1-800-638-5000 <a href="http://www.MetLife.com">www.MetLife.com</a>
<b>Vision Insurance</b>	Community Eye Care Group Number: CTYALBMR01	1-888-254-4290 <a href="http://www.cecvision.com">www.cecvision.com</a>
<b>Basic Life and AD&amp;D Insurance</b>	MetLife Group Number: 5384913	1-800-638-5000 <a href="http://www.MetLife.com">www.MetLife.com</a>
<b>Additional Voluntary Benefit Options</b>	Colonial Life Group Number: E9872755	1-800-325-4368 <a href="http://www.coloniallife.com">www.coloniallife.com</a>
<b>Work Life Balance Employee Assistance Program (EAP)</b>	Atrium Health User ID: COA132	1-704-355-5021 1-800-384-1097 <a href="http://www.atriumhealth.personaladvantage.com">www.atriumhealth.personaladvantage.com</a>
<b>Benefit Enrollment and Education Center (BEEC)</b>	OneDigital	1-770-250-2926 or 1-866-354-1327 <a href="mailto:benefitscc@onedigital.com">benefitscc@onedigital.com</a>

# Medical Insurance



[Find An In-Network Provider](#)

[Mental Health Support](#)

Your medical plan is available through **MedCost**.

The plan covers in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses.

[See your plan details for out-of-network information.](#)

Group Number: 8240 | 📞 1-800-824-7406 | 📧 [www.medcost.com](http://www.medcost.com)

## PPO Plan 1

### In-Network Care

[See Plan Details](#)

Annual Deductible (DED)	\$1,200 Individual \$2,250 Family
Coinsurance	20%
Out-of-Pocket Maximum	\$3,000 Individual \$6,000 Family
Maximum Benefits	Unlimited
Preventive Care	100% Covered, No DED
Primary Care/Retail Clinic	\$20 Copay
Specialist Visit	\$40 Copay
Telemedicine	\$5 Copay
Urgent Care	\$75 Copay
Emergency Room	\$150 Copay*
Inpatient Facility	DED then you pay 20%
Outpatient Facility	DED then you pay 20%

Your Cost For Coverage	Bi-weekly	Monthly
Employee Only	\$12.50	\$25.00
Employee + Spouse	\$300.00	\$600.00
Employee + Child	\$187.50	\$375.00
Employee + Child(ren)	\$195.00	\$390.00
Employee + Family	\$425.00	\$850.00

\*Emergency Room (ER) - if admitted deductible/coinsurance applies.

# Pharmacy

[See Plan Details](#)



The City of Albemarle's prescription drug program is administered by **MaxorPlus**. If you elect medical coverage, prescription drugs are included. Prescriptions are the fastest-growing healthcare cost segment in the nation. Your pharmacy benefits include specific clinical programs to ensure that you and your family members have access to safe, appropriate, and effective medications. You can do your part by requesting the lowest-cost drug available when you are at the pharmacy.

Pharmacy	PPO Plan 1
Tier 1	\$10 Copay
Tier 2	\$10 Copay
Tier 3	Up to \$100 Copay
Tier 4	Up to \$100 Copay
Tier 5 - Specialty	Up to \$100 Copay

## Mail Order Program

Home delivery is a convenient, reliable way to get your medications at lower prices than a retail pharmacy. For those who take medications daily, this will ensure that you have enough medication to get you through a long period of time. To participate in the Mail Order Program, order your prescriptions online or through the mail. Most physicians can do it for you.

### Option 1 - Online

- Go Online - Create a MaxorPlus member web portal account at [www.maxorplus.com](http://www.maxorplus.com). After you have successfully created an account, select the "Sign-Up for Mail Order" feature.

### Option 2 - Through the Mail

- Print and fill out a mail order form from the MaxorPlus website. Mail in your completed form to the pharmacy with your prescription(s) and form of payment.

### Option 3 - By Phone

- Call 1-(800)-687-8629 and follow menu instructions to speak to a member advocate



# New Prescription Benefit

## Exciting News About Our New Pharmacy Benefit!

The City of Albemarle has partnered with Rx Valet to help reduce the cost of expensive medications. If you qualify for the Drug Management Program, you'll be assigned a dedicated customer care coordinator who will handle all the work. Your only job is to respond to their phone calls, texts, or emails about your prescriptions.

