# 02. PERSONNEL

## **2.12. Benefits**

BOS Adopted - Jul 1, 2004

#### 2.12.1. Group Health Insurance

A. Employee group health insurance is provided to permanent employees who request coverage. A portion of the cost is paid by the County. Costs of the group health insurance may vary from year to year.

B. Health insurance benefits are extended to permanent part-time employees who work at least 30 hours per week. The employer share of this coverage for permanent part-time employees will be at 100% of the employer cost for a full time permanent employee.

#### 2.12.2. <u>Retirement Benefits</u>

A. Retirement benefits are provided through the Virginia Retirement System. This benefit is for permanent employees who work a regular schedule of thirty (30) or more hours per week. An employee is vested in the system after 5 years of service. As a vested member of the VRS, an employee is eligible to receive a reduced retirement benefits as early as age 55 with at least 5 years of service and as early as age 50 with 10 years of service. Full retirement benefits are granted at age 50 with 30 years service.

B. In addition, permanent disability benefits are available through the VRS.

#### 2.12.3. Group Life and Hospitalization Insurance

A. A group life insurance policy is provided to full-time permanent employees through the Virginia Retirement System. This life insurance provides employees with 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.

B. The amount of the employee life insurance is equal to your annual salary rounded to the next highest thousand, and then doubled.

C. The cost for group life insurance is paid entirely by the County.

D. Employees may also purchase additional life insurance coverage for the employee, spouse and children. This coverage is also available from the Virginia Retirement System.

#### 2.12.4. Worker's Compensation

A. If an accident or illness arising from, and occurring in, the course of an employee's job, causes him/her to miss work, the employee may be entitled to compensation to help offset

the loss of wages during the period he or she is unable to work. The employee should report any work-related accident to his or her supervisor immediately. First report of injury should be made to Human Resources as soon as possible after the incident.

B. If the injury is compensable, the County pays the employee's full salary or wages for the first seven (7) working days, the insurance carrier for worker's compensation shall pay the employee's salary or wages on a percentage basis. Lost work days due to a job related injury or illness shall be recorded as worker's compensation leave.

**2.12.5.** <u>Unemployment Compensation</u>. If an employee is laid off, or terminated, he or she may apply for unemployment compensation. For such purposes, the employee may contact the Virginia Employment Commission: http://www.vec.state.va.us/index.htm, 804-786-1485. The Commission will determine the employee's eligibility, which depends on such factors as length of employment, reason for separation, and salary earned.

**2.12.6.** <u>Holidays</u>. The County shall observe the holiday schedule adopted by the Commonwealth of Virginia. Permanent part-time employees who work at least 20 hours per week are entitled to pay for the holiday if the holiday falls on a regularly scheduled workday.

### 2.12.7. Permanent Part-Time Employee Benefits

A. Permanent part-time employees who work at least 20 hours per week, but less than 30, shall receive annual leave, sick leave, court leave, and military training leave of 50% of that received by a full-time employee of equal tenure. Permanent part-time employees who work at least 30 hours per week, but less than a full-time schedule, shall receive annual leave, sick leave, court leave, and military training leave of 75% of that received by a full-time employee of equal tenure. Group health insurance benefits are provided to permanent part-time employees who work 30 hours per week.

B. Retirement benefits are provided through the Virginia Retirement System. This benefit is for permanent employees who work a regular schedule of thirty (30) or more hours per week.

C. Permanent part-time employees who work at least 20 hours per week are entitled to holiday pay if the holiday falls on a regularly scheduled workday. Permanent part-time employees who work at least 20 hours per week, but less than 30, shall be allowed to accrue annual and sick leave balances at a rate of 50% of the maximum allowed accrual by a full-time employee of equal tenure. Permanent part-time employees who work at least 30 hours per week, but less than a full-time schedule, shall be allowed to accrue annual and sick leave balances at a rate of 75% of the maximum allowed accrual by a full-time employee of equal tenure.

**2.12.8.** <u>Direct Payroll Deposit</u>. Direct deposit is mandatory for all employees. The employee will need to complete an authorization form for this benefit.

**2.12.9.** <u>Other Insurances</u>. A number of additional insurance policies are available to employees through payroll deduction to include cancer, life, disability and accidental coverage. However, the total premium is paid by the employee for the additional coverage.

**2.12.10.** <u>Employee Assistance Program</u>. The County of Fluvanna considers its employees to be its most valuable asset and is concerned about the safety of the employees and their general state of health and well-being. Because of this, the County offers an Employee Assistance Program for county employees comprised of:

A. Employee Referral - A resource directory of human services offered in the Fluvanna County area that gives employees access to public and private counseling and treatment services available. The county's administrative staff is available to help an employee make a referral.

B. Employee Education - County employees are encouraged to take advantage of the resources available such as publications and pamphlets available through the administrative staff on substance abuse.

C. Employee Health Insurance - County employees have treatment coverage as a part of the health insurance through the County of Fluvanna. Employees are encouraged to check with personnel to determine specific coverage available.

**2.12.11.** <u>Cafeteria Plan</u>. The Internal Revenue Service allows individuals to pre-tax any health related insurance premiums which reduces the gross salary amount before taxes are calculated. Fluvanna County accommodates this section of the IRS code for all employees who qualify for health related insurance policies.