



2025–2026

# Employee Benefits Summary

All insurance coverage becomes effective the 31st day of employment – 30 days following your date of hire.

1. **Medical Insurance.** *Blue Cross/Blue Shield of NC (BCBSNC).* The Town pays for employee coverage (at minimum \$700 per month). As a covered member, you may choose to receive care from any of the primary care physicians and specialists who are listed in the BCBSNC directory without a referral.

The Town has two medical plans:

- a. **PPO Plan.** There is a \$25 co-payment for office visits and a \$50 co-pay for specialists. The plan covers 80% of eligible expenses for inpatient hospital services after the deductible is covered.
- b. **HDHP with HSA Plan.** Under this plan, there is no co-payment, but the user is responsible for a \$3,000 deductible (in-network) and a co-insurance of 20% after meeting the deductible cost.

**ADDITIONAL MEDICAL COVERAGE:**

**Buy-Up Plan**

Plan Choice	Bi-weekly Employee Cost
Employee Only	\$0
Employee + Spouse	\$150
Employee + Child	\$50
Employee + Children	\$100
Family	\$362.50

**HDHP with HSA Plan**

Plan Choice	Bi-weekly Employee Cost
Employee Only	\$0
Employee + Spouse	\$112.50
Employee + Child	\$12.50
Employee + Children	\$75
Family	\$300

When an employee selects this plan, the Town will also contribute \$1,000 to the employee's HSA Account.

**BENEFITS OF BCBSNC:**

- **Teledoc.** A virtual option for minor health problems when seeing your regular doctor is not an option.
- **Livongo.** A virtual assistant to help you manage chronic conditions.
- **Surgery+.** Affordable surgery options for planned procedures.

2. **Dental Insurance.** *Delta Dental.* Town pays for employee coverage. \$1,750 per person annual maximum/plan year benefit, \$50 annual deductible (\$100 per family) when applicable. Pays 100% reasonable and customary charges for preventive services, 80% of charges for basic restorative services; and 80% of charges for major restorative services. Orthodontia is available for both adults and children. [www.deltadentalins.com](http://www.deltadentalins.com)

**ADDITIONAL DENTAL COVERAGE:**

Plan Choice	Bi-weekly Employee Cost
Employee + Spouse	\$26.10
Employee + Child(ren)	\$29.66
Family	\$42.00

3. **Life Insurance.** *The Standard.* Town pays for employee coverage. Employee life insurance is equal to 100% of employee's annual salary, rounded up to the next \$1,000. For example, if the annual salary is \$25,100, then the life insurance is \$26,000. Includes AD&D (accidental death and dismemberment insurance).

4. **Short Term Disability. *The Standard Life Insurance.*** Town pays for employee coverage. Benefits begin on the 8th day of disability, maximum payment period of 26 weeks. Pays 60% of current weekly salary with no maximum.
5. **Long Term Disability. *The Standard.*** Town pays for employee coverage. Benefits begin after short-term disability is exhausted and, if necessary, last until Social Security payments begin. Pays 60% current weekly salary with no maximum. Claims are reviewed every two years.
6. **Vision Insurance. *Delta Vision.*** Optional coverage benefit. Benefits include low \$10 co-pay for annual exam plus \$150 hardware benefit towards contacts or glasses. 🌐 *For ID cards:* [www.memberportal.com/mp/delta](http://www.memberportal.com/mp/delta). *Search for a doctor:* [www.vsp.com](http://www.vsp.com)

**OPTIONAL COVERAGE:**

Plan Choice	Bi-weekly Employee Cost
Employee Only	\$4.08
Employee + 1	\$8.15
Employee + Family	\$13.94

7. **Local Government Employee's Retirement System.** Enrollment is mandatory upon the date of hire for both general and law enforcement employees. Both General and Law Enforcement employees contribute 6% of gross earnings and the Town contributes 15.04% for Law Enforcement and 13.64% for General employees upon hire. An employee is fully vested after five years of creditable service. Town also offers a Death Benefit in the amount of \$25,000–\$50,000 to all active employees. 📞 877-627-3287 🌐 [www.nctreasurer.com](http://www.nctreasurer.com)



