

GREENVILLE UTILITIES COMMISSION BENEFITS SUMMARY

BENEFITS	WHO PAYS	ELIGIBILITY	WHAT YOU RECEIVE
Hospitalization	GUC shares in the premium costs for employees and their eligible dependents on a schedule set by the Commission	All full-time, regular employees, designated part-time employees*	<p>A Point of Service Plan where benefit levels are generally greater when using a provider that is contracted with Cigna.</p> <p>Choose from Open Access Plus Core Plan or Open Access Plus Enhanced Plan.</p> <p>Enhanced Plan - Employee's contribution will be higher; but deductibles, out-of-pocket maximums and co-insurance are less than then for the Core Plan.</p> <p>Core Plan - Employee's contribution will be lower than for the Enhanced Plan; but deductibles, out-of-pocket maximums and co-insurance will be higher.</p> <p>There is a co-payment of \$15.00 during normal office hours for the Primary Care Physician. There is a co-payment of \$30.00 for the Specialist visit.</p> <p>There is a \$10.00, \$20.00 and \$40.00 co-payment per prescription based on generic, brand name or non-preferred brand drugs.</p> <p>Vision services require \$15.00 co-payment and there is reimbursement toward purchase of a pair of glasses or contact lenses every 12 months.</p>
Dental Insurance	GUC shares in the premium costs for employees and their eligible dependents on a schedule set by the Commission	All full-time, regular employees	<p>Calendar year maximum is \$1,000. Calendar year deductible: \$25 (per individual) and \$75 (per family)</p> <p>Class 1 expenses (exams, cleanings, routine Xrays): 100%, no deductible</p> <p>Class 2 expenses (fillings, extractions, periodontics, repairs for dentures/bridges/crowns): 80%, after deductible</p> <p>Class 3 expenses (crowns, dentures, bridges, surgical implants): 50%, after deductible</p> <p>Class 4 expenses (orthodontia): 50%, no orthodontic deductible, lifetime maximum is \$2,000</p> <p>**In-Network and Out-of-Network benefits are the same. Out-of-network reimbursement is paid at the 90th percentile.</p>
Cafeteria Plan	Employee	All full-time, regular employees, designated part-time employees*	Employee can elect to pay for insurance premiums with pre-tax dollars and/or reduce their salary by a specified amount and place that money in a spending account to pay for uninsured medical, dental & vision expenses and/or dependent care expenses. The income bypasses federal and state taxes and social security thereby increasing the employee's take home pay.
Basic Life Insurance	GUC pays total cost	All full-time, regular employees	One times the base annual salary rounded up to the next thousand with a maximum of \$100,000 in life insurance coverage along with accidental death & dismemberment coverage, disability waiver and dependent coverage.
Optional Life Insurance	Employee	All full-time, regular employees	Amounts available from \$10,000 to \$100,00 in increments of \$10,000 as well as optional dependent life coverage. Optional universal life insurance is available from \$5,000 to \$150,000.
NC Local Government Retirement Plan	GUC & Employee	All full-time, regular employees, designated part-time employees*	Retirement benefit based on salary, years of service, and age. Death benefit equals the highest 12 months salary in a row during the 24 months before you die, but no less than \$25,000 and no more than \$50,000.
ICMA-RC Deferred Compensation Plan	Employee	All full-time, regular employees	Employee elects to deposit into his/her account a specific amount of their salary to be withdrawn at a later date. The tax deferred income is invested in one or more trust funds of the employee's choosing. Employee receives advantage of tax shelter and a supplementary retirement plan.
State 401(k) Deferred Compensation Plan	GUC & Employee	All full-time, regular employees, designated part-time employees*	GUC contributes \$40.00 per pay period to employee's account. Employees may also voluntarily contribute a specific amount of their salary to be invested in one or more funds of the employees choosing. Employee receives advantage of tax shelter plan and a supplementary retirement plan.

