

Employee Benefits Summary



Full-Time Employees

In addition to competitive salaries, Chesterfield is proud to provide our employees with the following comprehensive benefits program. Chesterfield offers one of the finest total compensation packages in the region. This schedule serves as an overview and does not provide all provisions, limitations, and exclusions. If there is a contradiction between this and the official plan documents, the plan documents will prevail.

Holidays - The County has adopted a standard schedule of holidays that include:

- New Year's Day
- Lee-Jackson Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve
- Christmas Day

Additionally, each County employee receives two (2) floating holidays to be used during the calendar year.

Annual Leave

Upon employment, most employees will begin accruing four hours per pay period (24 pay periods per year). As service increases, your accrual rate will increase. A maximum of 192 hours may be carried over from one calendar year to another (carryover is based on length of service). Upon retirement, you will be paid for any accumulated annual leave up to the maximum balance.

Sick Leave

You will accrue sick leave at the rate of five hours per pay period (24 pay periods per year). There is no maximum accrual. Employees may use up to a maximum of 32 hours of accrued sick leave for an illness, injury or medical appointment of the employee's child, spouse, or parent or any relative residing in the employee's home. Upon retirement, you will be paid \$2 per hour of accumulated sick leave.

Civil Leave

Paid civil leave is provided if you are called to serve on a jury or receive a subpoena, but not if you are a plaintiff or defendant. Paid civil leave is only provided if your court time is during a time when you are scheduled to work. If you need to take civil leave, notify your supervisor in advance.

Military Leave

Military leave provides you with fifteen work days of paid leave per calendar year for the purpose of attending annual reserve military training or call to active duty. The paid leave is prorated based on the average number of hours worked per week.

Flexible Spending Accounts

You may also wish to participate in County sponsored Flexible Spending Accounts. The County offers both the Medical Expense and Dependent Day Care Expense accounts. These accounts allow you to set aside pre-tax contributions, which you can use to reimburse yourself for qualifying expenses incurred during the current plan year.

Tuition Assistance

You are encouraged to participate in courses, which will help you to maintain a high level of job performance. You may apply for tuition assistance for courses related to the business of your department, 12 months after your hire date.

Health Insurance

Participation in one of the three sponsored plans is voluntary. The County offers two Health Maintenance Organizations (HMO's) and one Preferred Provider Organization (PPO). The HMO plans require members to select a Primary Care Physician and have co-payments for certain services. Employees may choose between five levels of coverage: employee only, employee and child, employee and children, employee and spouse, and family coverage. Your premium payments will depend on the plan and level of coverage selected. Premiums are deducted on a pre-tax basis from 24 of the 26 pay periods per year.

Dental Insurance

Participation in the dental plan is voluntary. Employees have two plans to choose from - basic and comprehensive (high option). Prosthetic, Crown and Orthodontia services are only available under the comprehensive plan, and orthodontia is limited to a lifetime benefit of \$1,500. Employees have five levels of coverage from which to choose. Premiums are deducted on a pre-tax basis from 24 of 26 pay periods per year.

Long Term Disability

You may elect coverage in a long term disability plan with The Hartford Insurance Company. The plan provides income protection for accident or illness that renders incapacity for a minimum of 90 days. This plan replaces approximately 65% of pre-disability income, not to exceed \$4,000 per month, and is "offset" by any other sources of income to which you may be entitled. The maximum length of benefit payments is 24 months. The plan is 100% paid for by the employee on an after tax basis.

Life Insurance

The County provides basic group term life insurance to employees through the Virginia Retirement System, and underwritten by Minnesota Life Insurance Company. This coverage is provided at no cost to the employee. For a natural death, the benefit is equal to the employee's pay (rounded to the next \$1,000), and then doubled. For accidental death, the benefit is four times the employee's pay. There is no maximum limitation on this benefit.

Optional Life Insurance

This program allows employees to elect up to four times their pay (not to exceed a maximum of \$700,000) of additional life insurance. This plan also allows employees to purchase coverage for a spouse and/or children. Spousal coverage is equal to the employee's coverage. Coverage for children is limited to either \$5,000, \$10,000 or \$15,000 per child. Some coverage's may require Evidence of Insurability and are subject to limitations. Optional Life Insurance is 100% paid for by the employee on an after tax basis.

Retirement



Chesterfield County participates in the Virginia Retirement System (VRS) defined benefit plan. The plan provides retirement benefits for full time employees. Employees are in one of two categories: Plan 1 or Plan 2 employees. Plan 1 employees are employees hired prior to July 1, 2010 or hired after July 1, 2010 with prior VRS service credit. For Plan 1 employees, the county pays 100% of the cost. Plan 2 employees are those hired on or after July 1, 2010 or rehired with no prior service credit in VRS. For Plan 2 employees, the county contributes a portion of the cost, but employees also contribute 5 percent of their income on a pre-tax basis.

Participants of VRS are vested once five years of creditable service are earned. Plan 2 participants are always 100% vested in their own contributions.

Plan 1 Retirement Benefit: The retirement benefit is determined by your age, highest 36 consecutive months of salary and years of service. VRS participants are eligible for full retirement benefits at age 65 with at least five years of service or at age 50 with at least 30 years of service. Participants may also retire as early as age 55 with at least five years of creditable

service or as early as age 50 with at least ten years of creditable service. Here is a link to the [VRS Benefit Estimator](#) that will estimate a monthly benefit with VRS.

