

Employee Benefits Summary
Effective - July 1, 2025



BENEFIT	DETAIL OF BENEFITS	WHO IS ELIGIBLE?	WAITING PERIOD	COST
DISCRETIONARY SUPPLEMENTAL INCOME (formerly called Section 125 Contribution)	An additional contribution to direct compensation. Current contribution is \$100 bi-weekly (this means \$2,600 in addition to annual base salary) to all FT Employees who work at least 40 hours during each pay period.	FT Employees (Must work a minimum of 40 hours during an 80 hour pay period)	Immediately	TOSP pays 100%
MEDICAL - HDHP with HSA Account (No Co-Pays) (Cigna)	Policy Details are supplied to employees at time of coverage or may be obtained at the Human Resources Department.	FT Employees and their eligible dependents.	1st day of the month following 30 days of service.	TOSP pays 100% of EE coverage (\$589.76/mo.) EE pays additional dependent cost EE Only - \$0.00 (24 pay periods) EE + Sp - \$395.13 (24 pay periods) EE + Ch(n) - \$185.77 (24 pay periods) Family - \$462.66 (24 pay periods)
HSA Account - Town Pays	Monies deposited into the Employee's HSA is their money to use for qualified medical expenses. (Including the Town's contributions) They can take this money with them if they leave employment with the Town. Town contributions are based on <u>24 paydays</u> per year.	Anyone enrolled in Town's HDHP Plan.	First Payday in the month the HDHP medical policy goes into effect.	\$275.00 Deposit: First Payday of the month the HDHP policy goes into effect (One-time) Employee may also make pre-tax contributions. \$75.00 Deposit: Per Payday for the rest of the benefit year
MEDICAL - OAP (Traditional Co-Pay Plan) (Cigna)	Policy Details are supplied to employees at time of coverage or may be obtained at the Human Resources Department.	FT Employees and their eligible dependents.	1st day of the month following 30 days of service.	TOSP pays 90% of EE coverage (\$707.00/mo.) EE pays 10% for self + additional dependent cost EE Only - \$39.33 (24 pay periods) EE + Sp - \$566.33 (24 pay periods) EE + Ch(n) - \$287.10 (24 pay periods) Family - \$656.39 (24 pay periods)
Flexible Spending Account (FSA - Administered by Flores)	Employees may contribute to a Pre-Tax FSA or Dependent Care savings account, which allows reimbursement of expenses tax free.	FT Employees	Immediately	TOSP pays all administration costs (Deducted from 24 pay periods)
DENTAL (Cigna)	Cigna Dental	FT Employees and their eligible dependents.	1st day of the month following 30 days of service.	TOSP pays 100.00% of EE coverage (\$30.80/mo.) EE pays additional dependent cost Option 1 Low Plan EE Only - \$0.00 (24 pay periods) EE + Sp - \$14.92 (24 pay periods) EE + Ch(n) - \$21.28 (24 pay periods) Family - \$38.06 (24 pay periods) TOSP pays 73.5% of EE coverage (\$30.80/mo.) EE pays 26.5% for self + additional dependent cost Option 2 High Plan EE Only - \$5.57 (24 pay periods) EE + Sp - \$27.37 (24 pay periods) EE + Ch(n) - \$33.41 (24 pay periods) Family - \$55.60 (24 pay periods)

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VISION (Cigna)	Vision coverage includes one \$25 co-pay visit and \$100 toward glasses or contacts per year.	FT Employees and their eligible dependents.	1st day of the month following 30 days of service.	Employee pays 100% EE Only - \$2.72 (24 pay periods) EE + Sp - \$4.70 (24 pay periods) EE + Ch(n) - \$4.74 (24 pay periods) Family - \$7.12 (24 pay periods)
BASIC LIFE INSURANCE (Guardian)	Life / ADD insurance \$50,000	FT Employees	1st day of the month following 30 days of service.	TOSP pays 100%
SUPPLEMENTAL LIFE / AD&D INSURANCE (Guardian)	Additional Employee Life, Dependent Life and Disability Insurance available.	FT Employee and eligible dependents	1st day of the month following 30 days of service.	Employee pays 100% (Deducted from 24 pay periods)
SUPPLEMENTAL ILLNESS & DISABILITY PLANS (Guardian)	There are a variety of voluntary illness and disability insurance plans available to choose from - offered through Guardian.	FT Employees	1st day of the month following 30 days of service.	Employee pays 100% (Deducted from 24 pay periods)
NC RETIREMENT SYSTEM	Provides a monthly income for retired employees. Contributions are mandatory by both Town and employee.	FT Employees	Immediately	TOSP contributes 14.39% (16.08% for Sworn LEO) Employee contributes 6%
401K (Empower)	This program is managed by Empower. All civilian contributions are determined by the Southern Pines Town Council. Contributions for sworn police officers are mandated by the State of NC.	FT Employees	6 Months (civilians) Immediately (Sworn LEO) per NC Statute	TOSP contributes 5% of EE Gross wages (including Discretionary Income Supplement). (Deducted from 26 pay periods)
INVESTMENT (457) (Empower)	NC Deferred Compensation 457(b) Plan Managed by Prudential	FT Employees	Immediately	Employee pays all costs associated with investment activities. (Deducted from 26 pay periods)
INVESTMENT (457) (ICMA)	ICMA Retirement Corporation	FT Employees	Immediately	Employee pays all costs associated with investment activities. (Deducted from 26 pay periods)
HOLIDAYS	11 - 12 paid holidays per year. (New Years Day, MLK Day, Good Friday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day & Day After, 2 OR 3 Days at Christmas based on what day Christmas falls)	FT Employees	Immediately	Voluntary Town Benefit

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VACATION	0 - 4 yrs = 10 Days 5 - 9 yrs = 12 Days 10 - 14 Yrs = 15 Days 15 - 20 Yrs = 18 Days 20+ Yrs = 20 Days (Unused time of more than 240 hours as of 12/31 "rolls" into sick time.)	FT Employees	Must complete probationary period before using earned vacation unless approved prior.	Voluntary Town Benefit
PERSONAL SICK LEAVE	Accrues 9 hours per month. (Unused time accumulates indefinitely and as of 12/31 of each year "rolls" into sick time.)	FT Employees	Immediately	Voluntary Town Benefit
SICK TIME	As of 12/31 each year earned but unused Vacation hours above 240 and Personal Sick Leave "roll" into this account. It can be used for extended illnesses and each 20 days = 1 month of service credit toward NC Retirement.	FT Employees	Immediately	Voluntary Town Benefit
CREDIT UNION	Payroll deduction available for checking, savings, and loans through Credit Union.	All Employees	Immediately	Voluntary Town Benefit

* All benefits are subject to change or elimination and are contingent upon NC State Statute and/or budget approval by Town Council.

Updated 06/20/2025

NOTE: Medical, Dental, Supp. Life, Illness/Accident, Disability premiums and HSA / FSA contributions are deducted from the 1st two pay checks of each month. When there is a 3rd paycheck in a month, no deductions will be taken for these benefits. ALL other employee funded deductions are taken from all 26 checks.