

Division of Administrative Services  
**HUMAN RESOURCES**



# BENEFITS SUMMARY

July 1, 2017–June 30, 2018





LIVE



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## HEALTH INSURANCE

[www.hr.vt.edu/benefits/](http://www.hr.vt.edu/benefits/)

Health insurance is available to all regular and restricted full-time salaried faculty and staff (with the greatest portion of the premium paid by the state). Part-time (20-29 hours) staff employees are eligible to participate in the health insurance plans with no state contribution toward the premium. The state-wide health plan options are COVA Care Basic with buy-up options, COVA HealthAware with buy-up options, COVA High Deductible Health Plan, Kaiser Permanente HMO, and TRICARE Supplement.

### ENROLLMENT (for Health Insurance and Flexible Spending Accounts)

New employees must request enrollment within 30 calendar days of the date of hire to enroll in a health insurance plan. Coverage is effective the first day of the first full month of employment. Every spring, the state of Virginia holds the annual open enrollment period where employees can enroll and make changes to their plan. The changes are effective July 1. The plan year runs July 1 through June 30. Certain mid-year events may allow employees to make changes outside of the annual open enrollment period. Pre-existing conditions are covered. There is no waiting period.

### HEALTH PLAN OPTIONS

- ▲ COVA Care (state-wide plan administered by Anthem Blue Cross Blue Shield)
- ▲ COVA High Deductible Health Plan (state-wide plan administered by Anthem Blue Cross Blue Shield)
- ▲ COVA Health Aware (state-wide plan administered by AETNA)
- ▲ Kaiser Permanente (available to employees in Northern Virginia, Washington, D.C. and parts of Maryland)

- ▲ TRICARE Supplement (available to TRICARE eligible military retirees.)

### FLEXIBLE SPENDING ACCOUNTS (FSA)

FSA accounts are administered by Anthem. The company charges a \$3.65 per month administrative fee per employee.

#### \*HEALTH FLEXIBLE SPENDING ACCOUNT

A Health FSA is an IRS tax-favored account employees can use to pay for eligible medical expenses not covered by insurance or another plan. Employees must enroll in this plan each year during open enrollment. The plan year runs July 1 through June 30; however, enrollment in the health insurance through Virginia Tech is not a prerequisite to enroll in a Health FSA.

- ▲ Minimum payroll deduction is \$10 per pay period. The maximum is \$2,600 per year.
- ▲ This is a use it or lose it plan. Leftover balances at the end of the plan year are forfeited.

#### \*DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

A Dependent Care FSA is an IRS tax-favored account employees can use to pay for child care or dependent adult care expenses. Employees must enroll in this plan each year during open enrollment. The plan year runs July 1 through June 30.

- ▲ Minimum payroll deduction is \$10 per pay period. The maximum is \$5,000 per year.
- ▲ This is a use it or lose it plan. Leftover balances at the end of the plan year are forfeited.



## HEALTH BENEFITS CONTACTS

### **COVAcare** and **COVA HDHP**

**Anthem Blue Cross and Blue Shield** ▸ Medical, Prescription Drug, Vision, and Hearing

- ▲ Member Services: 800-552-2682
- ▲ ID Card Order: 866-587-6713
- [www.anthem.com/cova](http://www.anthem.com/cova)

**Delta Dental of Virginia** ▸ Dental Benefits

- ▲ Member Services: 888-335-8296
- [www.deltadentalva.com](http://www.deltadentalva.com)
- (select the Commonwealth of Virginia link)

**Anthem Behavioral Health Benefits and Employee Assistance Program**

- ▲ Member Services: 855-223-9277
- [www.anthemepap.com](http://www.anthemepap.com)

**Live Health Online** ▸ Online Doctor  
[www.livehealthonline.com](http://www.livehealthonline.com)



**Aetna** ▸ Medical, Vision and Hearing, Behavioral Health, and Prescription Drug Benefits

- ▲ Member Services: 855-414-1901
- [www.covahealthaware.com](http://www.covahealthaware.com)

**Employee Assistance Program**

- ▲ Member Services: 888-238-6232
- [www.covahealthaware.com](http://www.covahealthaware.com)

**Teladoc** ▸ Online Doctor  
[www.teladoc.com/aetna](http://www.teladoc.com/aetna)



**Kaiser Permanente** ▸ Medical, Prescription Drug and Vision Benefits

- ▲ Member Services: 800-777-7902 or 301-468-6000 in D.C.
- ▲ Behavioral Health: 866-530-8778
- <http://my.kp.org/commonwealthofvirginia>

**ValueOptions, Inc.** ▸ Employee Assistance Program

- ▲ Member Services: 866-517-7042
- [www.achievesolutions.net/kaiser](http://www.achievesolutions.net/kaiser)

**Dominion Dental** ▸ Dental Benefits

- ▲ Member Services: 888-518-5338 or
- [www.dominiondental.com/kaiser](http://www.dominiondental.com/kaiser)



**TRICARE Supplement**

**Selman Company ASI (SelmanCo ASI)**

- ▲ Client Services: 866-637-9911
- ▲ Customer Service: [www.asicorporation.com](http://www.asicorporation.com)

**MyActiveHealth Program** ▸ Active Health Management

- ▲ Member Services: 866-938-0349
- [www.myactivehealth.com/cova](http://www.myactivehealth.com/cova)

**Flexible Spending Accounts (FSA)** ▸ Anthem

- ▲ Member Services: 877-451-7244
- [www.benefitadminsolutions.com/anthem](http://www.benefitadminsolutions.com/anthem)

# COMMONWEALTH OF VIRGINIA STATE HEALTH BENEFITS PROGRAM

## MONTHLY PREMIUMS FOR JULY 1, 2017–JUNE 30, 2018

Full-time employees pay the “Employee Pays” amount. Part-time salaried employees pay the total premium.

