

# PRINCE WILLIAM COUNTY SUMMARY OF BENEFITS FOR FULL-TIME EMPLOYEES

All full-time employees may enroll in County-sponsored benefits. A summary of benefits is listed below. All contracts renew on a fiscal year basis in July and are subject to change.

Employees may elect to participate in medical, dental, vision and flexible spending account plans within the first 30 days of employment with coverage beginning on the first day of the month following hire, or during open enrollment in May of each year. A spouse and/or eligible children may also be enrolled.

## **MEDICAL INSURANCE**

Medical insurance is currently offered through Anthem BlueCross BlueShield (BCBS) and Kaiser Permanente. Each plan comes with corresponding pharmacy coverage. Employees may select coverage from one of four medical plans that offer comprehensive benefits, including low co-pays. Prescriptions follow a 3-tier program (generics, brand, and specialty medications). Imbedded in the health plans is vision coverage for yearly eye exams for a small co-pay and discounts on eyewear.

# **DENTAL INSURANCE**

Dental insurance is offered through Delta Dental. The Core and Enhanced plans access the same in-network providers; however, the level of coverage differs under each plan. Participants must remain in the Enhanced Plan through two open enrollment periods.

## **VISION INSURANCE**

Employees may elect a supplemental vision plan. This plan provides yearly eye exams as well as deep discounts on eyewear and contact lenses when services are obtained through participating providers.

# FLEXIBLE SPENDING ACCOUNT PLAN

Flexible Spending Accounts allow employees to use pre-tax\* dollars to pay for eligible medical/dental/vision expenses and/or dependent daycare expenses, using separate accounts. Each plan year employees may contribute up to the annual maximum set by the IRS. Unused funds carryover to the next plan year, up to the allowable limit set by the IRS. Excess amounts above the carryover limit are forfeited. You do not have to be enrolled in one of the County sponsored medical, dental, or vision plans to participate in the flexible spending program.

# **EMPLOYEE ASSISTANCE PROGRAM**

The County's Employee Assistance Program is available to help employees and their family members address an array of life's challenges that come from balancing work and life, as well as more serious problems that may become distractions. This is a free, confidential program that is available 24 hours a day, 7 days a week. Services include counseling, concierge-like services, and referrals for just about anything on your to-do list, legal and financial assistance, and a website with an extensive library of resources.

## LIFE INSURANCE

The County provides basic life insurance coverage to all full-time employees through the Virginia Retirement System, at no cost to the employee. The coverage amount is two times the employee's annual salary. Coverage begins on an employee's first day of employment. Employees may purchase additional life insurance for themselves, their spouse and/or their dependent children.

\*Pre-tax deductions are exempt from federal and state taxes.

This information is necessarily brief. More detailed information is available from Human Resources and the Personnel Policy Manual. Contact the Human Resources Office, 1 County Complex Ct Suite 155, Woodbridge, VA 22192 (703) 792-6640. Interoffice Zip MC480. Visit Prince William County Government at: <a href="http://www.pwcgov.org">http://www.pwcgov.org</a>

Prince William County reserves the right to change or discontinue any benefit plans, programs, policies, or practices at any time. Changes or termination may apply to current and future participants as well as their dependents and beneficiaries. Premiums are determined by amount of coverage, and age.

#### HOLIDAYS

All full-time employees observe 11 paid holidays. When a holiday falls on a Saturday, it is observed on the preceding Friday. When a holiday falls on a Sunday it is observed on the following Monday.

New Year's Day	Veteran's Day
Martin Luther King Day	Thanksgiving Day
Memorial Day	Thanksgiving Friday
Independence Day	Christmas Eve
Juneteenth	Christmas Day
Labor Day	

## THE VIRGINIA RETIREMENT SYSTEM (VRS)

Prince William County full-time employees participate in one of three <u>mandatory</u> Virginia Retirement System (VRS) plans. Employees become members of the VRS Hybrid Plan, Plan 1, or Plan 2 on their first day of employment and contribute 5% of their monthly salary. Hybrid Plan members are eligible to enroll in an additional voluntary contribution plan.

Employees must have five years of VRS service to be vested and eligible for a lifetime benefit. Retirement benefits are based on a formula calculating age, years of service, and average final compensation.

## HAZARDOUS DUTY EMPLOYEES

Hazardous Duty Employees (Police Officers, Uniformed Fire & Rescue, Sheriff's Deputies, and Jail Officers) are eligible for full, unreduced retirement after serving in uniform for 20 or more years. An additional monthly stipend from VRS begins at retirement and ends when the employee reaches normal Social Security retirement age.