By using alternative sourcing methods, Rx Valet may be able to reduce the cost of some of your medications or even eliminate co-pays entirely!

If your prescriptions qualify for this program, you'll hear from Rx Valet directly. Rx Valet is here to take care of everything—so all you need to do is stay in touch!



### Not Spam or Junk Mail!

**Please be sure to respond to any communication to avoid delays and maximize the benefits of this program.**

**Let Rx Valet work for you! Your only job is to respond to their phone calls, texts, or emails about your prescriptions.**

**Getting your medication is super easy!**

**Log into [DMP.MyRxValet.com](https://DMP.MyRxValet.com) to view our formulary or call (706) 450-6536 to see if a medication is offered.**

[Learn More About Rx Valet](#)

[Rx Valet FAQ](#)



**Rx Valet uses domestic and international pharmacies to find the lowest-cost medications.**

### What Is International Prescription Sourcing?

Rx Valet works with international pharmacy partners to get you lower-cost prescriptions. In many cases, this eliminates co-pays or co-insurance.

### How Are Medications Shipped?

If a pill or capsule is being shipped, it is usually mailed through **USPS**. Sometimes, **FedEx**, **DHL**, and **UPS** are used when cold chain shipping is necessary. All packages are shipped using a tracking number that you can request.

### Is International Sourcing Safe?

International sourcing imports the same branded or generic medications from countries with lower pricing than the US. The branded medications come from the same manufacturers that produce the medications available in the US. Rx Valet carefully reviews pharmacy partners for quality, shipping time, and accuracy for the best possible service.

### How Long Does It Take to Get Medication?

It normally takes about fifteen (15) days for Rx Valet to get the prescription from the provider. You will be able to fill your medication at your local pharmacy up to two times while Rx Valet processes your prescription.

# NEW Health Program

We are excited to announce the launch of the **New Virta Program**, designed to support our employees in managing and reversing type 2 diabetes and prediabetes. This physician-led online reversal clinic offers personalized care to help you lose weight, control blood sugar levels, and reduce the need for medication. The program is available to health plan members with a Body Mass Index (BMI) over 25, providing a comprehensive approach to improving your health and well-being.

**Effective 7/1/2025:** Weight loss drugs categorized as GLP-1 are not covered by the health plan.



## Get Sustainable Weight Loss with Virta!

Lose weight and feel your best with help from Virta. Virta offers personalized nutrition therapy, daily coaching, and medical support to help you reach your goals, all included as part of your health benefits!

For assistance, visit [virtahealth.com](https://virtahealth.com)

**Virta is your fully-covered benefit for better health.**

Get personalized nutrition support at no cost to you.

**At \$0 cost to you, you'll receive:**



Personalized health coaching



Connected weight scale and blood meter



Exclusive nutrition resources and recipes



Dedicated medical guidance

# Flexible Spending Accounts (FSAs)

Pay for qualifying expenses with tax-free money using your Flexible Spending Account through Flores.

☎ 1-800-532-3327 | ✉ [www.flores247.com](http://www.flores247.com)

All Full-Time Employees working at least 30 hours each week are eligible. Please check with your HR representative for specific eligibility requirements.

Health and dependent care expenses can add up. Paying with tax-free funds can help. Enroll in one or more flexible spending accounts (FSAs) depending on your needs.

## Health Care Reimbursement FSA

This program lets employees pay for certain IRS-approved medical care expenses and prescriptions not covered by their insurance plan with pretax dollars. There's an annual **\$3,300** limit on salary contributions to a health FSA offered under a cafeteria plan and applies to both grandfathered and non-grandfathered health FSAs. This limit will be indexed for cost-of-living adjustments. Some examples of eligible expenses include:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives



## Eligible Expenses

### Dependent Care FSA

The Dependent Care FSA lets employees use pretax dollars toward qualified dependent care such as caring for children under the age of 13 or caring for elders. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

<b>2025 Maximum Contribution</b>	<b>\$5,000</b>
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Married filing separately: contribute up to \$2,500 per person.

*Estimate carefully! Unused funds will be forfeited at the end of the year per IRS regulations.*

# Telemedicine

## Virtual health care that fits your schedule!

Access quality care in the convenience of your own home, on your lunch break, or on the way to your child's soccer game!