**Please note:** Get a Premium Reward if you are enrolled in COVA Care or COVA HealthAware. You or your enrolled spouse must complete certain healthy actions to save \$17 a month or \$34 when both of you meet the requirements.

HEALTH CARE PLANS		PREMIUM			PREMIUM WITH REWARDS				
		You Only	You Plus One	You Plus Two or More Employee	You Only	You Plus Spouse		You Plus Spouse and More	
					Employee	Employee or Spouse	Employee and Spouse	Employee or Spouse	Employee and Spouse
<b>COVA CARE</b>	Employee Pays	\$88	\$201	\$273	\$71	\$184	\$167	\$256	\$239
	State Pays	\$647	\$1,159	\$1,699	\$647	\$1,159	\$1,159	\$1,699	\$1,699
	Total Premium	\$735	\$1,360	\$1,972	\$718	\$1,343	\$1,326	\$1,955	\$1,938
<b>COVA CARE + Out-of-Network</b>	Employee Pays	\$105	\$225	\$305	\$88	\$208	\$191	\$288	\$271
	State Pays	\$647	\$1,159	\$1,699	\$647	\$1,159	\$1,159	\$1,699	\$1,699
	Total Premium	\$752	\$1,384	\$2,004	\$735	\$1,367	\$1,350	\$1,987	\$1,970
<b>COVA CARE + Expanded Dental</b>	Employee Pays	\$119	\$260	\$364	\$102	\$243	\$226	\$347	\$330
	State Pays	\$647	\$1,159	\$1,699	\$647	\$1,159	\$1,159	\$1,699	\$1,699
	Total Premium	\$766	\$1,419	\$2,063	\$749	\$1,402	\$1,385	\$2,046	\$2,029
<b>COVA CARE + Out-of-Network + Expanded Dental</b>	Employee Pays	\$136	\$284	\$396	\$119	\$267	\$250	\$379	\$362
	State Pays	\$647	\$1,159	\$1,699	\$647	\$1,159	\$1,159	\$1,699	\$1,699
	Total Premium	\$783	\$1,443	\$2,095	\$766	\$1,426	\$1,409	\$2,078	\$2,061
<b>COVA CARE + Expanded Dental + Vision and Hearing</b>	Employee Pays	\$137	\$291	\$406	\$120	\$274	\$257	\$389	\$372
	State Pays	\$647	\$1,159	\$1,699	\$647	\$1,159	\$1,159	\$1,699	\$1,699
	Total Premium	\$784	\$1,450	\$2,105	\$767	\$1,433	\$1,416	\$2,088	\$2,071
<b>COVA CARE + Out-of-Network + Expanded Dental + Vision and Hearing</b>	Employee Pays	\$154	\$315	\$438	\$137	\$298	\$281	\$421	\$404
	State Pays	\$647	\$1,159	\$1,699	\$647	\$1,159	\$1,159	\$1,699	\$1,699
	Total Premium	\$801	\$1,474	\$2,137	\$784	\$1,457	\$1,440	\$2,120	\$2,103
<b>COVA HEALTHAWARE</b>	Employee Pays	\$17	\$51	\$50	\$0	\$34	\$17	\$33	\$16
	State Pays	\$648	\$1,182	\$1,733	\$648	\$1,182	\$1,182	\$1,733	\$1,733
	Total Premium	\$665	\$1,233	\$1,783	\$648	\$1,216	\$1,199	\$1,766	\$1,749
<b>COVA HEALTHAWARE + Expanded Dental</b>	Employee Pays	\$47	\$111	\$140	\$30	\$94	\$77	\$123	\$106
	State Pays	\$648	\$1,182	\$1,733	\$648	\$1,182	\$1,182	\$1,733	\$1,733
	Total Premium	\$695	\$1,293	\$1,873	\$678	\$1,276	\$1,259	\$1,856	\$1,839
<b>COVA HEALTHAWARE + Expanded Dental and Vision</b>	Employee Pays	\$58	\$128	\$163	\$41	\$111	\$94	\$146	\$129
	State Pays	\$648	\$1,182	\$1,733	\$648	\$1,182	\$1,182	\$1,733	\$1,733
	Total Premium	\$706	\$1,310	\$1,896	\$689	\$1,293	\$1,276	\$1,879	\$1,862
<b>COVA HDHP</b>	Employee Pays	\$0	\$0	\$0					
	State Pays	\$551	\$1,024	\$1,496					
	Total Premium	\$551	\$1,024	\$1,496					
<b>COVA HDHP + Expanded Dental</b>	Employee Pays	\$30	\$59	\$90					
	State Pays	\$551	\$1,024	\$1,496					
	Total Premium	\$581	\$1,083	\$1,586					
<b>Kaiser Permanente HMO</b> (available primarily in Northern Virginia)	Employee Pays	\$71	\$167	\$239					
	State Pays	\$554	\$983	\$1,436					
	Total Premium	\$625	\$1,150	\$1,675					
<b>TRICARE Voluntary Supplement</b>	Total Premium	\$61	\$120	\$161					



Premiums and plan benefits may change subject to final state budget approval.

