

BENEFITS PROGRAM OVERVIEW

Eastpointe recognizes the recruitment and retention value of a competitive benefits program.

Our program is reviewed annually to insure that we are providing a comprehensive and affordable program to our employees.

Medical Insurance (BLUE CROSS BLUE SHIELD OF NC)

Employee only coverage (80/20 plan) is provided at no cost to full-time employees. The option to “buy-up” to a 100% plan is also available to full-time employees. Dependent coverage is available at the employee’s expense.

Dental Insurance (AMERITAS GROUP DENTAL)

Employee and dependent coverage is available to full-time employees at the employee’s expense.

Term Life / Accidental Death & Dismemberment Insurance (USABLE LIFE)

The agency provides to full-time employees, at no expense to the employee, \$15,000 in life insurance coverage. The employee can purchase additional life insurance and is responsible for the cost.

Dependent Life Insurance (USABLE LIFE)

Full-time employees can purchase (dependent must meet eligibility requirements) dependent life insurance and are responsible for the cost.

Short Term & Long Term Disability (AMERICAN UNITED LIFE)

Full-time employees can purchase short term disability coverage at the employee’s expense. The premium for this coverage is based on the employee’s age and monthly salary. The agency provides to full-time employees, at no cost to the employee, long term disability coverage.

Cancer/Accident/Intensive Care Insurance, etc. (AFLAC & COLONIAL)

Full-time employees can purchase coverage at the employee’s expense. The respective representatives for these companies are available for consult to discuss the individual insurance options they offer.

Flex Plan

This plan allows each employee to pay the following benefits on a pre-tax basis: Medical, Dental and all other supplemental coverage with the exception of Disability (Long and Short Term). This Plan allows for the employee cost of these benefits to be deducted from their gross salary before taxes are calculated thereby resulting in more take home pay.

401 – K (PRUDENTIAL)

The agency will match the full-time employee's contribution not to exceed a maximum of 1% of the employee's annual salary.

NC Local Government Retirement System

Full-time employee's participation is automatic upon employment. The agency and employee contribution percentage, computed on the employee's annual gross salary, is set by legislation. Eastpointe contributes 4.9% of each employees gross pay to each employees account on a monthly basis. Employee contribution is 6% of his/her gross pay on a monthly basis.

Direct Deposit

Full-time employee's monthly pay is directly deposited to their checking account at the bank/credit union of their choice. The employee may elect to have a portion of their monthly pay deposited to their savings account.

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C.Houston