Whether it's a nagging cough, middle-of-the-night fever, or a suspicious-looking mole or rash — telehealth through **Teladoc** is here when you need it. Connect with a board-certified physician **24 hours a day, 7 days a week**.

Your cost:

**PPO Plan 1**

**\$5 Copay \***

*\*The copay will vary depending on the type of the visit (mental health, dermatology, therapist, etc.)*

**24/7/365 access to care through Teladoc!**

1-800-TELADOC

[Teladoc.com](https://www.teladoc.com)

Download the Teladoc Mobile App

## Information When You Need It

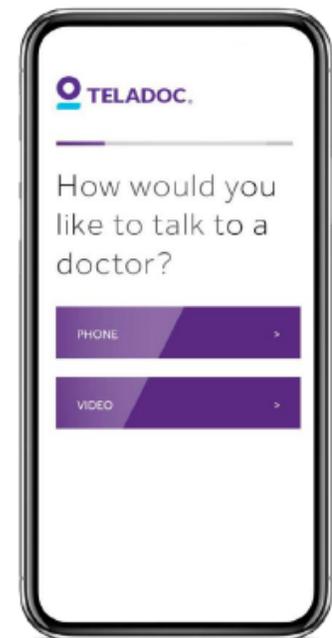
Access no-cost monthly resources designed to **support your wellbeing**, **understand your benefits**, and **manage your finances**.

Topics include:

- tips to connect with your child(ren),
- ways to ditch debt for good, and
- what to do when a medical bill arrives.



[Access Now](#)



# When And Where To Get Healthcare



## Telemedicine - Available 24/7 via Phone/Mobile App through Teladoc

- Video chat or telephone call with a certified medical physician that is available 24/7
- Can treat any acute care illnesses, including sore throat, ear infection, cough, or cold
- Can send prescriptions to your preferred pharmacy at the end of the appointment

## Primary Care Physician - By Appointment

- Helps you prevent disease and stay healthy
- Diagnose and treat a full range of health issues
- Refer you to the right care when you need a specialist
- Help with the healthcare needs of your whole family
- Creates a personal relationship with the member
- Costs less than emergency room or urgent care centers

## Retail Health Clinics - Average Wait Time: 15 minutes

- Basic care from a nurse practitioner on a walk-in basis with extended hours
- Used for minor health concerns that need care quickly: sore throats, ear infections, pink eye, skin rashes, bladder infections, and physical exams.

## Find the Nearest Retail Health Clinic Locations:

- [www.ccaclinics.org/membership/clinic-locations](http://www.ccaclinics.org/membership/clinic-locations)
- [www.cvs.com/minuteclinic/clinic-locator](http://www.cvs.com/minuteclinic/clinic-locator)
- [www.walgreens.com/pharmacy/healthcare-clinic/locations](http://www.walgreens.com/pharmacy/healthcare-clinic/locations)
- [www.riteaid.com/locations/search.html](http://www.riteaid.com/locations/search.html)

## Urgent Care Clinics - Average Wait Time: 15-45 minutes

- When your doctor is unavailable, get immediate quality care from a doctor on a walk-in basis with extended hours.
- For immediate attention for minor to moderate issues: sports injuries, migraines, vomiting, sprains, back pain, etc.

## Emergency Room - Average Wait Time: 4 hours

- Care available 24/7 for severe emergencies from trained clinicians
- If you are facing an issue that threatens your life or health, never hesitate to go straight to the emergency room or call 911.

## Things to think about:

- Non-emergency care delivered in the ER costs 5 times more than in a doctor's office or clinic - not only does it cost more for you, but it also costs more to the City's healthcare plan. This can negatively impact the renewal premium for everyone on an annual basis. Patients, when possible, should be treated by their primary care physician for non-emergency conditions in order to promote consistent, preventive, and quality care. Use In-Network Providers when possible. In-Network care is covered at a higher percentage, which means you'll pay less out of pocket.

# Additional Perks



There's more to love with these extra benefits!

## Total Compensation With Employee Self Service

Offering a comprehensive and competitive benefits package is one way we recognize our employee's hard work. Log into Employee Self Service to learn more. You can review your benefits, paychecks, tax information, available vacation and much more.

[Learn More](#)



## Strive

Access and navigate your benefits through our Employee App, **Strive!**

[Learn More](#)



## Personal Care Management

The Personal Care Management program can help you prevent serious health conditions and live the healthiest lifestyle possible. If you hear from a **MedCost** nurse health coach, answer the call to participate and become a healthier you.