## 2017-18 BENEFITS AT A GLANCE

HEALTH PLANS	COVA Care (Anthem)	COVA HealthAware (Aetna)	COVA HDHP (Anthem)	Kaiser Permanente (Kaiser)
Benefits	You Receive	You Receive	You Receive	You Receive
<b>HEALTH REIMBURSEMENT ARRANGEMENT (HRA)</b> Employer deposit to your HRA on July 1, 2017	Not available	\$600 employee \$600 enrolled spouse	Not available	Not available
In-Network Benefits	You Pay	You Pay	You Pay	You Pay
<b>DEDUCTIBLE – PER PLAN YEAR</b>				
▶ One person	\$300	\$1,500	\$1,750	None
▶ Two or more persons	\$600	\$3,000	\$3,500	None
<b>OUT-OF-POCKET EXPENSE LIMIT – PER PLAN YEAR</b>				
▶ One person	\$1,500	\$3,000	\$5,000	\$1,500
▶ Two or more persons	\$3,000	\$6,000	\$10,000	\$3,000
Pharmacy expenses count toward out-of-pocket limit				
<b>DOCTOR'S VISITS</b> (in person and telemedicine)				
▶ Primary care physician	\$25	20% after deductible	20% after deductible	\$25
▶ Specialist	\$40	20% after deductible	20% after deductible	\$40
<b>HOSPITAL SERVICES</b>				
▶ Inpatient	\$300 per stay	20% after deductible	20% after deductible	\$300 per admission
▶ Outpatient	\$125 per visit	20% after deductible	20% after deductible	\$75 per visit
<b>EMERGENCY ROOM VISITS</b>	\$150 per visit (waived if admitted)	20% after deductible	20% after deductible	\$75 per visit (waived if admitted)
<b>AMBULANCE TRAVEL</b>	20% after deductible	20% after deductible	20% after deductible	\$50 per service
<b>OUTPATIENT DIAGNOSTIC LABORATORY AND X-RAYS</b>	20% after deductible	20% after deductible	20% after deductible	\$0 lab, pathology, shots, radiology, diagnostic tests \$75 specialty imaging
<b>INFUSION SERVICES</b> (includes IV or injected chemotherapy)	20% after deductible	20% after deductible	20% after deductible	\$25 PCP \$40 specialist
<b>OUTPATIENT THERAPY VISITS</b>				
▶ Occupational and speech therapy	\$25 PCP/\$35 specialist	20% after deductible	20% after deductible	\$40
▶ Physical therapy only	\$15	20% after deductible	20% after deductible	\$40
▶ Physical therapy and other related services, including manual intervention & spinal manipulation	\$25 PCP/\$35 specialist	20% after deductible	20% after deductible	\$40
▶ Chiropractic (30-visit plan year limit per member)	\$25 PCP/\$35 specialist	20% after deductible	20% after deductible	\$40
<b>APPLIED BEHAVIOR ANALYSIS (ABA) FOR AUTISM SPECTRUM DISORDER—AGES 2 THROUGH 10</b>	\$25 per service	20% after deductible	20% after deductible	\$25 per visit
<b>BEHAVIORAL HEALTH</b>				
▶ Medical and non-medical professional visits	\$25	20% after deductible	20% after deductible	\$12 group/\$25 individual
▶ Inpatient residential treatment	\$300 per stay	20% after deductible	20% after deductible	\$300 per admission
▶ Intensive outpatient treatment (IOP)	\$125 per episode of care	20% after deductible	20% after deductible	\$12 group/\$25 individual
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP)</b> Up to 4 visits per incident	\$0	\$0	\$0	\$0
<b>PRESCRIPTION DRUGS – MANDATORY GENERIC</b>				
<b>RETAIL PHARMACY</b>	Up to 34-day supply \$15/\$30/\$45/\$55	Up to 34-day supply 20% after deductible	Up to 34-day supply 20% after deductible	Up to 30-day supply Medical center: \$15/\$25/\$40  Community participating: \$20/\$45/\$60 (3 x copayment for 90 days)
<b>HOME DELIVERY PHARMACY</b>	Up to 90-day supply \$30/ \$60/\$90/\$110	Up to 90-day supply 20% after deductible	Up to 90-day supply 20% after deductible	Up to 30-day supply \$13/\$23/\$38 (2 x copayment for 90 days)

