



HRSD New Employee Benefit Outline

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 31 days from their date of hire to enroll in the High Deductible Health Insurance Plan sponsored by HRSD and administered by Cigna.

HRSD offers a High Deductible Health Plan. HRSD has designed the plan to be very generous this year, with no premiums, immediate preventative care, and 100% coverage after meeting the deductible of \$1500 for employee only or \$3000 for family coverage. New employees have 31 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 following your hire date provided enrollment occurs within 31 days of hire.

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 31 days of the qualifying event, which reflects the change (e.g., adding new spouse within 31 days of a marriage -- attach license). Changes not made within 31 days of the event cannot be made until Open Enrollment.

Supplemental Voluntary Benefits (employee paid)

Accidental Injury

Cigna's Accidental Injury insurance pays you (or whoever you designate) for treatments or injuries resulting from a covered accident. It can help you pay for expenses while you're recovering from an accident such as rehabilitation, transportation, childcare, travel, or other out-of-pocket expenses that are not covered by your primary health insurance.

Critical Illness

Cigna's Critical Illness insurance can help provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered critical illness. Cigna Critical Illness insurance pays you, or whoever you designate, a lump-sum benefit for diagnosis of a covered critical illness or specified event such as a heart attack or stroke. It can help you pay for expenses such as travel, room and board, transportation, childcare, or treatment options not covered by primary insurance.

Hospital Care

Cigna's Hospital Care Insurance, benefits are paid after a qualified hospitalization resulting from a covered injury or illness. You can use the money however you'd like. It can help you pay for expenses such as childcare, travel, or other out-of-pocket expenses.

Health Savings Account (HSA)

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 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 dependents (covered on health insurance until age 26) 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 31 days of their employment, during the annual Open Enrollment Period, or within 31 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.

Merit Increases

Employees may be eligible for a merit increase at one year from their date of hire. Thereafter, employees are eligible for annual merit increases, based on satisfactory performance.

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, Small Communities Systems Operator, Interceptor Technician, Instrumentation Specialist, 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 monetary compensation, which is taxed at the employee's tax rate. The monetary compensation 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).

VRS Plan 1--Employees hired prior to July 1, 2010, or previous VRS members that did not take a refund.

VRS Plan 2--Employees hired on or after July 1, 2010, and Plan 1 employees not vested by December 31, 2012.

VRS Plan 1 and Plan 2 contribute the 5%-member contribution on a pre-tax basis to their VRS retirement account.

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

VRS Vested Members (5 years of service credit) are eligible for a refund of employer and employee made contributions to their retirement account, plus accrued interest upon separation from HRSD.

VRS Non-Vested Members (Less than 5 years of service credit) are eligible for a refund of any contributions **they** have made to their retirement account, plus accrued interest upon separation from HRSD.

Members who leave their VRS covered positions may take the contributions in their retirement account as a refund. However, taking the refund cancels all service with VRS and if rehired in a VRS covered position they will be a member of **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.

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).

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 9.4%. 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. Applications and premiums must be submitted directly to Genworth life.

Supplemental Retirement Plans

HRSD offers diverse ways for our employees to save for their retirement. We have a voluntary 457 Deferred Compensation Plan which is administered by ICMA. The 457 Plan has a pre-tax and after-tax (Roth) contribution option that allows you to set aside whole dollar amounts through payroll deduction.

Contributions and earnings in the pre-tax option are tax-free until the funds are withdrawn.

Qualified Contributions and earnings withdrawn from the after-tax (Roth) option are tax free upon withdrawal.

Note: Regardless of your age, funds withdrawn from 457 plan accounts are not subject to the 10% early withdrawal tax penalty.

457 funds are 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 ICMA to determine if a withdrawal is warranted.

A Payroll Roth IRA is available to employees that wish to contribute on a voluntary basis. Our Payroll Roth IRA is administered by ICMA and allows employees to save for their retirement on an after-tax basis through payroll deduction. Contributions can be withdrawn at any time

without tax and penalty. Income restrictions and maximum contributions limits set by the IRS apply. See IRA enrollment packet for more information.

To participate in the supplemental retirement plans you need to contribute at least \$10 per paycheck. The maximum annual contribution limits are set by IRS regulations. Additional contributions are available for employees over age 50, or near retirement.

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. Payment for approved tuition, books, and/or non-optional fees can be made by HRSD in the form of advance payment or reimbursement for all expenses incurred from date of hire. Payment for continuing education expenses is contingent upon satisfactory course completion (C or better for undergraduate courses; B or better for graduate courses).

Employees must complete a Continuing Education Authorization form prior to enrolling in classes.

Undergraduate courses are paid up to the highest in-state tuition rate per credit hour 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.

Paid Time Off (PTO)

PTO is accumulated at a rate of 8 hours per pay period with a carryover limit of 480 hours and a pay out after 5 years of HRSD service at the rate of 50%.

Holidays

New Year's Day, January 1st
Martin Luther King, Jr. Day, 3rd Monday in January
President's Day, 3rd Monday in February
Memorial Day, Last Monday in May
Juneteenth, June 19th
Independence Day; July 4th
Labor Day, 1st Monday in September
Election Day, 1st Tuesday in November
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 except for 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. Each incident will be 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.

HRSD will follow all ADA requirements for reasonable accommodations.

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

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 whose Military Duty is federally funded are eligible to receive up to 15 workdays of paid Military Leave, per Federal Fiscal Year (October-September). Days more than 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.