

BENEFIT HIGHLIGHTS

Full-time Salaried	Part-time Salaried	Wage	Benefit	Summary
X	X		Retirement	<ul style="list-style-type: none"> • The VRS Hybrid Retirement Plan combines the features of a defined benefit plan and a defined contribution plan. • Membership eligibility effective the first day of employment • Employee contributes 5% pre-tax. • You become eligible for an unreduced retirement benefit when you reach your normal Social Security retirement age and have at least five years of service credit or when your age and service equal 90.
X	X		Disability Retirement	<ul style="list-style-type: none"> • Regular and Work-Related for employees hired prior to January 1, 1999
X	X		Health Insurance Retiree Premium Credit	<ul style="list-style-type: none"> • Employees with 15 or more years of service are eligible for health credit to assist with the cost of the health insurance premium upon retirement • The credit is \$4.00 for each year of service
X	X		Group Life Insurance	<ul style="list-style-type: none"> • Membership eligibility effective the first day of employment • Two kinds of insurance during active employment - life insurance and accidental death and dismemberment benefits are: <ul style="list-style-type: none"> • Group life insurance without a medical examination • Natural death benefits • Double indemnity for accidental death; and • Dismemberment payments for accidental loss of one or more limbs or eyesight • Basic group life is equal to employee's annual salary rounded to the next highest thousand, and then doubled. (Ex. 25,200, rounded to \$26,000, and doubled to \$52,000 for natural death. This is double to \$104,000 for accidental death) • Value of group life insurance goes up with salary increases • Life insurance coverage continues at no cost to employee upon retirement. Reduces 25% each year on January 1 after the first full year of retirement until it reaches 25% of the insurance amount at retirement.
X	X		VRS Optional Life Insurance	<ul style="list-style-type: none"> • Employees can purchase additional life insurance for self, spouse and/or children at group rates.
X	X	X	Deferred Compensation	<ul style="list-style-type: none"> • 457 Plan (Public) • Allows employee to defer taxes on contributions and earnings until withdrawn at retirement or termination • Eligibility (optional) upon employment • Minimum contribution - \$10.00 per pay period • Maximum limit is 100% of employee's includable compensation or \$18,000, whichever is less, per calendar year

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X	X		Cash Match Deferred Compensation	<ul style="list-style-type: none"> Employer contributes 50% match, up to \$20 per pay period 401A Plan 																																				
X	X		Virginia Sickness and Disability Program (VSDP)	<ul style="list-style-type: none"> 8 – 10 days sick leave per year 4 – 5 days family/personal leave per year No carryover Eligible for work –related disabilities from your first day of employment. Eligible for non-work related disabilities after one year of continuous employment at 60% income replacement. After 5 years, from 60 - 100% income replacement. 60% income replacement under long-term disability after one year of continuous service. 																																				
X	X (Pro-rated)		Annual Leave	<table border="0"> <thead> <tr> <th><u>Hours earned</u></th> <th><u>Maximum</u></th> <th><u>Maximum</u></th> <th><u>Maximum</u></th> </tr> <tr> <th><u>Years of Service</u></th> <th><u>Semi-monthly</u></th> <th><u>Carryover</u></th> <th><u>Payable</u></th> </tr> </thead> <tbody> <tr> <td>• 0 - 4 years</td> <td>4 hours</td> <td>192 hrs (24 days)</td> <td>192 hrs</td> </tr> <tr> <td>• 5 - 9 years</td> <td>5 hours</td> <td>240 hrs (30 days)</td> <td>240 hrs</td> </tr> <tr> <td>• 10 - 14 years</td> <td>6 hours</td> <td>288 hrs (36 days)</td> <td>288 hrs</td> </tr> <tr> <td>• 15 - 19 years</td> <td>7 hours</td> <td>336 hrs (42 days)</td> <td>336 hrs</td> </tr> <tr> <td>• 20 - 24 years</td> <td>8 hours</td> <td>384 hrs (48 days)</td> <td>336 hrs</td> </tr> <tr> <td>• 25 or more years</td> <td>9 hours</td> <td>432 hrs (54 days)</td> <td>336 hrs</td> </tr> <tr> <td colspan="4">• Balances up to maximum payable - paid upon resignation or retirement</td> </tr> </tbody> </table>	<u>Hours earned</u>	<u>Maximum</u>	<u>Maximum</u>	<u>Maximum</u>	<u>Years of Service</u>	<u>Semi-monthly</u>	<u>Carryover</u>	<u>Payable</u>	• 0 - 4 years	4 hours	192 hrs (24 days)	192 hrs	• 5 - 9 years	5 hours	240 hrs (30 days)	240 hrs	• 10 - 14 years	6 hours	288 hrs (36 days)	288 hrs	• 15 - 19 years	7 hours	336 hrs (42 days)	336 hrs	• 20 - 24 years	8 hours	384 hrs (48 days)	336 hrs	• 25 or more years	9 hours	432 hrs (54 days)	336 hrs	• Balances up to maximum payable - paid upon resignation or retirement			
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X	X (Pro-rated)		Holidays Paid	<ul style="list-style-type: none"> New Year's Day Lee-Jackson Martin Luther King Day George Washington Day Memorial Day Independence Day Labor Day Columbus Day Veterans Day Thanksgiving Day The day after Thanksgiving Day Christmas Day <p>Any other days designed by the Governor or the President of the United States</p>																																				
X	X		Military Leave	<ul style="list-style-type: none"> Fifteen days of paid military leave for active and reserve duty per federal fiscal year 																																				
X	X		Community Service	<ul style="list-style-type: none"> Sixteen hours per calendar year to participate in children's school K-12 activities (e.g. parent/teacher's meeting) or community service activities 																																				

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X	X for those who work 32 hours or more		Health Care	<ul style="list-style-type: none"> • Eligibility is the first of the month • PPO and HMO's (Northern Virginia only) plan options offered • Each plan provides hospitalization, medical, surgical, outpatient, prescription drug and major medical coverage. • Single, Employee+One, or Family coverage available • VEDP contributes a monthly amount for employee's health insurance • Employee shares cost of plan with state • Pay employee contribution with pre-tax dollars
X	X		Medical Reimbursement Accounts	<ul style="list-style-type: none"> • Allows employees to pay for out-of-pocket medical, dental and vision care expenses with pre-tax dollars up to a maximum of \$2,500 per calendar year • Eligibility the first of the month following employment.
X	X		Dependent Care Reimbursement Account	<ul style="list-style-type: none"> • Allows employees to pay dependent care expenses for children, spouse or a parent living in the household with pre-taxed dollars up to a maximum of \$5,000 per calendar year • Eligibility the first of the month following employment.
X	X		Long-Term Care	<ul style="list-style-type: none"> • Eligibility the first of the month following employment • \$96/day for up to a maximum lifetime benefit of \$70,080 for VSDP participants • Optional - paid by the employee on a post-tax basis • Guaranteed issue for employee if elected within 31 days of employment • Option to insure spouse, parents and in-laws
X	X	X	Network Services Provider	<ul style="list-style-type: none"> • Optional insurance paid by employee through payroll deduction