8. **401(k) Retirement. *Empower.*** The Town contributes the equivalent of 5% of gross earnings for all full-time general and law enforcement employees upon the date of hire. Employees transferring from local, or state government may continue voluntary contributions with Town contributions immediately. All employees may add voluntary contributions by payroll deduction on a pre-tax basis. *Representative:* Margaret Hendershot, Retirement Plan Counselor, ✉ [margaret.hendershot@empower.com](mailto:margaret.hendershot@empower.com) 📞 303.737.5980 🌐 [www.empower.com/workplace-retirement](http://www.empower.com/workplace-retirement)
9. **NC 457 Retirement Plan.** Employees are eligible to enroll in this deferred compensation plan available exclusively to North Carolina public employees. Features include 100% vesting, penalty-free withdrawals and multiple investment choices. Employees may enroll as of the date of hire. *Representative:* Margaret Hendershot, Retirement Plan Counselor, ✉ [margaret.hendershot@empower.com](mailto:margaret.hendershot@empower.com) 📞 303.737.5980 🌐 [www.empower.com/workplace-retirement](http://www.empower.com/workplace-retirement)
10. **Employee Assistance Program (EAP). *Business Health Services.*** Provides short term confidential counseling with marital, financial, legal, alcohol, family or other concerns, for employees and their families at no cost to the employee. 24-hour emergency phone assistance and telephone sessions available. 📞 800-327-2251 🌐 [www.portal.bhsonline.com](http://www.portal.bhsonline.com)
11. **Flexible Spending. *Flexible Benefit Administrators.*** Medical (\$3,300 limit) and Dependent Care (\$5,000 limit) flexible spending accounts. 📞 800-437-3539 🌐 [www.flex-admin.com](http://www.flex-admin.com). Employer ID=FBATOWE, Employee ID=Employer Issued ID number
12. **Health Savings Account (HSA).** *For employees enrolled in the HDHP Medical Plan.* An HSA is meant to give the consumer more control over how they spend their healthcare dollars. An HSA is a tax-favored savings account that, when paired with a qualified High Deductible Health Plan (HDHP), allows you to pay for qualified medical expenses or leave the funds invested in the account for future medical expenses – tax-free.

**HSA CONTRIBUTION LIMITS 2025–2026:**

Under 55	\$4,400 for Individual	\$8,750 for Family
55–65	\$5,400 for Individual	\$9,750 for Family

13. **Supplemental Insurance.** *UNUM.* Policies include: accident, critical illness, hospital indemnity and whole life coverage. Employee pays for employee and/or dependent coverage. ☎ 866-679-3054 🌐 www.UNUM.com

14. **NC 529 Plan.** *North Carolina's National College Savings Program.* You can open an account for anyone—even yourself. Anyone can save toward someone's college education. Use the funds for college expenses at virtually any college anywhere. Earnings grow tax-free. Withdrawals used for Qualified Higher Education Expenses are exempt from both NC and Federal income taxes. Employer Code: 02697. ☎ 800-600-3453 🌐 www.CFNC.org/NC529

15. **Credit Union.** All full and part-time employees are eligible to join the Local Government Employees' Credit Union (CIVIC). 🌐 www.civicfcu.org

16. **Pet Insurance.** *Nationwide Pet Insurance.* As a Town of Wake Forest employee you have the option to enroll in pet insurance for your furry and/or exotic pets. Save up to 50 or 70% for accidents, injuries, serious illness, as well as surgeries and hospitalization. Go to the link provided for preferred pricing. 🌐 www.benefits.petinsurance.com/wakeforestnc ☎ 877-738-7874

17. **Merit Increases.** After successfully completing the introductory period, each employee will receive a 5% pay increase. We also offer merit increases annually based on performance and behavior measures. Merit increases will fall into one of two possible ranges: Developmental Range is for salaries below mid-point and Market Range is for salaries above mid-point.

