



Virginia Community College System Summary of Benefits for Classified Staff

Health Insurance:

The Department of Human Resource Management (DHRM) offers a wide range of State Health Benefit Plans administered by multiple vendors such as Anthem, Aetna, Optima, Kaiser, etc. Most plans include a basic medical, dental, prescription drug coverage, Behavioral health, Employee Assistance Programs along with free wellness visits. The COVA Care Plan with Anthem is a traditional plan with co-pays, small deductible and out-of-pocket maximums. The COVA HealthAware Plan is a consumer-driven high deductible health plan without co-pays but the state provides you with a Health Reimbursement Arrangement to help pay for your medical claims and prescriptions. Coverage starts the 1st day of the month after the employees hire date. Employees starting on the 1st of the month will have coverage effective their 1st day of employment.

Flexible Spending Accounts:

DHRM offers Medical and Dependent Care FSAs as a pre-tax benefit option for full-time employees. You can contribute on a pre-tax basis to cover medical or dependent care expenses. The Medical FSA provides reimbursement for eligible medical out-of-pocket expenses while the Dependent Care provides reimbursement for expenses such as day care, after school care or other fees. There is a \$10 minimum contribution to enroll in the program. Employees should be cautious and conservative when signing up for the FSAs. The dollars do not carry over from one plan year to the next.

Life Insurance:

Basic Life insurance is provided to all full-time employees. The policy is 100% Employer-paid and is effective on the employee's date of hire. The coverage is equal to the new employee's annual salary (rounded to the next highest thousand) and multiplied by two. For accidental death, the coverage is equivalent to the annual salary multiplied by four.

Optional Life Insurance:

Additional optional life insurance may be purchased at group rates at one, two or three, or four times the employee's annual salary. This policy allows you to also insure both spouse and minor children. Your premium is based on age, salary and the level of coverage requested, and the premiums are paid directly through payroll deduction.

Retirement:

All classified full-time employees are automatically enrolled into a retirement benefit through the Virginia Retirement System (VRS). The employee contributes a mandatory 5% from their salary per pay period. For new employees enrolled onto the VRS Hybrid Retirement Plan, you can retire with full benefits at normal social security retirement age with at least 5 years of service. Employees can elect a reduced retirement benefit once they reach age 60 with at least 5 years of service. The benefits received at retirement are determined by multiple factors such as salary, years of state service, age at retirement.

Available Voluntary Saving Plans: Part-time employees may participate in the voluntary saving plans

Deferred Compensation Plan:

The Deferred Compensation Plan (DCP) is covered by IRS 457 regulations and provides another avenue for supplemental retirement savings. Employees can contribute either pre-tax or post-tax dollars directly from their paychecks. The DCP is administered by ICMA-RC.

Tax-Deferred Annuities (TDA):

These Voluntary Retirement Savings Accounts give employees the opportunity to contribute tax-free dollars to an annuity program and if eligible the employee could receive a Cash Match of up to \$20.00 per pay period. The System Office TDAs are administered through either VALIC or TIAA. The IRS determines the maximum an employee can contribute every year. Employees can enroll in either or both the Tax-Deferred Annuity and the Deferred Compensation Plan

Cash Match:

Full-time employees are also eligible to receive a cash match to either a TDA or DCP plan depending on your retirement plan contributions. For eligible employees, the employer will match 50% of your contribution up to \$20.00 maximum. Although you can participate in both programs you will only receive one cash match.

Virginia Sickness and Disability Program (VSDP):

All classified staff are automatically enrolled into the VA Sickness and Disability Program which provides a fixed amount of sick leave, personal/family leave, short-term disability, long-term disability and long-term care insurance with 100% of the premiums paid by the state. The leave year runs January 10 – January 9. To be eligible for *short-term disability benefits*, employees must satisfy a one-year waiting period. Once eligible, the program provides income replacement for up to 125 workdays. The level of income replacement is based on years of state service. *Long-term disability* eligibility needs to be approved after the conclusion of short-term disability coverage. The standard income replacement level is 60% but could go up to 80% for catastrophic conditions. *Long-term care* is a benefit provided to you when you cannot perform at least 2 everyday activities of daily living. Additional information is provided at hire.

Annual Leave:

Annual leave is accrued or earned after each semi-monthly pay period. The accrual rate is based on the employee's years of state service. The hours can be used for vacation or personal purposes and is generally posted in HRMS about 5 days after the pay period ends. The leave hours can carry over from year to year up to a certain limit based on the employee's length of state service. Employees who go into an unpaid leave status will not accrue annual leave hours for that pay period.

Parental Leave:

Parental leave is designed to support new parents with adjusting to their new obligations while managing the operational impact of their absence from work for a limited period of time. Classified employees who become parents via birth, adoption, or foster or custodial care and meet the eligibility criteria may take up to 320 hours of parental leave.

Community Service Leave:

Classified employees may receive up to 16 hours of paid leave per leave year to use to provide service as a volunteer member of a service organization or through authorized school assistance. Part-time employees receive an amount of leave proportionate to the percentage of hours they work in a full 40-hour workweek. Employees who serve with a volunteer fire department and rescue squad or auxiliary unit are eligible for up to 8 additional hours (24 hours total) of leave per leave year.

Holidays:

The state provides twelve paid holidays each calendar year. Each college and the System Office establish an alternate holiday schedule to accommodate our academic schedule.

Educational Assistance:

VCCS supports continuous professional growth and development of its employees. VCCS offers financial support for tuition and mandatory fees for coursework that is job-related and/or part of a degree program. Full-time employees can request financial support for up to a limit of 6 credit hours per semester via up-front payments or reimbursement not to exceed the cost of in-state tuition and mandatory fees at Virginia Commonwealth University. Educational assistance is not available for duplicate degree levels and must be for a higher degree than what they currently have. Professional development for non-credit courses or certifications are also supported.

Employee Assistance Program (EAP):

EAP is available to state employees and their dependents enrolled in our health insurance plans. Included are up to four sessions at no charge for services such as mental health counseling, alcohol or drug abuse assessment, grief counseling and legal or financial services.

CommonHealth Wellness Program:

CommonHealth is available to all employees and dependents age 18 or older living in the employee's home and promotes fitness, weight-loss, smoking cessation, nutrition and other wellness programs.

Worker's Compensation:

Employees are eligible to receive benefits under the Virginia Workers' Compensation Act for an injury and/or illness which they incurred in the course of official work-related duties. Benefits generally include payment of medical expenses and time lost from work.

Virginia College Savings Plan:

The Commonwealth offers several programs that allow employees to save for college expenses for their children, or grandchildren, etc. The plans offer ways to save for tuition, room and board, textbooks, and other fees.

Virginia Credit Union:

The Virginia Credit Union offers full banking services and discounts to employees of the Commonwealth.

Discounts Programs:

State employees are eligible to receive a wide range of discounts for health/fitness, hotels, car rentals, cell phone services, travel, etc. Employees can view all state employee discounts here:

<https://www.dhrm.virginia.gov/employeediscounts>

Miscellaneous Programs:

We offer multiple other insurance and savings programs which can be paid directly via payroll deduction.