



HRSD New Employee Benefit Outline

- | | |
|--|---|
| Employee Assistance Program (EAP) | <p>This program is designed to assist you and your family in dealing with problems such as stress, family difficulties, financial and legal problems just to name a few. The counselors are employees of Maryview and are trained and experienced in dealing with a wide range of problems. This program is absolutely confidential and has offices convenient to most HRSD locations.</p> |
| Health Insurance | <ul style="list-style-type: none">- New employees have thirty (30) days from their date of hire to enroll in the High Deductible Health Insurance Plan sponsored by HRSD and administered by Cigna.
- The effective date of coverage is always the first day of a month. Enrollment applications received by the Human Resources Division by the 15th of the month (e.g. June 15th) will be effective the following month (e.g. July 1st); enrollment applications received in the Human Resources Division after the 15th of the month (e.g. June 20th) will not become effective until the first day of the next month (e.g. August 1st).
- New employees who do not enroll in this timeframe are ineligible to enroll until the annual Open Enrollment period, normally in May of each year. Any changes to the application can only be made during the annual Open Enrollment period unless an employee experiences a qualifying change of life event. A change to health insurance can then be made that is consistent with the life change.
- Such qualifying events are: a spouse's open enrollment, divorce or legal separation, marriage, birth, or adoption. A new health insurance application must be submitted within 30 days of the qualifying event, which reflects the change (e.g. adding new spouse within 30 days of a marriage -- attach license). Changes not made within 30 days of the event can not be made until Open Enrollment. |
| Health Savings Account (HSA) | <ul style="list-style-type: none">- Eligible employees may enroll in an HSA. This allows employees to contribute through payroll deductions with pre-tax dollars. This account is intended to assist with meeting your health insurance deductible and can be used to pay expenses for you, your spouse and tax dependents, medical, dental, vision and prescriptions that are not paid for by any insurance. This account rolls over each year and you can take the funds with you once your employment ends at HRSD. |

Flexible Spending Account (FSA) -

Employees that **are enrolled** in an HSA have the option to contribute to a **limited** flexible spending account through payroll deductions with pre-tax dollars. The limited FSA can be used by you, your spouse and tax dependents to pay for eligible dental and vision expenses that are not paid for by any insurance plan. This account does not roll over each year and the funds must be used by the end of the plan year.

Employees that **are not enrolled** in an HSA have the option to contribute to a **full** flexible spending account. The full FSA can be used by you, your spouse and tax dependents to pay for eligible medical, dental, vision and prescription expenses that are not paid for by any insurance plan. This account does not roll over and the funds must be used by the end of the plan year.

All employees are eligible to contribute through payroll deduction and pre-tax dollars for Dependent Care. This account is intended for expenses you incur, while working, in order to provide care for dependents residing in your home (dependents are considered children age 13 and under, or dependent adults).

Employees may only enroll in the FSA and Dependent Care within 30 days of their employment, during the annual Open Enrollment Period, or within 30 days of a change of life event.

COBRA

- Employees who have health insurance coverage qualify to continue it, at their own expense, after their separation from employment, in certain circumstances. In addition, dependents who have been carried can continue coverage, also at their own expense, if they lose their dependent status. COBRA notices are included in the employee new hire packets.

Long Term Disability

- This is voluntary long-term disability insurance, administered through Assurant Benefits, that provides comprehensive coverage if you become disabled and unable to work due to an injury, sickness or pregnancy. The premiums are based on the employee's age, salary and benefit option selected. HRSD does not make contributions towards the employee's premium.

Merit Increases

- Employees at Step 1 of their pay grade are eligible for a step merit increase at six months from the date of their appointment to Step 1. Thereafter, employees are eligible for annual merit increases, based on satisfactory performance, through Step 8. Employees must have two years of satisfactory performance until you are eligible to go to Step 9, and two more years to get to Step 10, the top of the range.

Training Increases

- Employees in certain job classifications can be assigned to training levels in order to meet experience, education, certification, or in some situations a combination of these requirements.