	Developmental Range	Market Range
Not Meeting Standards	0%	0%
Further Development Required	0%	0%
Proficient	3%	1.75%
Highly Commendable	5%	3.5%
Outstanding	7%	5%

Merit increases increase an employee's annual salary unless the increase exceeds the maximum for a Pay Grade, in which case the increase will be paid as a lump sum only. Employees are eligible for merit increases on January 1 following one full year of employment.



18. **Holidays.** Eleven paid holidays per year. The Town observes the same holiday schedule as State of North Carolina.

19. **Vacation.** Accrues bi-weekly. Maximum number of days an employee can accumulate is 30.

0-4 years	12 days per year
5-9 years	15 days per year
10-14 years	18 days per year
15-19 years	20 days per year
20+ years	21 days per year

20. **Sick Leave.** Accrues bi-weekly. Twelve days per year. No limit on number of days accumulated.

21. **Paid Parental Leave.** After at least 12 months as a regular full-time Town employee who is FMLA eligible, you may request up to six (6) weeks of paid parental leave. Qualifying events include: the birth of your child; the legal placement of a child with you for adoption, foster care or guardianship; or the placement of a child with you for whom you permanently assume and discharge parental responsibilities (in loco parentis).

22. **Paid Elder Care Leave.** After at least 12 months as a regular full-time Town employee who is FMLA eligible, you may request up to six (6) weeks of paid elder care leave. A qualifying event includes the care of a parent, grandparent, or legal guardian.

23. **Floating Holiday.** As a regular full-time Town employee, you will receive one paid floating holiday per fiscal year that may be used for personal reasons such as: religious observances, parent-teacher conferences or to supplement vacation, sick and holiday leave. This leave is available upon completion of your introductory period.



24. **Management Leave.** If you are hired as a regular full-time Town employee in a Fair Labor Standards (FLSA) exempt position, you will be eligible for management leave after successfully completing the six month introductory period, at the sole discretion of your department director as approved by the Town Manager.

25. **Funeral Leave.** Employees are allowed 40, 42, or 56 hours of paid leave per fiscal year based on the workweek associated with the employee's position. Funeral leave does not carry over from one fiscal year to the next and is not transferable from one employee to another. This leave is available upon completion of your introductory period.

26. **Volunteer and Community Leave Policy.** Full time employees with benefits with at least one (1) year of service to the Town may use up to four (4) hours per fiscal year to volunteer for service in the schools or in community programs.

27. **Longevity.** Longevity bonus based on employee's date of hire in full-time position based on the following schedule:

5-9 years	\$ 300
10-14 years	\$ 500
15-19 years	\$700
20+ years	\$1,000

28. **Tuition Assistance Program.** Full-time employees who have completed their initial probationary period may be reimbursed for one-half of eligible expenses up to a maximum amount of \$2,500 per fiscal year for courses taken on the employee's own time which will improve his/her skills for his/her current job or prepare him/her for promotional opportunities with the Town.

29. **Remote Work.** The Town offers remote working options for eligible positions within the organization. We currently have three remote work options: full remote, hybrid remote schedule and flexible & varied. Eligible employees must complete training on the remote work policy and receive approval from their supervisor and director.

30. **Wellness Wednesdays.** The last Wednesday of every month is Wellness Wednesday for all Town of Wake Forest employees. Employees are allowed to spend the last hour of their scheduled workday to engage in a wellness activity.

31. **Direct Deposit.** Direct Deposit is mandatory for all employees. Staff is paid on a bi-weekly basis.

32. **Gym Membership Discounts.** As a Town of Wake Forest employee, you are eligible for discounted rates at select gyms in the area.

33. **Resident Rate for PRCR Programs.** Regardless of where you live, as a Town of Wake Forest employee you are eligible for the "resident rate" when registering for any Parks, Recreation & Cultural Resources (PRCR) program.