Plan 2 Retirement Benefit: The retirement benefit is determined by your age, highest 60 consecutive months of salary and years of service. VRS participants are eligible for full retirement benefits when the normal Social Security retirement age is reached and with at least five years of service credit, or when age and service equal 90. Participants may also retire early at age 60 with at least five years of service credit. VRS is currently working on a Benefit Estimator for Plan 2 employees that will estimate a monthly benefit. Once the calculation tool is available, we will add the link to our Web site.

Whether you are considered a Plan 1 or Plan 2 employee, VRS participants that are in hazardous duty positions are eligible for full, unreduced retirement at age 50 with at least 25 years of creditable service or age 60 with at least five years of creditable service. Those age 50 with at least five years of creditable service are eligible for an early, reduced retirement. Here is a link to the [VRS Benefit Estimator](#) that will estimate a monthly benefit based on the participants' enhanced benefit coverage for hazardous duty service.

Deferred Compensation

The county provides employees an additional opportunity to save for retirement. Great-West Retirement Services is the county's exclusive 457(b) deferred compensation plan provider which offers you the ability to make voluntary contributions towards your retirement income. Both full and part time employees are eligible to make contributions into the 457(b) deferred compensation plan. These contributions are made on a pre-tax basis through payroll deduction.

Credit Union

The Chesterfield County Employees' Federal Credit Union is a savings, checking and loan organization available to all County employees. It offers convenient transactions through payroll deductions. If you are interested in becoming a member, contact the Credit Union Office.

Long-Term Care Insurance

Aetna Life Insurance Co. offers Long Term Care insurance for you and your family. This benefit fills the gap of custodial care by paying for home health care, adult day care, assisted living and nursing facility costs, should you lose your ability to conduct daily activities. Employees are billed directly by Aetna on a monthly, quarterly, semi-annual, or annual basis.

529 College Savings Plan

Chesterfield County employees can now enroll in the Commonwealth of Virginia's Section 529 college savings options: the Virginia Prepaid Education Program and the Virginia Education Savings Trust. These programs are administered by the Virginia College Savings Plan, an independent state agency. The 529 college savings plan application fee is reduced to \$25.

All Part-Time Employees

Deferred Compensation

The county provides employees an additional opportunity to save for retirement. Great-West Retirement Services is the county's exclusive 457(b) deferred compensation plan provider which offers you the ability to make voluntary contributions towards your retirement income. Both full and part time employees are eligible to make contributions into the 457(b) deferred compensation plan. These contributions are made on a pre-tax basis through payroll deduction.

Employee Recognition Program

Chesterfield County expects you to provide the best possible service to our customers. Toward this end, the County will recognize individuals and teams who demonstrate exceptional customer service, continuous improvement, and/or teamwork.

Credit Union

The Chesterfield County Employees' Federal Credit Union is a savings, checking and loan organization available to all County employees. It offers convenient transactions through payroll deductions. If you are interested in becoming a member, contact the Credit Union Office.

Workers Compensation

If you are injured while on the job, you may be eligible under the Workers' Compensation Program for related medical care and certain leave benefits during any period of disability, resulting from injury within the guidelines of Workers' Compensation. The County's Risk Management Department administers the Workers' Compensation Program. Immediately report any job related injury to your supervisor.

Part-Time Benefits-Eligible Employees

An eligible part time position is defined as a position for which the duties meet a permanent, ongoing operational need and for which the work schedule is expected to be at least an average of 24 hours per week.

Civil Leave

Paid civil leave is provided if you are called to serve on a jury or receive a subpoena, but not if you are a plaintiff or defendant. Paid civil leave is only provided if your court time is during a time when you are scheduled to work. If you need to take civil leave, notify your supervisor in advance.

Military Leave

Military leave provides you with fifteen work days of paid leave per calendar year for the purpose of attending annual reserve military training or call to active duty. The paid leave is prorated based on the average number of hours worked per week.

Flexible Spending Accounts

You may also wish to participate in County sponsored Flexible Spending Accounts. The County offers both the Medical Expense and Dependent Day Care Expense accounts. These accounts allow you to set aside pre-tax contributions, which you can use to reimburse yourself for qualifying expenses incurred during the current plan year.

Tuition Assistance

You are encouraged to participate in courses, which will help you to maintain a high level of job performance. You may apply for tuition assistance for courses related to the business of your department, 12 months after your hire date.

Health/Dental Insurance

Qualified part time employees are eligible to participate in the County's health and dental plans at 100% employee cost. Coverage can only be added, deleted, or changed due to a family status change, or during the annual open enrollment period. Should you decide to participate in the health and/or dental plans, your premium contribution will be deducted from your pay on a pre-tax basis (you will not pay Federal, state, or FICA tax on the amount of income spent for the premiums).

Part Time Leave

Employees will accrue Part Time Leave (PTL) at a rate of three hours per pay period based on 24 pay periods. This time may be used to provide pay on County holidays, vacation and for absences due to illness, medical appointments or personal reasons.

Leave Donation

You may be permitted to receive donated annual leave or part time leave if you are unable to work due to your own serious medical condition or the serious medical condition of an immediate family member.

Family Medical Leave

As a part time employee, you are eligible under Family Medical Leave Act (FMLA) if you have worked a minimum of 1250 hours during the previous 12 months.

Employee Assistance Program

The County's Employee Assistance Program (EAP), is a free, voluntary and **confidential** program designed to help employees and family members resolve personal problems which impact job performance. The EAP provides you with assessment of problems, consultations and referrals to community resources when appropriate.

Long-Term Care Insurance

Aetna Life Insurance Co. offers Long Term Care insurance for you and your family. This benefit fills the gap of custodial care by paying for home health care, adult day care, assisted living and nursing facility costs, should you lose your ability to conduct daily activities. Employees are billed directly by Aetna on a monthly, quarterly, semi-annual, or annual basis.

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