Apprenticeship

- HRSD offers an Apprenticeship Program that is sponsored by the Norfolk Public School System and certified through the Department of Labor. We offer programs in the following trades: Plant Operator, Maintenance Operator, Equipment Technician, Interceptor Technician, Instrumentation Specialist, Automotive Technician, Electrician and Carpenter.

Service Awards

- Service awards are given out beginning at 5 years of service and continue in 5-year increments. 10 years of service and up provide employees with an option between a gift from our brochure or monetary compensation, which is taxed at the employee's tax rate. The monetary option is paid out at a rate of \$12 per year of service.

Ten years - \$120

Twenty years - \$240

Thirty years - \$360

Forty years - \$480

Fifteen years - \$180

Twenty-five years - \$300

Thirty-five years - \$420

Retirement

- Administered through Virginia Retirement System (VRS). At this time, HRSD contributes the employee's share (5% of the employee's monthly salary) to their retirement account.

NOTE: On July 1, 2010, VRS implemented a new benefit structure for members which will be referred to as VRS Plan 1-Employees hired prior to July 1, 2010 or previous VRS members that did not take a refund and VRS Plan 2 -Employees hired on or after July 1, 2010.

- VRS Plan 1 Employees can receive full benefits at age 65 with at least 5 years of service or at age 55 with 30 years of service. Reduced retirement benefits are available for employees who are younger than the specified ages and with less years of service. Early service retirement can be taken at age 50 with at least ten years of service or age 55 with at least 5 years of service. Permanent Disability benefits are available from the date of employment.
- VRS Plan 2 Employees can receive full benefits at Normal Social Security Retirement Age with at least 5 years of service or when age and service equal 90. Reduced retirement benefits are available for employees who are younger than the specified ages and with less years of service. Early service retirement can be taken at age 60 with at least five years of service. Permanent Disability benefits are available from the date of employment.

Refunds

- Vested Members- (5 years of service credit) are eligible for a full refund of employer made contributions to their retirement account (5% of monthly salary) and interest upon separation from HRSD.
- Non-vested Members-are eligible for a full refund of employer contributions made until June 30, 2010 to their retirement account (5% of monthly salary) and interest upon separation from HRSD. Any contributions made by the employer after July 1, 2010 to a Non-vested member's retirement account will not be refunded upon separation from HRSD.
- Employees wishing to withdraw retirement funds must complete a Refund Request Form (forms are available in the Human Resources Office or on VRS' website at www.varetire.org).
- Refunded Service - Members who leave their VRS covered positions sometimes take the contributions in their retirement account as a refund. However, taking the refund cancels all service they had with VRS and if rehired in a VRS covered position they will be a member of the VRS Plan 2. Later, if they rejoin VRS, they often wish to buy back this lost service. There is no limit on the amount of refunded service you may purchase. If you do not arrange to buy back your refunded service within the first 3 years of rejoining VRS, you must purchase it in a lump-sum payment; however, the cost is still at 5%.

Note: Employees electing a refund will lose service credit for this time frame, which will affect their eligibility and/or amount of a monthly benefit at retirement.

Purchase of Prior Service

- VRS Plan 1 Employees have three (3) years from date of hire to buy prior service credit at 5% of your current annual salary. The purchase can be made by a direct purchase or a payroll deduction contract. You may not purchase prior service time that is being used towards another retirement (i.e. Military Service or Public Service)
- VRS Plan 2 Employees have one year (1) from date of hire to buy prior service credit at an approximate normal cost rate to be determined by VRS and it's actuary. The purchase can be made by a direct purchase or a payroll deduction contract. You may not purchase prior service time that is being used towards another retirement (i.e. Military Service or Public Service)

