

Health Insurance:

COVA Care through Anthem Blue Cross/Blue Shield of Virginia and COVA HealthAware through Aetna provides a wide range of health care services within special networks for medical, behavioral health, dental, and pharmacy providers and facilities. Plans are provided at minimal cost for employee only coverage. For Employee Plus One and Family coverage the state and the employee share the cost.

Life Insurance:

The state holds a group term life insurance policy for each employee and pays all premiums. Coverage is equal to twice the amount of annual salary rounded to the next highest thousand. Benefits for accidental death are twice the basic coverage.

Optional Life Insurance:

Additional life insurance may be purchased at group rates at one, two, three or four times the employee's annual salary. Coverage is available for the spouse at 50% of the coverage level of the employee and coverage for minor children is available.

Retirement:

All Classified staff are provided a retirement benefit through the Virginia Retirement System (VRS). VRS plans contributions are made by the state and the employee. The employee contributes five (5) %.

Virginia and Sickness Disability Program:

All Classified staff are provided a sickness and disability program that provides sick leave, personal/family leave, short-term disability, long-term disability and long-term care insurance with premiums paid by the state. Leave is allotted January 10th each year and expires on January 9th the next year. After one year of employment, for an absence due to an approved non-work related disability, an employee must complete a seven calendar waiting period in which the employee applies appropriate leave followed by up to 125 days of short-term disability. For the first five (5) years of employment, disability replacement income is provided at 60% of the pre-disability salary. After five (5) years, short-term disability replacement income is provided at 100%, 80% or 60% according to the length of employment. Long-term disability begins after 125 days of short-term disability with income replacement at 60% of the employee's pre-disability salary.

Vacation:

Annual leave is earned at the end of each pay period and is available for personal time off as approved by the employee's supervisor. Leave is earned at the rate of 4 hours per semi-monthly pay period for the first five (5) years of service and increases in five (5) year increments. There is a maximum leave of annual leave which can be carried forward each year.

Flexible Reimbursement Accounts:

The State offers the Medical Reimbursement Account offering tax savings for medical related expenses not covered by health insurance and the Dependent Care Reimbursement Account offering tax savings for child or elder dependent care expenses.

Holidays:

The state provides twelve paid holidays each calendar year. VHCC establishes an alternate holiday schedule to that is provided by the state to accommodate our academic schedule.

Tax-Sheltered Annuities:

Supplemental retirement savings may be gained through a tax-sheltered annuity program that is offered through payroll deduction and covered by IRS 403(b) regulations. Pre-tax dollars may be set aside each pay into investment programs currently offered by TIAA-CREF or VALIC.

Deferred Compensation:

The state sponsored Deferred Compensation program is covered by IRS 457 regulations and provides another avenue for supplemental retirement savings. Pre-tax dollars may be set aside each pay day in the income investment program currently offered through ICMA-RC.

Cash Match:

Participation in either a tax-sheltered annuity or the deferred compensation program at the rate of at least \$10 per pay period is matched by state funds at the rate of 50% of the employee's contribution, with a maximum cash match of \$20 per pay period. You may participate in both supplemental retirement savings programs but the cash match is applied only once. Employees participating in the VRS Hybrid Retirement plan are eligible for the employer match only after they make the maximum 4 percent voluntary contributions to the defined contribution component of the Hybrid Retirement Plan.

Educational Assistance:

Upfront or reimbursement for job related courses or courses to attain a job related degree, professional certifications or licenses is offered. The Continuous Learning program allows an employee to take a credit course at their home college waiving tuition.

Employee Assistance Program:

Assistance is available to employees and their dependents. Included are up to four sessions at no charge for such services as mental health, alcohol or drug abuse assessment, child or elder care, grief counseling and legal or financial services.

Wellness Program:

The Commonwealth's wellness program is called "CommonHealth". 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 is 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 personal college expenses, for their children, grandchildren or someone else. The plans offer ways to save for tuition, room and board, textbooks, and other fees.

Credit Union:

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

Discounts Programs:

Discounts include auto repairs, car rentals, education, entertainment, financial services, gifts, health & fitness, home & office, hotel, special services, telephone & wireless, travel, vacations and optional benefits.

Miscellaneous Programs:

Many other insurance and savings programs are offered through payroll deduction to include cancer, heart and intensive care policies, savings bonds and many more.