[Learn More](#)



## Healthy Mind

You have free access to the **Healthy Mind** program through your employer health plan. The program offers support from a certified Atrium Health coach to help you navigate life's obstacles and learn coping skills to better manage daily stressors.

[Learn More](#)



## Active & Fit Direct

Plan participants can access a vast network of fitness centers and studios across the country, with the **Active & Fit** program through **MedCost**. Additionally, the program offers a wide selection of on-demand workout videos, including many available at no extra cost to members.

[Learn More](#)



## Medicare Resources

At OneDigital Advanced Health, we take pride in being fierce advocates of your health, success, and financial security. We understand the complexities of today's health insurance marketplace, and we're here to listen and find affordable options to meet your individual needs. Trust us to advocate for you ensuring that you receive the utmost support and peace of mind as you navigate your healthcare journey.

[Learn More](#)



# Dental Insurance

Your dental coverage is through **MetLife**.

You'll get in-network preventive care at 100%. The below chart provides a summary of your benefits but refer to the carrier benefits summary for the exact benefit level associated with your plan.

Group Number: 5384913 | ☎ 1-800-638-5000 | ✉ [www.MetLife.com](http://www.MetLife.com)



[Find An In-Network Dentist](#)

## In-Network Care

### Dental Plan

[See Plan Details](#)

<b>Annual Deductible (DED)</b> <i>(Calendar Year)</i>	\$50 Individual \$150 Family
<b>Preventive Care</b>	100% Covered
<b>Basic Care</b>	DED then you pay 0%
<b>Major Care</b>	DED then you pay 40%
<b>Orthodontia</b> <i>(Children up to age 19)</i>	50%
<b>Plan Maximums</b>	\$1,250 <i>Calendar Year Max</i> \$1,000 <i>Ortho Lifetime Max</i>

<b>Your Cost For Coverage</b>	<b>Bi-weekly (24 Pay Periods)</b>	<b>Monthly</b>
Employee Only	\$18.60	\$37.19
Employee + Spouse	\$38.72	\$77.44
Employee + Child	\$37.35	\$74.70
Employee + Child(ren)	\$37.35	\$74.70
Employee + Family	\$64.16	\$128.31

Your deductible applies to Basic and Major Care.

# Vision Insurance

Your vision coverage is through **Community Eye Care (CEC)**.

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.

Group Number: CTYALBMR01 | ☎ 1-888-254-4290 | ✉ [www.cecvision.com](http://www.cecvision.com)

[Save On Lasik](#)

[Save on Hearing Aids](#)

[Warby Parker](#)



## Vision Plan

### In-Network Care

[See Plan Details](#)

<b>Annual Eye Exam</b> <i>(every 12 months)</i>	\$15 Copay
<b>Lenses</b> <i>(every 12 months)</i>	
Single	\$15 Copay
Bifocal	\$15 Copay
Trifocal	\$15 Copay
<b>Contact Lens</b>	\$150 Allowance
Fitting	Up to \$100
Evaluation	Up to \$80
Discount	10% off amount over \$150
<b>Frames</b> <i>(every 12 months)</i>	\$150 Allowance, 20% off amount over \$150
Frames	50% discount participating providers
Lasik	

Your Cost For Coverage	Bi-weekly (24 Pay Periods)	Monthly
<b>Employee Only</b>	\$4.15	\$8.30
<b>Employee + Spouse</b>	\$7.63	\$15.25
<b>Employee + Child</b>	\$7.79	\$15.58
<b>Employee + Child(ren)</b>	\$7.79	\$15.58
<b>Employee + Family</b>	\$12.40	\$24.79

# Life And AD&D Insurance

## Financial peace of mind through MetLife.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

Group Number: 5384913 | ☎ 1-800-638-5000 | ✉ [www.MetLife.com](http://www.MetLife.com)

## Basic Life And AD&D Insurance

[See Plan Details](#)

The City of Albemarle provides life and AD&D insurance at **no cost to you**.

MetLife	Basic life	Basic AD&D
The City of Albemarle provides	\$25,000	\$25,000

### Age Reduction

35% at age 65  
60% at age 70  
75% at age 75

Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.



## What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

# Additional Benefit Options

**Colonial Life** offers a variety of voluntary benefits to supplement your insurance needs for life's unexpected events.