2017-18 BENEFITS AT A GLANCE continued

HEALTH PLANS	COVA Care (Anthem)	COVA HealthAware (Aetna)	COVA HDHP (Anthem)	Kaiser Permanente (Kaiser)
<b>In-Network Benefits</b>	You Pay	You Pay	You Pay	You Pay
<b>WELLNESS &amp; PREVENTIVE SERVICES</b>	\$0	\$0	\$0	\$0
<ul style="list-style-type: none"> <li>▶ Office visits at specified intervals, immunizations, lab and x-rays</li> <li>▶ Annual check-up visit (primary care physician or specialist), immunizations, lab and x-rays</li> <li>▶ Routine gynecological exam, Pap test, mammography screening, prostate exam (digital rectal exam), prostate specific antigen (PSA) test, and colorectal cancer screening</li> </ul>				
<b>ANNUAL ROUTINE VISION EXAM</b>	Optional benefit*	\$0	Not available	\$25 PCP/\$40 specialist
<b>ANNUAL ROUTINE HEARING EXAM</b>	Optional benefit*	\$0	Not available	\$25 PCP/\$40 specialist
<b>DENTAL SERVICES</b>				
▶ Diagnostic and preventive	\$0	\$0	\$0	See fee schedule
<b>EXPANDED DENTAL</b>	Optional Benefit*:	Optional Benefit*:	Optional Benefit*:	
▶ Maximum benefit – per member	\$2,000	\$2,000	\$2,000	\$1,000
▶ Deductible	\$50/\$100/\$150	\$50/\$100/\$150	\$50/\$100/\$150	\$25 per person
▶ Primary (basic) care	20% after deductible	20% after deductible	20% after deductible	See fee schedule
▶ Complex restorative (inlays, onlays, crowns, dentures, bridgework)	50% after deductible	50% after deductible	50% after deductible	See fee schedule
▶ Orthodontic - Lifetime maximum benefit	50% no deductible \$2,000	50% no deductible \$2,000	50% no deductible \$2,000	See fee schedule \$1,000 (age 19 and under)
<b>ROUTINE VISION</b>	Optional Benefit*:	Optional Benefit*:		
▶ Routine eye exam (once every plan year)	\$40	\$0 (Included in basic plan)	Not available	\$25 PCP/\$40 Specialist
▶ Eyeglass frames	80% after plan pays \$100	80% after plan pays \$100	Not available	75% of balance
▶ Lenses				
- Eyeglass lenses (standard plastic, single, bifocal or trifocal) or	\$20	\$20	Not available	75% of balance
▶ Contact lenses**				
- Conventional**	85% after plan pays \$100	85% after plan pays \$100	Not available	85% for initial fitting and pair
- Disposable**	Balance after plan pays \$100	Balance after plan pays \$100	Not available	85% for initial fitting and pair
- Non-elective**	Balance after plan pays \$250	Balance after plan pays \$250	Not available	85% for initial fitting and pair Pediatric Eyewear -contact Kaiser
<b>ROUTINE HEARING</b>	Optional Benefit*:			
▶ Routine hearing exam (once every plan year)	\$40	\$0 (Included in basic plan)	Not available	\$25 PCP/\$40 Specialist
▶ Hearing aids and other hearing-aid related services (once every 48 months)	Balance after plan pays \$1,200	Not available	Not available	Not available
▶ Benefit maximum	\$1,200	Not available	Not available	Not available
<b>OUT-OF-NETWORK</b>	Optional Benefit*:	Included in Basic Plan:		
	Plan payment reduced by 25%. Balance billing may apply.	Additional deductible and out-of-pocket limits apply. 40% coinsurance after deductible of \$3,000/\$6,000. Balance billing may apply.	Not available	Not available

\* Options are offered for an additional premium, and may be purchased in combinations as shown on the monthly premiums chart.

\*\*Elective contact lenses are in lieu of eyeglass lenses. Non-elective lenses are covered when eyeglasses are not an option for vision correction.

*This is only an overview of your health care benefits. For details, see the appropriate Member Handbook or plan document, or [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov).*

The program also offers the TRICARE voluntary supplement, which coordinates with federal TRICARE benefits.

## ▲ LIFE INSURANCE

### EMPLOYER PROVIDED LIFE INSURANCE

**MINNESOTA LIFE** Virginia Tech pays the premium for all full-time and part-time, regular and restricted faculty, classified and university staff employees. The policy is administered by [Minnesota Life](#). The coverage is two times the employee's annual salary. In cases of accidental death, the coverage is doubled.

### OPTIONAL LIFE INSURANCE

- ▲ Optional term life insurance is available through [Minnesota Life](#) for yourself and eligible family members. Employees are not required to provide evidence of insurability if application is made within 31 days of their date of hire. Evidence of insurability

is required if an employee applies after the 31st day of employment, requests coverage over \$375,000, or later requests to increase coverage.

- ▲ Optional whole life insurance is available through [New York Life](#) for employees and their eligible family members. Employees have the ability to purchase a maximum \$200,000 death benefit for themselves and a maximum \$25,000 policy for family members on a guaranteed issue basis during their initial enrollment period. Eligibility requirements, including age restrictions and employment requirements, apply. Rates are locked in at the time of purchase and are based on employee age and coverage amount at the time of enrollment.



## ▲ LEAVE

The following types of leave are defined in Leave Policies – General Provisions 4.30 by the Department of Human Resources Management (DHRM). The policies establish uniform procedures for employees to take time off from work. For more information about leave accrual, leave credit, carry over, and payout information, visit [www.hr.vt.edu/benefits](http://www.hr.vt.edu/benefits).