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Disability Income Plan	Employee	All full, time regular employees	After the employee has selected a monthly benefit and elimination period, he/she will receive a monthly income if the employee is unable to work.		
Unemployment Insurance (Federal & State)	GUC	All employees	Unemployment insurance benefits for a limited time to eligible ex-employees while looking for work.		
Workers Compensation	GUC	All employees	Medical expenses and income if injured on the job.		
Social Security	GUC & Employee	All employees	Retirement and disability benefits		
Employee Assistance Program	GUC	All full-time, regular employees	Three free visits for problems involving financial, marital, legal, personal, family, alcohol, or drug dependencies. Other visits filed under hospitalization insurance.		
Wellness Program	GUC	All full-time, regular employees, designated part-time employees*	Evaluation by ECU Human Performance Lab and given a "Wellness Prescription" and employees have an opportunity to participate in wellness related activities through the Aquatics and Fitness Center.		
Credit Union	Employee	All full-time, regular employees, designated part-time employees*	Members may deposit money into a savings account or borrow money.		
Longevity Payments	GUC	All full-time regular employees hired prior to July 1, 1993	Fifteen full years, but less than 20 years service	3.5% of base salary	
			Twenty full years and over	4.5% of base salary	
Vacation	GUC	All full-time, regular employees based on a service factor, designated part-time employees*	Under five years of service	8 hours per month	96 hours per year
			After completion of five years	10 hours per month	120 hours per year
			After completion of ten years	12 hours per month	144 hours per year
			After completion of twenty years	14 hours per month	168 hours per year
Holidays	GUC	All full-time, regular employees, designated part-time employees*	New Year's Day	Memorial Day	Veteran's Day
			Martin Luther King's Birthday	Independence Day	Thanksgiving Day (plus the day after)
			Good Friday	Labor Day	Christmas Day (plus one day)
Sick Leave	GUC	All full-time, regular employees, designated part-time employees*	One working day per calendar month of service or twelve days annually. There is no limit on the maximum accumulation.		
Military Leave	GUC	All full-time, regular employees	The difference between employee's GUC pay and military basic pay for two calendar work weeks.		
Civil Leave	GUC	All full-time, regular employees	Regular earning plus juror's pay.		
Educational Leave	GUC	All full-time, regular employees	A leave of absence at full or part pay for a period not to exceed nine months to take courses of study which will better equip employees to perform his/her duties.		
Parental Leave	Employee	All full-time, regular employees	Employee is entitled to up to four hours of unpaid leave per school year so that the employee can be involved with his/her child's school.		

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Family and Medical Leave	GUC & Employee	All full-time regular employees who have worked 1,250 hours during a 12-month period	An employee is entitled to a total of 12 work weeks of unpaid family and medical leave during any 12-month period for the birth of a child, adoption placement, to care for employee's spouse, child or parent with a serious health condition or an employee's serious health condition.
Incentive Pay	GUC	All full-time, regular employees	After completing one full calendar year of employment prior to January 1, an employee is eligible for up to two days incentive pay for using less than four days of sick leave during a calendar year. (Subject to availability of budgeted funds.)
Tuition Reimbursement Program	GUC	All full-time, regular employees	Reimbursement for employees pursuing certification, associates, undergraduate, graduate and doctoral degrees. A percentage of expenses are reimbursed based upon successful completion of the course.
Employee Computer Purchase Program	GUC	All full-time, regular employees	A loan of up to \$1,000 interest-free to purchase computer equipment. The loan is repaid over a 12 month period.
Personal Safety Equipment	GUC	All employees	Hard hats, tools, gloves and other personal safety equipment are supplied. The Commission contributes 50% minimum of \$60.00 of the purchase price of a pair of safety shoes purchased through the Stores Section.
Uniforms	GUC	All full-time, regular employees except office and engineering employees	Five shirts, five pants, and a jacket; coveralls are supplies as needed.

*After serving a six month probationary period, part-time employees in designated half-time positions (twenty but less than thirty hours per week) will accrue vacation and sick leave and receive holiday pay at one-half the rate earned by full-time employees. After serving a six month probationary period, part-time employees in designated three quarter-time positions (thirty but less than forty hours per week) will accrue vacation and sick leave and receive holiday pay at three-fourth the rate earned by full-time regular employees.

This handout is only a general guide to Greenville Utilities Commission's current employment policies and to some of your benefits and responsibilities. It is informational only and is not intended to be and should not be construed as a contract. Greenville Utilities Commission reviews it policies, procedures, and benefits and make revisions based on the need. Therefore, any policy, procedure, or benefit outlined in this handout may be modified or deleted at any time with or without advance notice.

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