City of Albemarle Voluntary Benefit Rates

Group Number: E9872755 | ☎ 1-800-325-4368 | ✉ [www.coloniallife.com](http://www.coloniallife.com)

## Accident Insurance

[See Plan Details](#)

[Health Screening](#)

Accident Insurance through **Colonial Life** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries, and more – if you or a covered family member is injured due to an accident. The money is yours to use as you choose.

**Health Screening Benefit: \$50** per covered person per calendar year.

## Hospital indemnity

[See Plan Details](#)

[Health Screening](#)

Hospital Indemnity Insurance through **Colonial Life** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is admitted to the hospital. The money is yours to use as you choose.

**Health Screening Benefit: \$100** per covered person per calendar year.

## Term Life Insurance

[See Plan Details](#)

Term Life Insurance through **Colonial Life** provides affordable coverage designed to meet your financial needs during key stages of life, offering peace of mind and protection for your loved ones when it matters most.

## Critical Illness Insurance

[See Plan Details](#)

[Health Screening](#)

Critical Illness Insurance through **Colonial Life** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries, and more – if you or a covered family member is diagnosed with a covered specified disease. The money is yours to use as you choose.

**Health Screening Benefit: \$50** per covered person per calendar year.

## Cancer Insurance

[See Plan Details](#)

[Health Screening](#)

Cancer Insurance through **Colonial Life** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries, and more – if you or a covered family member is diagnosed with cancer. The money is yours to use as you choose.

**Cancer wellness/health screening: \$100** per covered person per calendar year.

## Disability Insurance

[See Plan Details](#)

Disability Insurance through **Colonial Life** can replace a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

## Whole Life Insurance

[See Plan Details](#)

Whole Life Insurance through **Colonial Life** offers lifelong coverage while also building cash value over time, providing both security and a financial asset for the future.

## Need To File A Wellness Claims?

[Health Wellness Screening Claim Form](#)

# Pension-Firefighters' And Rescue Squad



The City of Albemarle participates in the Firefighters' and Rescue Squad Workers' Pension Fund (FRSWPF). You can enroll as a member of the pension fund if you are an eligible firefighter or rescue squad worker who meets the eligibility criteria.

**Creditable Service** - Creditable Service is defined as eligible service for any period during which you paid and maintained contributions in the fund or for which you purchased service credit in the fund. In certain instances, you may purchase service credit. Please see your handbook for details.

**ORBIT Secure Account** - Orbit is a secure site that allows you to view your personal account information, add beneficiaries, download forms, and access other retirement resources **24/7/365**. To access ORBIT, go to [www.MYNCRetirement.com](http://www.MYNCRetirement.com), click on the ORBIT icon, and follow the instructions to create a **USER ID** and **password**.

**Pension Fund Office:** 3200 Atlantic Ave., Raleigh, NC 27604

For Complete details on the Pension Fund (FRSWPF), please reference the Fire and Rescue Handbook available in Human Resources.

	Firefighter	Rescue Squad
<b>Enrollment Eligibility</b>	<ul style="list-style-type: none"> <li>• Age 18</li> <li>• 36 hours of training annually</li> <li>• Fire dept. files a roster annually with NC State Firemen's Association by Jan 31st of each year.</li> <li>• Dept. is rated by Fire Insurance Rating Bureau and certified by Dept. of Insurance as not less than Class "9S"</li> </ul>	<ul style="list-style-type: none"> <li>• Age 18</li> <li>• 36 hours of training annually Squad is eligible for membership in NC Association of Rescue and Emergency Medical Services, Inc.</li> <li>• Squad files a roster annually with the Association by January 31st of each year</li> </ul>
<b>Enrollment</b>	Complete Form 350 and mail to Pension Office. Your enrollment date is effective in the month in which the pension fund receives both your application (Form 350) and first contribution.	
<b>Contributions</b>	<b>Employee:</b> \$10 Per Month <b>State:</b> Annual Appropriation State General Fund	
<b>Benefit Eligibility</b>	<b>Disability Retirement:</b> Age 55 and 10 years Creditable Service <b>Retirement:</b> Age 55 and 20 years Creditable Service	
<b>Benefit Amount</b>	\$170 per Month (subject to updates)	

# Pension- Law Enforcement Officer

The City of Albemarle participates in the Local Governmental Employees' Retirement System (LGERS) Pension Plan. As an eligible law enforcement officer, you automatically participate in the plan.