- Post Retiree Health Plan** - If you are covered by HRSD's group health plan for active employees on the date you retire, both you and your dependents are eligible to participate in the Plan. While HRSD may from time-to-time change the criteria for retirement, at present, you may retire with this benefit if you meet one of the following requirements:
- VRS Plan 1 Employees
Normal Retirement
 You have attained age 65, and have completed at least 15 years of service with HRSD
 You have attained age 55, and have completed at least 30 years of service with VRS and at least 15 years of service with HRSD.
Disability Retirement - You are disabled, and have completed at least 15 years of service with HRSD
- VRS Plan 2 Employees
Normal Retirement
 You have attained Normal Social Security Retirement Age, and have completed at least 15 years of service with HRSD
 Your age and service equal 90, and have completed at least 15 years of service with HRSD
Disability Retirement -You are disabled, and have completed at least 15 years of service with HRSD
- Life Insurance (Basic)** - Administered through VRS. Natural death benefits paid at twice the employee's annual salary. Accidental death benefits are four times the employee's annual salary. Premiums are paid by HRSD.
- Life Insurance (Optional)** - Administered through VRS; Minnesota Life is the underwriter. Additional coverage is available for the employee and their dependents (spouse and children). Premiums for additional coverage are paid by the employee. Refer to your new hire packet for additional information. Some levels of coverage may require completion of a health status declaration form.
- Note: During Leave Without Pay, LWOP periods, when coverage is suspended, employees can arrange for life insurance to continue by paying the premium themselves. Contact the Payroll Office to make these arrangements.**
- Voluntary Long Term Care Insurance** - Sponsored by VRS; administered by Genworth Life. Intended to cover future long-term care expenses. Ex: nursing home, assisted living, and home health care. New employees have sixty (60) days from their date of hire to enroll in this benefit with no medical underwriting. Eligible family members may apply subject to full medical underwriting; spouses are subject to streamlined medical underwriting.
- Refer to your new hire packet for additional information. Applications and premiums must be submitted directly to Genworth life.

**Deferred Compensation
(Supplemental Retirement Plan)**

- A 457 deferred compensation plan is available to employees that wish to contribute on a voluntary basis. Our deferred compensation plan is administered by ICMA and allows employees to save for their retirement years by setting aside amounts from their regular pay that are not subject to federal or state taxes. Interest earned in these plans is also tax-free until the funds are withdrawn at retirement.
- To participate you need to contribute at least \$25 per paycheck. The maximum annual contribution is \$16,500. Employees over age 50, may contribute an additional \$5,500 annually.
- This fund is intended for retirement use and may not be withdrawn except at retirement or in extreme emergencies. The circumstances of an extreme emergency must be reviewed by human resources who will determine if a withdrawal is warranted.

**Continuing
Education**

- HRSD supports continuing education for accredited degrees or individual courses related to existing HRSD positions. This is subject to Department budgets and availability of adequate personnel to ensure proper performance of HRSD's mission. Reimbursement is available after satisfactory completion of the initial six-month probationary period for all expenses incurred from date of hire. HRSD will reimburse the cost of tuition and textbooks for course work completed satisfactorily. Undergraduate courses are reimbursed in accordance with the rates paid by the GI Bill. Payments for graduate classes, special classes in excess of the GI Bill rate, and any executive programs will be reviewed on a case by case basis.

Employees who voluntarily terminate their employment or are terminated for cause, and have received educational reimbursement for undergraduate, master's degree, and doctoral programs will be required to repay all reimbursed costs for courses taken during the 12 months before separation.

Employees who receive funding for executive programs and who leave employment before the end of the five-year commitment period will be required to refund 80%, 60%, 40% and 20% of all program costs reimbursed by HRSD if they discontinue employment in years one through five after completing the program. Forfeited reimbursements may be withheld from the employee's last pay.

**Professional
Development**

- HRSD will contribute to the cost of membership in professional societies or organizations for employees in supervisory and managerial positions. The amount is determined annually during the budget process. Requests for participation must be made through the employee's Department Director.

