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# Employee Benefit Highlights

2018

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FULL-TIME SALARIED	PART-TIME SALARIED	WAGE	BENEFIT	SUMMARY
✓	✓		Retirement	<ul style="list-style-type: none"> <li>The VRS Hybrid Retirement Plan combines the features of a defined benefit plan and a defined contribution plan</li> <li>Membership eligibility effective the first day of employment</li> <li>Employee contributes 5% pre-tax</li> <li>Eligible for an unreduced retirement benefit when reach normal Social Security retirement age and have at least five years of service credit or when age and service equal 90</li> </ul>
✓	✓		Health Insurance Retiree Premium Credit	<ul style="list-style-type: none"> <li>Employees with 15 or more years of service are eligible for health credit to assist with the cost of the health insurance premium upon retirement</li> <li>The credit is \$4.00 for each year of service</li> </ul>
✓	✓		Group Life Insurance	<ul style="list-style-type: none"> <li>Membership eligibility effective the first day of employment</li> <li>Two kinds of insurance during active employment - life insurance and accidental death and dismemberment benefits are:               <ul style="list-style-type: none"> <li>Group life insurance without a medical examination</li> <li>Natural death benefits</li> <li>Double indemnity for accidental death; and</li> <li>Dismemberment payments for accidental loss of one or more limbs or eyesight</li> </ul> </li> <li>Basic group life is equal to employee's annual salary rounded to the next highest thousand, and then doubled. (Ex. \$25,200, rounded to \$26,000, and doubled to \$52,000 for natural death. This is doubled to \$104,000 for accidental death)</li> <li>Value of group life insurance goes up with salary increases</li> <li>Life insurance coverage continues at no cost to employee upon retirement. Reduces 25% each year on January 1 after the first full year of retirement until it reaches 25% of the insurance amount at retirement</li> </ul>
✓	✓		VRS Optional Life Insurance	<ul style="list-style-type: none"> <li>Employees can purchase additional life insurance for self, spouse and/or children at group rates</li> </ul>
✓	✓	✓	Deferred Compensation	<ul style="list-style-type: none"> <li>457 Plan (Public)</li> <li>Allows employee to defer taxes on contributions and earnings until withdrawn at retirement or termination</li> <li>Eligibility (optional) upon employment</li> <li>Minimum contribution - \$10.00 per pay period</li> <li>Maximum limit is 100% of employee's includable compensation or \$18,500, whichever is less, per calendar year</li> </ul>
✓	✓		Cash Match Deferred Compensation	<ul style="list-style-type: none"> <li>Employer contributes 50% match, up to \$20 per pay period</li> <li>401A Plan</li> </ul>

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✓	✓		Virginia Sickness and Disability Program (VSDP)	<ul style="list-style-type: none"> <li>8 – 10 days sick leave per year</li> <li>4 – 5 days family/personal leave per year</li> <li>No carryover</li> <li>Eligible for work –related disabilities from your first day of employment. Eligible for non-work related disabilities after one year of continuous employment at 60% income replacement. After 5 years, from 60 - 100% income replacement</li> <li>60% income replacement under long-term disability after one year of continuous service</li> </ul>																												
✓	✓		Annual Leave	<table border="1"> <thead> <tr> <th>Hours earned Years of Service</th> <th>Maximum Semi-monthly</th> <th>Carryover</th> <th>Maximum Payable</th> </tr> </thead> <tbody> <tr> <td>0 - 4 years</td> <td>4 hours</td> <td>192 hours (24 days)</td> <td>192 hours</td> </tr> <tr> <td>5 - 9 years</td> <td>5 hours</td> <td>240 hours (30 days)</td> <td>240 hours</td> </tr> <tr> <td>10 - 14 years</td> <td>6 hours</td> <td>288 hours (36 days)</td> <td>288 hours</td> </tr> <tr> <td>15 - 19 years</td> <td>7 hours</td> <td>336 hours (42 days)</td> <td>336 hours</td> </tr> <tr> <td>20 - 24 years</td> <td>8 hours</td> <td>384 hours (48 days)</td> <td>336 hours</td> </tr> <tr> <td>25 or more years</td> <td>9 hours</td> <td>432 hours (54 days)</td> <td>336 hours</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Balances up to maximum payable - paid upon resignation or retirement</li> </ul>	Hours earned Years of Service	Maximum Semi-monthly	Carryover	Maximum Payable	0 - 4 years	4 hours	192 hours (24 days)	192 hours	5 - 9 years	5 hours	240 hours (30 days)	240 hours	10 - 14 years	6 hours	288 hours (36 days)	288 hours	15 - 19 years	7 hours	336 hours (42 days)	336 hours	20 - 24 years	8 hours	384 hours (48 days)	336 hours	25 or more years	9 hours	432 hours (54 days)	336 hours
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✓	✓		Holidays Paid	<ul style="list-style-type: none"> <li>New Year's Day</li> <li>Lee-Jackson</li> <li>Martin Luther King Day</li> <li>George Washington Day</li> <li>Memorial Day</li> <li>Independence Day</li> <li>Labor Day</li> <li>Columbus Day</li> <li>Veterans Day</li> <li>Thanksgiving Day</li> <li>The day after Thanksgiving Day</li> <li>Christmas Day</li> <li>Any other days designed by the Governor or the President of the United States</li> </ul>																												
✓	✓		Military Leave	<ul style="list-style-type: none"> <li>Fifteen days of paid military leave for active and reserve duty per federal fiscal year</li> </ul>																												
✓	✓		Community Service	<ul style="list-style-type: none"> <li>Sixteen hours per calendar year to participate in children's school K-12 activities (e.g. parent/teacher's meeting) or community service activities</li> </ul>																												

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✓	✓		Health Care	<ul style="list-style-type: none"> <li>Eligibility is the first of the month</li> <li>PPO and HMO's (Northern Virginia only) plan options offered</li> <li>Each plan provides hospitalization, medical, surgical, outpatient, prescription drug and major medical coverage</li> <li>Single, Employee+One, or Family coverage available</li> <li>VEDP contributes a monthly amount for employee's health insurance</li> <li>Employee shares cost of plan with state</li> <li>Pay employee contribution with pre-tax dollars</li> </ul>
✓	✓		Medical Reimbursement Accounts	<ul style="list-style-type: none"> <li>Allows employees to pay for out-of-pocket medical, dental and vision care expenses with pre-tax dollars up to a maximum of \$2,600 per calendar year</li> <li>Eligibility the first of the month following employment</li> </ul>
✓	✓		Dependent Care Reimbursement Account	<ul style="list-style-type: none"> <li>Allows employees to pay dependent care expenses for children, spouse or a parent living in the household with pre-taxed dollars up to a maximum of \$5,000 per calendar year</li> <li>Eligibility the first of the month following employment</li> </ul>
✓	✓		Long-Term Care	<ul style="list-style-type: none"> <li>Eligibility the first of the month following employment</li> <li>\$96/day for up to a maximum lifetime benefit of \$70,080 for VSDP participants</li> </ul>
✓	✓	✓	Network Services Provider	<ul style="list-style-type: none"> <li>Optional insurance paid by employee through payroll deduction</li> </ul>