### ANNUAL LEAVE

Full or part-time salaried staff employees accrue annual leave that can be used for vacations and other personal reasons. Supervisors must approve the use of annual leave in advance. Leave is accrued at the end of each pay period and employees must work the entire pay period in order to receive the leave accrual. For a period in which an employee is in a leave-without-pay status, they will not accrue annual leave for that pay period. Accrued leave balances are paid out upon separation from Virginia Tech in accordance with established policies (i.e., maximum hours allowed and length of state service).

### SICK LEAVE

New employees are automatically enrolled in the Virginia Sickness and Disability Program (VSDP). Only employees hired before January 1, 1999 would have been eligible for the Traditional Sick Leave Plan.

### VIRGINIA SICKNESS AND DISABILITY PROGRAM (VSDP)

Under the Virginia Sickness and Disability Program (VSDP), employees have personal sick leave available to use during the leave year for absences due to personal illness, injury, pregnancy, and doctor visits when disability benefits are not payable. Sick leave cannot be used during periods when short or long-term disability benefits are paid.

New employees receive personal sick leave hours based on their individual hire date. A new 'bank' of personal sick leave hours is awarded to employees at the start of each

leave year on January 10. Unused sick leave may not be carried forward from one leave year to the next. Additionally, employees will not be paid for any unused personal sick leave in the case of separation from Virginia Tech.

Employees may also use up to 33 percent of their personal sick leave balance for immediate family illness as provided under the Family and Medical Leave Act (FMLA). Immediate family members include parents, biological or an individual who stood in place of the parent and assumed parental duties and responsibilities; children, whether biological, adopted, foster child, stepchild or legal ward, or spouse.

Family and personal leave may be used for absences due to personal and family reasons as well as personal illnesses or injuries with supervisor approval. Family and personal leave is awarded annually. The initial balance is based on the employee's individual hire date; subsequent balances are awarded at the beginning of each leave year on January 10.

Family and personal leave balances are ineligible for carry over to the next year. Employees will not be paid for any unused family and personal leave in the case of separation from Virginia Tech.

Employees have a one-year waiting period before short-term disability benefits are available.

### TRADITIONAL SICK LEAVE PLAN

*(Employees Hired Before July 1, 1999)*

Employees covered under this plan accrue sick leave at the rate of five hours semi-monthly, with part-time staff accruing pro rate to the percent of their appointment. Employees may use sick leave for personal illness or for medical-related appointments. A supervisor may request that the employee provide supporting documentation for any medical appointment requiring the use of sick leave. When possible, the employee should provide their supervisor with advance notice when they will require the use of sick leave, (i.e., scheduled surgery, doctor's appointments, or childbirth).

Under the Traditional Sick Leave Plan, employees may use sick leave for illness or death of an immediate family member. The use of family sick leave for either purpose

may not exceed 48 hours in a calendar year. Immediate family includes spouse, parents, stepparents, children, stepchildren, siblings, stepsiblings, and any relative living in the employee's household.

If an employee exceeds their available leave balance resulting in leave without pay, they will not accrue sick leave for that pay period. For a leave of absence that exceeds 90 consecutive workdays, no leave accrual will occur. If an employee has five or more years of continuous state service and is covered by the Traditional Sick Leave Plan, in the case of separation, employees will be paid for 25 percent of their unused sick leave, with a limit of \$5,000.

### LEAVE SHARING PROGRAM

Leave Sharing allows employees to donate unlimited annual leave (in eight-hour increments) to employees who need additional leave for personal illness or accident. Employees may also request leave sharing should they experience leave-without-pay due to a family member's illness or injury for which they are currently using approved Family Medical Leave (See Family Medical Leave Act Guidelines).

### FAMILY AND MEDICAL LEAVE ACT (FMLA)

The Family and Medical Leave Act of 1993 (FMLA) requires employers to provide up to 12 weeks (60 work days; 480 work hours) of job-protected leave, for up to a total of 12 workweeks in a 12-month period for eligible employees for qualifying family and medical reasons. Employees may use their appropriate leave balances while in an approved FMLA status. In some situations, employees may use FMLA leave intermittently – or, taking leave in blocks of time (i.e., hour(s), non-consecutive days) as required by the health care provider or covered circumstance. Intermittent leave may also be used if an employee is required to temporarily modify their normal work schedule.

Employees are eligible for FMLA coverage at Virginia Tech if they have worked for the state in a salaried position for at least one year (or for Virginia Tech in a wage position for at least one year) and if they have worked 1,250 hours during the previous 12 consecutive months. Leave for eligible part-time employees is given proportionately to the percentage of their appointment. Employees may use appropriate accrued leave balances during approved FMLA leave time.

With appropriate medical certification documentation provided to the Department of Human Resources, Virginia Tech grants unpaid leave to eligible employees for one or more of the following reasons:

- ▲ A serious health condition that makes the employee unable to perform his/her job;
- ▲ The care of the employee's child (birth, adoption or foster care); or
- ▲ The care of the employee's spouse, parent, stepparent, child, or stepchild who has a serious health condition.