**Creditable Service** - Creditable Service is the total of all service credit that counts towards retirement. It includes membership service and may include prior service credit, sick leave credit, military service credit, and certain types of purchased service credit.

**ORBIT Secure Account** - Orbit is a secure site that allows you to view your personal account information, add beneficiaries, download forms, and access other retirement resources **24/7/365**. To access ORBIT, go to [www.MYNCRetirement.com](http://www.MYNCRetirement.com), click on the ORBIT icon, and follow the instructions to create a **USER ID** and **password**.

**Pension Fund Office:** 3200 Atlantic Ave., Raleigh, NC 27604

For Complete details on the LGERS Pension Fund, please reference the Law Enforcement Handbook available in Human Resources.



**Retirement Formula**  
Your Annual Benefit =  
1.85% of average final compensation x  
years and months of creditable service

Law Enforcement	
<b>Eligibility</b>	A permanent, full-time law enforcement employee who: <ol style="list-style-type: none"> <li>1. Possesses the power of arrest</li> <li>2. Has taken the law enforcement oath administered by the state.</li> <li>3. Certified as a law enforcement officer or deputy Sheriff under provisions of Chapter 17C or 17E of the General Statutes.</li> </ol>
<b>Enrollment</b>	First of the month date of hire.
<b>Contributions</b>	<b>Employee:</b> 6% of salary Pre-Tax <b>Employer:</b> Actuarial Calculation
<b>Vesting</b>	5 years of Creditable Service
<b>Retirement</b>	<b>Service - Unreduced:</b> Age 55 and 5 years of Creditable Service, or 30 years of Creditable Service at any age <b>Early - Reduced:</b> Age 50 and 15 years of Creditable Service, or Eff. 7/1/2019: 25 years of Creditable Service at any age and complete 15 years of service as an officer.

# Pension- All Other Employees

**The City of Albemarle** participates in the Local Governmental Employees' Retirement System (LGERS) Pension Plan. As an eligible city employee, you automatically participate in the plan.

**Creditable Service** - Creditable Service is the total of all service credit that counts towards retirement. It includes membership service and may include prior service credit, sick leave credit, military service credit, and certain types of purchased service credit.

**ORBIT Secure Account** - Orbit is a secure site that allows you to view your personal account information, add beneficiaries, download forms and access other retirement resources 24/7/365. To access ORBIT, go to [www.MYNCRetirement.com](http://www.MYNCRetirement.com), click on the ORBIT icon and follow the instructions to create a USER ID and password.

**Pension Fund Office:** 3200 Atlantic Ave., Raleigh, NC 27604

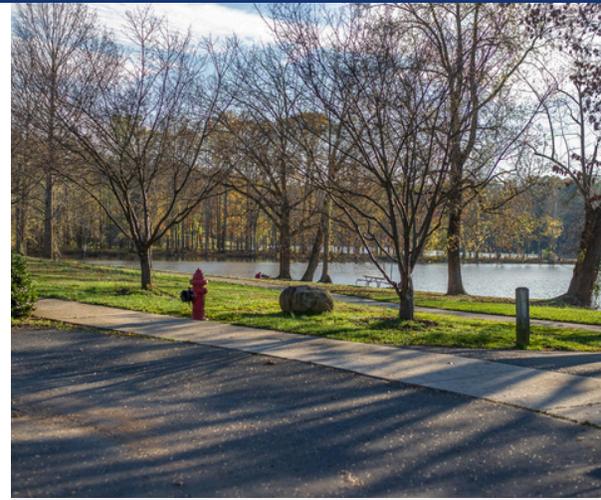
For Complete details on the LGERS Pension Fund, please reference the LGERS handbook.



**Retirement Formula**  
Your Annual Benefit =  
1.85% of average final compensation x  
years and months of creditable service

City Employees	
<b>Eligibility</b>	Employed in a regular position that requires at least 1,000 hours of work in a calendar year
<b>Enrollment</b>	First of the month date of hire.
<b>Contributions</b>	<b>Employee:</b> 6% of salary Pre-Tax <b>Employer:</b> Actuarial Calculation
<b>Vesting</b>	5 years of Creditable Service
<b>Retirement</b>	<b>Service - Unreduced:</b> Age 65 and 5 years of Creditable Service, or Age 60 and 25 years of Creditable Service, or 30 years of Creditable Service at any age  <b>Early - Reduced:</b> Age 50 and 20 years of Creditable Service or Age 60 and 5 years of Creditable Service

# Retirement Savings Plans - 401(k) and NC457



The City of Albemarle participates in the North Carolina State 401(k) and NC457 Retirement Savings Plans as a supplement to your Pension Plan. The Plans are administered by Empower Retirement. These two savings plans represent one of the best opportunities available for building your retirement nest egg.

