



## HRSD New Employee Benefit Outline

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- Employee Assistance Program (EAP)** - 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.
- Health Insurance**
- New employees have thirty (30) days from their date of hire to enroll in one of the three employer sponsored group plans administered by Anthem. There are two HMO and one PPO insurance plans.
  - The effective date of coverage is always the first day of a month. Enrollment applications received by the Human Resources Division by the 15<sup>th</sup> of the month (e.g. June 15<sup>th</sup>) will be effective the following month (e.g. July 1<sup>st</sup>); enrollment applications received in the Human Resources Division after the 15<sup>th</sup> of the month (e.g. June 20<sup>th</sup>) will not become effective until the first day of the next month (e.g. August 1<sup>st</sup>).
  - New employees who do not enroll in this timeframe are ineligible to enroll until the annual Open Enrollment period, normally in January of each year. Any additions (or deletions in some cases) 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: 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.
- Tax Savings Plan**
- This plan allows employees to pay for three kinds of out-of-pocket expenses with pre-tax dollars. Employees can voluntarily participate in any one or all three of the areas covered by the plan.
  - Expenses which can be paid with pre-tax dollars are: payroll deductions for the employee & minor, employee & spouse, employee & children or employee & family health insurance plans, or, other medical expenses that are not paid for by any insurance plan. The third area is 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 this plan 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 and salary. 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 before advancing to Step 9, the last step in a pay grade.
  
- 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 Systems and certified through the Department of Labor. We offer programs in the following trades: Plant Operator, Maintenance Operator, Interceptor Technician, Equipment Technician, Instrumentation Specialist, Reliability 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 employees tax rate. The monetary option is paid out at a rate of \$12 per year of service.
 

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| Ten years - \$120    | Fifteen years - \$180     |
| Twenty years - \$240 | Twenty-five years - \$300 |
| Thirty years - \$360 | Thirty-five years - \$420 |
| Forty years - \$480  |                           |
  
- Retirement** - Administered through Virginia Retirement System (VRS). Approximately the 10% of employee's monthly salary is paid to VRS for each full time employee. The contribution is divided between a 5% employer's portion and a 5% employee portion. HRSD pays the employee's share.
  - 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.
  - Employees separating from HRSD employment may receive a refund of the employee's portion of retirement contributions (5% of monthly salary) through their separation date. In these cases, employees wishing to

withdraw these funds must complete a written application (forms are available in the Human Resources Office).

- 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 whatever service they had with VRS. 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** - New employees have three (3) years 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. Eligible forms of prior service can not be used towards retirement from another agency. (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:

Normal Retirement - You have attained age 65, and have completed at least 15 years of service with HRSD

Early Retirement - You have attained 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 services with HRSD

- Life Insurance (Basic)** - Administered through VRS. Natural death benefits paid at double 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. This applies to both the VRS basic and optional life insurance plans. Contact the Payroll Office to make these arrangements.**

**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 \$15,500. Employees over age 50, may contribute an additional \$5,000 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 a committee 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. This benefit is available after satisfactory completion of the initial six-month probationary period. HRSD will reimburse the cost of tuition and text books for course work completed satisfactorily, which prepares the employee for potential advancement within HRSD.

**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 full-time employees are eligible for direct deposit. There is no "open enrollment" period for enrolling. Employees may make up to three direct deposits with outside financial institutions. There is normally a two payroll cycle period before a direct deposit takes place. Contact the Payroll or Human Resources office for forms.

**Savings Bonds**

- HRSD offers Series EE savings bonds & I bonds. Employees can purchase savings bonds, through payroll deductions. EE Bonds are purchased at ½ of the bond's face value. I Bonds are purchased at face value; however, earn interest at the market's current rate. Contact the Payroll Coordinator for more information or paperwork.

**Uniform/Safety Shoe Allowance**

- For classifications that require foot protection and the use of uniforms, an allowance is given after your six month probationary period, to purchase these items. Items are purchase thereafter on an annual basis.

**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 1<sup>st</sup>; Lee-Jackson Day, 2<sup>nd</sup> Friday in January; Martin Luther King, Jr. Day is the 3<sup>rd</sup> Monday in January; George Washington Day, 3<sup>rd</sup> Monday in February; Memorial Day, Last Monday in May; Independence Day; July 4<sup>th</sup>; Labor Day, 1<sup>st</sup> Monday in September; Columbus Day, 2<sup>nd</sup> Monday in October; Veteran's Day, November 11<sup>th</sup>; Thanksgiving Day, 4<sup>th</sup> Thursday in November; Friday after Thanksgiving, 4<sup>th</sup> Friday in November; Christmas Day, December 25<sup>th</sup>. 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 given by FMLA, those requests will need approval by the General Manager and normally only for very special and unusual circumstances.
- Employees must 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: Circumstances that qualify under the Family & Medical Leave Act do not carry penalties.**

**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 460-7306 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 year. Days in excess of this amount can be taken as Annual Leave or Leave Without Pay. Employees are not required to turn in their Military Pay in order to receive paid Military Leave. Supervisors need to be advised immediately of the need to take military leave. Orders must be submitted upon receipt.