Examples of FMLA qualifying serious health conditions include but are not limited to heart conditions requiring

bypass or valve operations, pregnancy, childbirth, miscarriage, appendicitis, emphysema, severe respiratory conditions (such as chronic asthma), heart attacks, back conditions requiring surgery or extensive therapy, most cancers, strokes, spinal injuries, severe arthritis, pneumonia, severe nervous disorders, migraine headaches, or continuing treatment for a chronic or long-term health condition.

Amendments to the FMLA provide employees with additional leave rights related to military service:

- ▲ Eligible employees are entitled up to 12 weeks of leave because of "any qualifying exigency" arising out of the fact that a spouse, son, daughter, or parent of the employee is on active duty or has been notified of an impending call to active duty.
- ▲ An eligible employee who is the spouse, son, daughter, or next of kin of a covered service member who is recovering from a serious illness or injury sustained in the line of duty while on active duty, is entitled to up to 26 weeks of leave during a 12-month period to care for the service member.
- ▲ Employees seeking leave are required to provide a 30-day advance notice when a foreseeable event requires the use of FMLA leave.

### COMPENSATORY LEAVE

Compensatory leave is awarded for hours worked on a holiday (or similar circumstance) at an hour-for-hour rate. A supervisor must approve the employee's use of compensatory leave in advance. Compensatory leave can be used for any purpose. Compensatory leave expires 12 months after the date it was earned. Unused compensatory leave will be paid to the employee in the case of separation from Virginia Tech.

### OVERTIME LEAVE

Employees working in a Fair Labor Standards Act (FLSA) covered position ("non-exempt") will be compensated for all hours worked including overtime (hours worked excess of 40 in a workweek). Overtime hours are either paid at one and one half times the regular rate of pay or overtime leave is awarded at one and one half times the hours worked in excess of 40 in a work week. Each department has the authority to determine the method by which their employees will be compensated for overtime. Overtime leave balances may not exceed 240 hours. Once the maximum balance (240 hours) is reached, any subsequent overtime hours earned will be paid to the employee. Unused overtime leave balances will be paid to the employee in the case of separation from Virginia Tech.

For more information, view the Guidelines for the Fair Labor Standards Act Policy at [www.policies.vt.edu/4320.pdf](http://www.policies.vt.edu/4320.pdf).

### CIVIL AND ADMINISTRATIVE LEAVE

Civil and Administrative Leave is paid leave available to eligible employees to participate in jury duty, appear in some court situations as a witness under subpoena or summons, attempt resolution of work-related situations, to attend work-related hearings, or serve on certain



state councils, commissions, boards, or committees. With approval from your supervisor, employees may use this leave to participate in an interview or other selection process for positions in Commonwealth of Virginia state service. It is also available for an employee's initial Employee Assistance Program (EAP) appointment. For more information about Civil and Administrative Leave, refer to Policy 4.05: DHRM.

### MILITARY LEAVE

Employees who are a member of any reserve component of the United States Armed Forces or the National Guard, and are called to active or reserve duty (including training) in the military, are granted up to 15 days of military leave with pay in each federal fiscal year (October 1 – September 30). An additional day of leave is granted for a required physical assessment. To qualify for military leave, employees must provide a copy of their official orders or other documentation from a responsible military official to their supervisor.

### SCHOOL ASSISTANCE AND VOLUNTEER SERVICE LEAVE

School Assistance and Volunteer Service Leave is available to eligible employees who volunteer their time within the community and/or schools. Each year, full time staff employees are granted 16 hours of school assistance and volunteer service leave, which may be used to provide hands-on service to the community or volunteer in public schools. An additional eight hours is available to employees who serve with a volunteer fire department, rescue squad, or affiliated auxiliary unit.

Part-time staff are also eligible to use school assistance and volunteer service leave at a rate consistent with the percentage of their appointment. Unused school

assistance and volunteer service leave will not be paid upon separation from Virginia Tech.

For more information about approved community service organizations, refer to Policy 4.40: DHRM, School Assistance and Volunteer Service Leave.

### LEAVE-WITHOUT-PAY

Leave-without pay must be approved by individual department heads. Leave without pay is limited to 12 consecutive months. However, it can be extended under the following circumstances, if approved by the employee's department:

- ▲ Extended illness or injury (not applicable for employees who are participating in the Virginia Sickness and Disability Program),
- ▲ Active military duty,
- ▲ Specific authorized courses of study, and
- ▲ Non-state employment in an essential position shown to be of vital importance to the state and/or national welfare.


Employees do not accrue leave during a period of leave-without-pay. If they do not return to their position at the end of the approved leave-without-pay period, it can result in termination of employment under the Standards of Conduct Policy.

### EDUCATIONAL LEAVE


Employees may be allowed to use Educational Leave to further their education while employed at Virginia Tech with the authorization from their department head. More information is available in University Policy 4810: Educational Leave for Employees.

## OPTIONAL BENEFITS

### ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

 **ZURICH**® The Accidental Death and Dismemberment (AD&D) Insurance plan is administered by ZURICH. This is a voluntary plan and there is no deadline to enroll. This is not a life insurance plan.

It pays a benefit in the event of death due to an accident. There is a reduced schedule of payment for dismemberment due to an accident. This policy also provides Travel Assist coverage at no additional cost.