Employees can make contributions either on a pre-tax or ROTH basis to either plan. Contributions on a pre-tax basis reduces current federal, state, and Social Security taxes and are deferred until you are ready to withdraw from the account. ROTH contributions are made after-tax. You may elect to contribute 1% to 100% of your pay.

Internal Revenue Service (IRS) regulations limit the annual amount of your salary deferral contributions. If you meet a salary deferral contribution limit, you may continue to defer up to the catch-up contribution limit if you are eligible (you must be age 50 or older by the end of the current calendar year).

## What's the Difference?

### 401(k)

- Plans limit catch-up contributions to \$1,000 annually.
- Plans can assess up to a 10% early withdrawal penalty.

### NC457

- Plans feature a double-limit catch-up provision.
- Plans do not assess an early withdrawal penalty to participants who take money out before 59 ½.
- though the amount taken is still subject to normal income tax.

	401(k) Plan	NC457 Plan
<b>Eligibility</b>	Member of LGERS	Full-time, part-time or temporary
<b>Enrollment</b>	<b>Sworn Law Enforcement Officer:</b> Automatic <b>All Other City Employees:</b> Must Elect	<b>Sworn Law Enforcement Officer:</b> Must Elect <b>All Other City Employees:</b> Must Elect
<b>Employee Contributions</b>	<b>Pre-Tax:</b> 1-100% of annual salary, up to IRS Maximums <b>ROTH (after-tax):</b> 1-100% of annual salary, up to IRS Maximums <b>Special One-Time Per Year:</b> 1-100% of annual salary, up to IRS Maximums	
<b>Employer Contributions</b>	<b>Sworn Law Enforcement Officer:</b> 5% of Salary <b>All Other City Employees:</b> N/A	<b>Sworn Law Enforcement Officer:</b> N/A <b>All Other City Employees:</b> N/A
<b>Vesting Schedule</b>	<b>Employee Contributions:</b> 100% Immediately <b>Employer Sworn Law Enforcement Officer:</b> 100% after 5 years of Creditable Service	<b>Employee Contributions:</b> 100% Immediately <b>Employer Sworn Law Enforcement Officer:</b> N/A

# Employee Assistance Program (EAP)

Care for your mind – and your life – with support through **Atrium Health**.

Confidential care designed for all that life brings.

## Everyone needs support sometimes (even superheroes)

Our Employee Assistance Plan (EAP) is a confidential service with access to guidance and resources **at no cost** for:

- mental health concerns (including substance abuse or addiction),
- adoption, parenting, or caregiving needs,
- financial or legal support,
- familial relationships and friendships,
- coping with day-to-day challenges, and
- so much more.

**Essentially, if it's part of your life, our EAP is here for you.**

Access support online or over the phone. 24/7/365.

### EAP features:

- **Confidential.** No one at The City of Albemarle will ever know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need them.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.

### 24/7/365 access to care.

1-704-355-5021 or 1-800-384-1097

[atriumhealth.personaladvantage.com/](https://atriumhealth.personaladvantage.com/)

Company USERID: COA132



### Physical Locations:

**Monroe**  
2202-D West Roosevelt Blvd  
Monroe, NC 28211

**Charlotte**  
720 East Blvd.  
Charlotte, NC 28203

**Concord**  
380 Copperfield Blvd.  
Concord, NC 280250

**Charleston**  
Roper Medical Office Building  
125 Doughty Street, Suite 539  
Charleston, SC 29403

**Shelby**  
809 North Lafayette Street, Suite E  
Shelby, NC 28150

### On-demand Support

Access on-demand mental health resources on a platform built with your mobile device in mind.

The **Mental Health Hub** includes:

- Tips for managing day-to-day stressors,
- Resources for times of crisis,
- Practical information about mental health,
- and more!