- Direct Deposit**
- All employees are required to enroll in direct deposit as a condition of employment. You will need a voided check or deposit slip to set up your direct deposit. In addition, employees may divide their net pay between a maximum of three accounts. Direct deposit forms are included with your new hire paperwork and must be completed by date of hire.
- Uniform/Safety Shoe Allowance**
- For classifications that require foot protection and the use of uniforms, upon hire you are eligible for a uniform and shoe allowance. Order of these articles will be done as soon as practical through your work center and at HRSD's expense.
- Annual Leave (AL)**
- 10 hours earned per month for first five years
 - Available once credited on leave reports
 - Increases two hrs/month at 5, 10, 15 & 20 years
 - Accumulation limited
 - Balance paid at separation
 - Comp Time is available for exempt level employees
- Sick Leave**
- SL is earned monthly - 8 hours.
 - Probationary employees, who exhaust available leave may request Leave without Pay (LWOP) from their supervisor, and certain LWOP penalties will be waived.
 - There is no accumulation limit for SL.
 - Separation benefits are available for employees with at least 5 years of service. Employees will be paid 35% of balance of SL up to \$10,000.
- Holidays**
- New Year's Day, January 1st; Lee-Jackson Day, 2nd Friday in January; Martin Luther King, Jr. Day is the 3rd Monday in January; George Washington Day, 3rd Monday in February; Memorial Day, Last Monday in May; Independence Day; July 4th; Labor Day, 1st Monday in September; Columbus Day, 2nd Monday in October; Veteran's Day, November 11th; Thanksgiving Day, 4th Thursday in November; Friday after Thanksgiving, 4th Friday in November; Christmas Day, December 25th. Additional holidays are designated by the General Manager.
 - For all **except** shift personnel: Saturday Holidays are observed on Friday and Sunday Holidays are observed on Monday. Employees working shift observe Holidays on the day they occur.
- Civil Leave (CL)**
- Employees excused, with pay, if subpoenaed to appear on jury duty or as a witness in any case other than their own. Employees testifying on their own behalf use AL.

Leave Without Pay (LWOP)

- LWOP may be granted in accordance with HRSD Policy.
- Secures employment when all available leave has been exhausted.
- Supervisors can approve LWOP with the exception of anything that expands beyond the 12 weeks. Those requests will need approval by the General Manager and normally only for very special and unusual circumstances.
- Non Family Medical Leave Act (FMLA) events, requires the employee to submit written requests through their supervisor. No guarantee of approval is available. In approving or disapproving, supervisors look at the reason for the request and the record of the employee making the request. Benefits may be affected depending on the duration of the leave.
- Denials of this leave may result in administrative separation.

Note: Employees covered by the Family Medical Leave Act are not required to request LWOP.

Disability Leave (OJI)

- All Worker's Compensation incidents must be immediately reported to your supervisor. Several forms will need to be completed. HRSD will only pay for medical treatment obtained from certain designated doctors' and/or medical facilities. Lists are available at each workcenter.
- Health Insurance plans will not pay for worker's compensation injuries. Therefore, do not present your Health Insurance Card at the time medical treatment is received. Bills should be sent to HRSD's Human Resources Office: P.O. Box 5914 Virginia Beach, VA 23471-0914. Frequently, the medical facility will want to confirm that the injury is work related. They may call the Human Resources Office at 460-7303 or 460-7304.
- Supervisors need to be advised of your status after every doctor's visit, and contacted at least weekly in serious cases. After any medical treatment is received, employees must provide a written release from the doctor allowing them to return to their regular duties.
- HRSD supplements Worker's Compensation payments for the first seven calendar days when an employee is disabled as the result of an On-the-Job Injury. Sick Leave is available to supplement worker's compensation wage payments thereafter.

Military Leave (ML)

- Any employee receiving duty orders shall be excused. Employees who's Military Duty is federally funded are eligible to receive up to 15 workdays of paid Military Leave, per Federal Fiscal Year (October-September). Days in excess of this amount can be taken as Annual Leave or Leave Without Pay. Supervisors need to be advised immediately of the need to take military leave. Orders must be submitted upon receipt.