 Aflac is a supplemental insurance plan that pays cash benefits to help with expenses due to injury or illness.

The benefits are pre-determined and paid regardless of any other insurance that an individual may have. Employees choose the policy(ies) that best suit their needs and have the premiums payroll deducted.

### Virginia Tech offers the following plans:

- ▲ **Accident Plan:** Provides benefits for any type of accident. The plan pays for an initial visit and any required follow-ups. This plan includes a yearly wellness benefit of \$60 for getting a checkup or physical.
- ▲ **Cancer Plan:** Features a first occurrence benefit, hospital confinement, and outpatient treatment benefits. Each covered person receives a \$75 yearly wellness benefit for participating in certain diagnostic tests.
- ▲ **Critical Care:** Covers incidents such as heart attack, stroke, and more. The plan pays cash benefits directly to the policyholder even if they are NOT admitted to an intensive care unit.
- ▲ **Hospital Protection:** Most major medical insurance is not designed to cover all hospitalization costs, and when a hospital stay is necessary the immediate cost of care can be more than people are prepared for. Aflac's Hospital Protection can help to cover those unforeseen costs with real cash benefits to the policyholder. Payment is made for any sickness or injury that requires hospital confinement.
- ▲ **Short-Term Disability:** Provides short-term disability benefits for an accident or illness semi-monthly.

### LEGAL RESOURCES

Legal Resources protects employees, spouses, and dependent children (up to age 19 or 23 if enrolled as a full-time student) from paying the high cost of attorney fees associated with everyday life events. The plan offers comprehensive legal coverage on a broad range of services for \$16.50 per month via payroll deduction (\$8.25 per pay period). Legal Resources covers 100 percent of the attorney fees for fully covered legal services, including:

- ▲ Family law matters | uncontested divorce
- ▲ General advice and consultation
- ▲ Criminal matters
- ▲ Will and estate planning
- ▲ Traffic violations
- ▲ Civil actions
- ▲ Preparation and review of routine legal documents
- ▲ Real estate
- ▲ Consumer relations and credit protection
- ▲ Identity theft

Additional covered services are provided at a 25 percent discount under the expanded coverage benefit. This includes pre-existing legal matters and any legal need not fully covered or listed under exclusions. Parents of policy holders are also eligible for discounts on legal services. New employees have 60 days from the date of hire to enroll in the plan. Changes in coverage may only be made during open enrollment each year.

### LONG-TERM CARE COVERAGE

#### VIRGINIA SICKNESS AND DISABILITY PROGRAM (VSDP)



Virginia Retirement System

If you are a state employee enrolled in the VSDP, you have coverage under the VSDP Long-Term Care Plan at no cost to you. Coverage is contracted through Long Term Care Group, Inc. For more information, visit [www.varetire.org](http://www.varetire.org).

## RETIREMENT

#### CLASSIFIED AND UNIVERSITY STAFF:

Regular and restricted, full-time and part-time salaried classified, and university staff are covered by the Virginia Retirement System. Virginia Tech police officers (who are staff) are covered by the Virginia Law Officers Retirement Association (VaLORS).

**FACULTY:** Regular and restricted, full-time and part-time faculty have the choice between the Virginia Retirement System (VRS) and an Optional Retirement Plan (ORP). Virginia Tech police officers (who are faculty) may choose to be covered by the Virginia Law Officers Retirement Association (VaLORS). Faculty members have 60 days from their initial appointment date to make this decision.

see the Virginia Sickness and Disability Program Handbook for State Employees, or call Long Term Care Group Inc. at 1-800-761-4057.

### PARKING

Virginia Tech employees have the opportunity to pay for parking pre-tax.

#### UNIVERSITY OWNED PARKING FACILITIES

Full-time salaried employees who park at a location owned by the university may purchase a parking permit through Parking Services. To purchase a permit with pre-tax dollars, employees must purchase the permit by the start of the fall semester and pay via payroll deduction. Additional information is available at [www.parking.vt.edu](http://www.parking.vt.edu).

#### PARKING FACILITIES OWNED BY A THIRD-PARTY

Employees who pay to park in a parking lot/garage not owned by the university are eligible to participate in a program that allows individuals to set aside pre-tax dollars to cover the cost.

Employees enrolled in the plan, which is administered by Conexis, simply submit receipts via the Conexis website ([www.conexis.org](http://www.conexis.org)) for reimbursement.

Employees may choose to put as much, or as little, as they'd like into the plan each month, up to the IRS limit of \$250. Conexis charges a \$4.50 administrative fee that is deducted from the employee's paycheck each month.

Additional information and the enrollment form is available at [www.hr.vt.edu/benefits](http://www.hr.vt.edu/benefits).

#### VIRGINIA RETIREMENT SYSTEM (VRS)

[www.varetire.org](http://www.varetire.org)

- ▲ Employees are covered by **Plan 1** if they participated in VRS prior to July 1, 2010, have maintained an account balance, and were vested (have five years of service) by January 1, 2013. This is a defined benefit retirement plan. Employees are required to contribute five percent of their annual salary to their retirement account.
- ▲ Employees are covered by **Plan 2** if they participated in a VRS or ORP plan between July 1, 2010 and December 31, 2013 and have maintained an account balance. Employees are also considered Plan 2 if they participated in a VRS or ORP plan prior to July 1, 2010, have maintained

an account balance, but did not have five years of vesting by January 1, 2013. This is a defined benefit retirement plan. Employees are required to contribute five percent of their annual salary to their retirement account.