[Access Now](#)



# Other Benefits

The City of Albemarle's 2025-2026 comprehensive benefits package also includes the following benefits:

## Tuition Assistance

The City supports continuing education through its Tuition Assistance Program. All full-time employees who have completed their initial probation are eligible for tuition reimbursement.

You may be reimbursed based on the guidelines outlined below:

- The course is taken on your own time.
- The course will improve your skills in your current position or prepare you for a promotional opportunity with the City.
- Pre-approval of course, by your Department Manger, subject to review by Human Resources Director and approval by the City Manager.
- Satisfactory completion of the course. Grade "**C**" or **higher**.

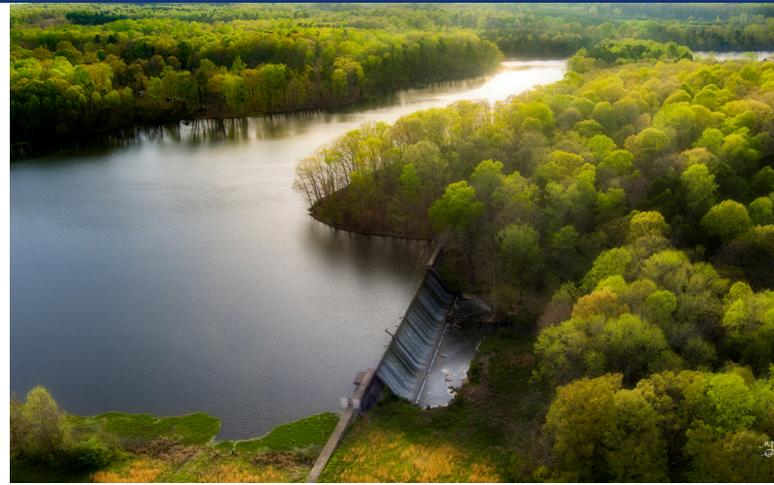
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## Eligible expenses include:

- Tuition
- Registration Fees
- Lab Fees
- Student Fees



# Time Away From Work Benefits



## Paid Holidays

The City follows the holiday schedule as published by the State of North Carolina for state employees. These holidays are typically:

1. New Years Day (Jan.)
2. Dr. Martin Luther King, Jr. (Feb)
3. Good Friday, Easter (March or April)
4. Memorial Day (May)
5. Independence Day (July)
6. Labor Day (Sep)
7. Veteran's Day (Nov)
8. Thanksgiving Day (Nov)
9. Day after Thanksgiving Day (Nov)
10. Christmas Eve (Dec)
11. Christmas Day (Dec)
12. Day after Christmas (Dec)
13. Floating Holiday (once per Calendar Year)

To be eligible for holiday pay, employees must work the last scheduled work day immediately preceding and the first scheduled day immediately following the holiday unless approved by their immediate supervisor. Public safety employees and/or those whose shift schedule requires that they work on any of the above days, will be granted these holidays on an alternate date and/or method.

## Family Medical Leave (FMLA)

The City grants up to 12 weeks of FMLA which may be paid or unpaid or a combination of both. FMLA is coordinated with the City's sick and vacation leave policies. Unpaid FMLA is granted once the employee has exhausted all types of paid leave.

## Paid Vacation Policy

Vacation is intended to be used for rest, relaxation, school appointments, other personal needs, or for observation of a religious holiday not covered under the paid holiday schedule.

Vacation should be requested in advance in methods determined by the department and approved by the supervisor.

## Paid Sick Leave

Sick leave is to be used for the following reasons:

- sickness
- non-work injuries
- first 7 days of Worker's Compensation, required physical or dental exams or treatment, and/or when you are ill and contagious.

Sick leave accrues at a rate of approximately 1 day per month of service or twelve days per year. For Law enforcement and Fire & Rescue employees, who do not work the standard 40 hour week, their accrual is prorated per the published formula.

**Complete details on Holidays, Vacation, Sick Leave, and FMLA are provided in the City's Employee Handbook.**

**Have questions?** Contact your supervisor or Human Resources.

Paid Vacation Time					
Years of Service	0-4 Years	5-9 Years	10-14 Years	15-20 Years	20+ Years
Days Accrued/Yr.	10	12	15	18	21 26



**ALBEMARLE**

NORTH CAROLINA

*Water. Air. Land. Opportunity.*

*2025-2026 Benefits*