

## **BENEFITS-AT-A-GLANCE FOR FULL-TIME CLASSIFIED EMPLOYEES**

**Health Insurance:** Employees may choose between the COVA Care Plan, COVA Connect Plan, COVA High Deductible Health Plan (HDHP), or TRICARE Supplement Plan.

Covered services under the *COVA Care* and *COVA Connect* plans may be subject to a plan year deductible, co-insurance or co-payments. The plans cover medical, dental, prescription drug, and behavioral health benefits. You may also select, at an extra cost to you, additional options that offer enhanced coverage for dental, out-of-network, and vision and hearing services. COVA Care is administered by Anthem and COVA Connect is administered by Optima.

The *COVA HDHP* has a high deductible that must be met before the plan pays for medical, behavioral health, and prescription drug benefits. Once the deductible is met, the member pays 20% co-insurance for most covered services. The COVA HDHP includes full dental benefits. There is no out-of-network coverage under this plan. It is a special type of health care plan that allows the member to set up a Health Savings Account (HSA).

All plans offer an extensive network of providers from which to choose. The actual network of providers varies by plan.

The TRICARE Supplement Plan is available to employees who are eligible for the Department of Defense's health benefit program as military retirees and are not eligible for Medicare. The TRICARE Supplement Plan works with all three TRICARE options (Standard, Extra, and Prime) to pay the balance of covered services that the member is responsible for paying. TRICARE is the primary insurance and the TRICARE Supplement Plan is secondary.

Employees may choose one of three membership levels: Single (employee only), Dual (employee + spouse *or* child), or Family (employee + 2 or more dependents).

New employees have 30 days to enroll in health insurance coverage and coverage is effective the first of the month coinciding with or following the date of employment.

**Premium Conversion:** Health insurance premiums are automatically deducted from pay before income taxes are calculated.

**Employee Assistance Program (EAP):** Offers up to four visits at no cost to employees or members of employees' households for counseling in such areas as mental health, substance abuse, work and family issues, financial, or legal matters – covered under the employee's health insurance plan.

**Employee Wellness Program:** There are many different health promotion services available including fitness and stress management, personal health and safety, and weight control and nutrition – covered under the employee's health insurance plan.

**Flexible Reimbursement Accounts:** Employees may choose a Medical and/or Dependent Care reimbursement account.

Medical reimbursement accounts allow you to set aside part of your salary on a pre-tax basis each pay period to pay for out-of-pocket medical, dental, and vision care expenses not covered by your health insurance.

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Dependent Care reimbursement accounts allow you to set aside part of your salary on a pre-tax basis each pay period to cover eligible expenses incurred for the care of your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self care while you work.

Minimum contributions are \$10 per pay period and maximum contributions are up to \$2,500 per plan year (July 1 – June 30) for the medical reimbursement account and up to \$5,000 per plan year for the dependent care reimbursement account. Participants are charged a monthly administrative fee.

New employees have 30 days to enroll in flexible reimbursement accounts and coverage is effective the first of the month coinciding with or following the date of employment.

**Voluntary Long-Term Care Plan:** Long-term care refers to a wide range of personal care, health care, and social services for people of all ages who can no longer care for themselves. Employees may tailor a plan that suits their individual needs and budget. Employees may enroll in coverage for themselves, and eligible family members ages 18 through 79:

- Spouse, retiree spouse
- Adult children
- Parents, parents-in-law, step-parents
- Grandparents, grandparents-in-law, step-grandparents

Employees enrolled in the Virginia Sickness and Disability Program (VSDP) receive a \$96 daily benefit amount with a 2 year lifetime maximum at no cost to them, and are also eligible to purchase additional long-term care coverage under the voluntary plan.

**Retirement Plan:** Full-time classified employees are automatically enrolled in the Virginia Retirement System.

<b>Virginia Retirement System (VRS)</b>
-Defined Benefit Plan --Five years of service to be vested -Retirement benefit calculated based on age at retirement, number of year of service, and average final compensation -Members hired before July 1, 2010 who have not taken a refund are covered under VRS Plan 1 -Members hired or rehired on or after July 1, 2010 are covered under VRS Plan 2 -Member contributes 5 percent of salary to the plan on a pre-tax basis -May purchase prior service credit to increase benefit or qualify for retirement at an earlier age -Participants are enrolled in the Virginia Sickness and Disability Program (VSDP)

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**Virginia Sickness and Disability Program (VSDP):** There are five components to the program.