## SUPPLEMENTAL HAZARD DUTY RETIREMENT PLAN

This supplemental plan from the County is provided for Police Officers, Uniformed Fire & Rescue, Jail Officers, and Sheriff's Deputies. This plan supplements retirement benefits provided by the Virginia Retirement System. It is funded jointly from both employees and the County through mandatory contributions of 1.44%.

# **RETIREE HEALTH INSURANCE & CREDIT PROGRAM**

Employees who work for Prince William County for 15 or more years are eligible to continue their group medical, dental, and vision insurance into retirement for themselves and eligible dependents. Medical insurance coverage ends when the retiree/spouse reaches age 65. Dental and vision coverage may continue for lifetime.

In addition to continuing health coverage, employees may receive a lifetime health insurance credit to help offset retiree health insurance premiums. Employees must retire with VRS or the County Supplemental Retirement Plan to be eligible for the benefit. The current County benefit payment is \$5.50 per each year of service, limited to 30 years.

# 401(a) MONEY PURCHASE PLAN

Under this retirement program, employees make bi-weekly contributions of 0.5% of their base salary, which is matched by the County. The contribution amount may fluctuate in the future by vote of the Board of County Supervisors. All contributions are made on a pre-tax\* basis and earnings are tax deferred. Under IRS code, employees who elect to participate in this plan make a one-time, irrevocable election. New employees have the option to **enroll within the first 30 days of employment**. Funds may be withdrawn only upon separation of employment (IRS rules apply).

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#### **457 RETIREMENT PLAN**

This is a is a pre-tax\*and or Roth after-tax, optional, employee retirement savings plan with a variety of investment options. Taxes are deferred until funds are withdrawn on pre-tax contributions. Employees contribute their own funds which may be started, changed, or stopped at any time. Funds may be withdrawn only upon separation of employment.

#### **CREDIT UNION**

All employees and their family members are eligible to join the PWC Employees' Credit Union. Employees may establish checking or savings accounts, IRAs, low interest credit cards, and other loans and access financial services.

#### SICK LEAVE AND ANNUAL LEAVE

Each pay period, full-time employees receive 4 hours each of sick and annual leave. Annual leave accruals increase every three years up to a maximum of 8 hours per pay period. Both leave benefits for employees working more than 37.5 hours per week are adjusted proportionally based on an employee's work schedule. Yearly carryover limits apply. Annual leave more than these limits is converted to sick leave, up to a maximum based on work schedule.

#### **PERSONAL LEAVE**

Full-time employees receive 4 days of personal leave January 1<sup>st</sup> of each year. Personal leave is prorated for individuals hired after January 1<sup>st</sup>. Personal leave may be used for any reason. Full-time employees working in a department that provides services on a 24/7 basis, may receive 2 personal days and 2 additional holidays on January 1<sup>st</sup> of each year, as designated by the Department Director. Unused days are forfeited at the end of each calendar year.

#### **OTHER LEAVE**

**Bereavement Leave** – Employees are eligible for up to three (3) days of paid leave per year for the death of a family or household member.

**Civil Leave** - Employees who are summoned or subpoenaed by the Court for jury duty, as a witness, or to serve as an election officer will receive their regular salary plus any payments made by the Court.

**Military Leave** - Employees ordered to active duty or to attend military reserve training will receive full pay for up to 15 days during a 12-month period from October 1 to September 30. Employees are to submit a copy of their orders to their supervisor.

**Unscheduled Leave** - Unscheduled leave is a term used to describe annual leave used during severe weather. Refer to the leave policy for County status notification options. Employees must notify their supervisor as early as possible prior to their normal arrival time and report to work when weather conditions permit safe travel. Essential employees are exempt from Unscheduled Leave.

**Short Term Disability (SHTD)** - Employees who are VRS Hybrid Plan members are automatically eligible for both short and longterm disability plans, at no cost to the employee, to be used if unable to work due to injury or illness. Eligibility for short-term disability is effective after one year of continuous County employment, or on the first day of employment for a work-related disability. Short-term disability provides income replacement of 60-100%, depending on years of service. Long Term Disability coverage is available if the employee remains unable to work upon the expiration of SHTD benefits.

**Sick Leave Grant** - Employees who are VRS Plan 1 or Plan 2 members are eligible to use the Sick Leave Grant when their Sick Leave balance drops below 200 hours. Absences more than 45 consecutive calendar days for illness/injury qualify use the Sick Leave Grant for up to 45 workdays within a 12-month period. Benefits are not available for the care of family members.

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