**Sick Leave** - New employees hired between January 10 and July 9 have 64 hours front loaded upon hire date and employees hired between July 10 and January 9 have 40 hours front loaded upon hire date. Leave is available to take during the leave year (January 10 – January 9) and does not roll over from year to year. Each year, employees receive a new allotment. The amount of leave loaded increases at 5 and 10 years of state service. There is no payment of sick leave upon separation of employment. Leave may be used for an employee's own illness and doctor's appointments. Up to one-third of an employee's sick leave balance may be used for a family member's illness when the employee is on approved Family and Medical Leave.

**Family/Personal Leave** – New employees hired between January 10 and July 9 have 32 hours front loaded upon hire date and employees hired between July 10 and January 9 have 16 hours front loaded upon hire date. Leave is available to take during the leave year (January 10 – January 9) and does not roll over from year to year. Each year, employees receive a new allotment. The amount of leave loaded increases at 10 years of state service. There is no payment of family/personal leave upon separation of employment. Family/personal leave may be used for personal reasons including a family member's illness and bereavement.

**Short-Term Disability** – Provides income replacement of 100%, 80%, or 60% of salary for up to 125 workdays. Income replacement amount is based on length of state service. Employees hired on or after July 1, 2009 must satisfy a one year waiting period to be eligible.

**Long-Term Disability** – Provides income replacement of 60% (80% for catastrophic disabilities). Employees hired on or after July 1, 2009 must satisfy a one year waiting period to be eligible.

**Long-Term Care** – Provides up to \$96 basic daily benefit up to a two-year lifetime maximum.

*All full-time classified employees are eligible for Family and Medical Leave, School Assistance and Volunteer Service Leave (up to 16 hours per leave year), Civil and Work Related Leave, Military Leave, and Leave Sharing.*

**Annual Leave:** New employees with less than 5 years of full-time salaried state service earn twelve days of annual leave, accumulated on a semi-monthly basis at a rate of 4 hours per pay period each year. Leave must be earned before it is used and is not earned during any pay period in which employee is in a leave without pay status. At separation of service, employees are paid for any unused annual leave up to the maximum allowed.

**Basic Group Life Insurance:** Employees are automatically enrolled in group term life coverage equal to two times their annual salary for natural death benefits and four times their salary for accidental death and dismemberment. The annual salary is rounded to the next highest thousand and then multiplied by two or four.

**Optional Group Life Insurance:** Employees may purchase an additional one, two, three or four times their annual salary up to a maximum of \$700,000. Employees may also purchase coverage for a spouse equal to half the amount of their coverage up to \$350,000 and/or may purchase coverage for children. Coverage for children ranges from \$10,000 to \$30,000. Premiums for the employee and spouse are based

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on the age of the insured and the amount of coverage. Premiums for children range from \$.80 per month to \$2.40 per month, depending on the coverage amount.

Employees may enroll in Optional Group Life at any time; however, employees enrolling within 31 days of their hire date may enroll in coverage amounts up to \$350,000 without providing evidence of good health.

**Deferred Compensation – 457 Plan:** Employees may contribute \$10 a pay period up to an annual limit of \$17,000 on a pre-tax basis to this defined contribution benefit plan. Employees who are age 50 or over may contribute greater amounts on an annual basis due to catch up provisions. There is no penalty for withdrawals made from the Plan prior to age 59 ½. The Plan has no loan feature and there are strict hardship withdrawal guidelines. Employees assume the investment risk. Effective January 1, 2008, all newly hired and re-hired state employees will be automatically enrolled in the 457 Plan unless they actively enroll in a 403(b) plan or opt not to participate in the 457 Plan. Detailed information will be mailed to newly hired and re-hired employees within their first 31 days of employment.

**Tax Sheltered Annuities – 403(b) Plan:** Employees may contribute up to an annual limit of \$17,000 on a pre-tax basis. Employees who are age 50 or over may contribute greater amounts on an annual basis due to catch up provisions. There are several different providers from which employees may choose. Employees assume the investment risk. Plans may offer loan features and hardship withdrawals. Any withdrawals made from these accounts prior to age 59 ½ are subject to a 10% penalty. Surrender charges may apply to withdrawals.

**Cash Match Plan:** Employees who participate in either the 457 Plan or 403(b) Plan (if provider is a cash match participant) will receive cash match contributions from the Commonwealth of Virginia. The Commonwealth will match contributions 50% up to \$20 per pay period. Employees who participate in both the 457 Plan and a 403(b) Plan receive only one cash match and must indicate to which Plan they would like their cash match to go. Any withdrawals made from this account prior to age 59 ½ are subject to a 10% penalty.

**Miscellaneous Insurances:** Employees may choose from a variety of voluntary insurance plans and services. Premiums are deducted through Payroll deduction. Offerings include disability insurances, pre-paid legal, life and accidental death and dismemberment insurances, financial planning, long-term care, IRAs, and health insurance.