- Employees are covered by the **Hybrid Plan** if they were hired on or after January 1, 2014, have never participated with a VRS or ORP plan, or have cashed out their VRS or ORP account. This plan is comprised of both a defined benefit (DB) portion and a defined contribution (DC) portion. Employees are required to contribute four percent of their annual salary into the DB portion of their retirement account. The employee and employer are both required to contribute one percent to the DC portion of their retirement account. The employee has the option to contribute up to an additional four percent (in .5 percent increments) into the DC portion of the account. Virginia Tech will match the first one percent of the employee's annual creditable compensation as well as the following one percent voluntary contribution. For each additional voluntary .5 percent contribution, Virginia Tech will match a contribution rate of .25 percent. Employees may increase/decrease contributions quarterly. Vesting occurs on the DB portion after 60 months of service. Vesting for the DC portion is based on the length of participation in the plan.

### **VIRGINIA LAW OFFICERS RETIREMENT SYSTEM (VALORS) (POLICE OFFICERS ONLY)**

- Police officers are covered by **VaLORS Plan 1** if they participated in a VaLORS or VRS plan prior to July 1, 2010, have maintained an account balance, and were vested (have five years of service) by January 1, 2013. This is a defined benefit retirement plan. Employees are required to contribute five percent of their annual salary to their retirement account.
- Police officers are covered by **VaLORS Plan 2** if they participated in a VaLORS, VRS or ORP plan between July 1, 2010 and December 31, 2013 and have maintained an account balance. Police officers are also considered VaLORS Plan 2 if they participated in a VaLORS, VRS; or ORP plan prior to July 1, 2010, have maintained an account balance, but were not vested (have five years of service) by January 1, 2013. This is a defined benefit retirement plan. Employees are required to contribute five percent of their annual salary to their retirement account.

### **PURCHASE OF PRIOR SERVICE**

Because length of service is an important element in your retirement benefit under VRS, VaLORS; and the Hybrid Plan it is possible to purchase additional service for retirement credit. Examples would be refunded service, working for a VRS agency but in a non-covered position, military service (without retirement benefits), or working for a college or university outside of Virginia without being eligible for retirement benefits. Employees who wish to purchase prior service must do so within one year of their initial date of hire. Additional information and forms are available at [www.varetire.org](http://www.varetire.org).

### **OPTIONAL RETIREMENT PLAN (FACULTY ONLY)**

The ORP is a defined contribution plan. Benefits with the ORP are based on the level of contributions and investment gains or losses. Employees without an active VRS or ORP account in place will contribute five percent of their salary into their ORP account and Virginia Tech contributes 8.5 percent toward the employee's ORP account. Employees rehired after July 1, 2010, who still have an active VRS or ORP account are not required to contribute five percent. Virginia Tech contributes 10.4 percent of the employee's salary toward their ORP account. The companies to choose for the ORP are Fidelity and TIAA. Faculty members are immediately vested in their ORP account.

### **VOLUNTARY RETIREMENT SAVINGS ACCOUNT AND UNIVERSITY CASH MATCH**

Tax deferred investments allow employees to invest a portion of salary and defer liabilities. The university matches 50 percent of what the employee contributes to a 403(b) or 457(b) plan with a maximum cash match of \$20 per pay period.

In 2017, employees can defer up to \$18,000 per year into both the 403(b) and the 457(b) plan (\$24,000 is the maximum for employees over age 50). These limits are determined by the IRS and are subject to change. New limits are effective each January. Visit [www.hr.vt.edu/benefits](http://www.hr.vt.edu/benefits) or call 540-231-9331 for the most up-to-date rates. Employees receive the cash match once per pay period and are immediately vested in the cash match account. The 403(b) plans are administered by Fidelity and TIAA. The 457(b) plan is administered by ICMA-RC.

Virginia Retirement System (VRS) Plan 1, Plan 2, or Virginia Tech Optional Retirement Plan (ORP) participant hired after January 1, 2008, are automatically enrolled in the 457(b) plan with a \$20 pretax payroll deduction. The university contributes \$10 toward their 457(b) plan with the \$20 automatic enrollment. To opt out of the automatic enrollment, contact ICMA-RC directly or enroll in a 403(b) or 457(b) plan.

A Roth option is available for both the 403(b) and 457(b) (post tax).

To be eligible for the cash match, employees must be covered by:

- a Virginia Retirement System (VRS) defined benefit plan (VRS Plan, VRS Plan 2, or VaLORS) or by the Virginia Tech Optional Retirement Plan (ORP); or
- the Virginia Retirement System (VRS) Hybrid Retirement Plan and be making the maximum voluntary defined contribution to that plan.

Adjunct faculty and hourly employees are eligible to participate in the 403(b) or 457(b) but are not eligible for the cash match benefit.

## MINNESOTA LIFE OPTIONAL LIFE INSURANCE

Employee and Spouse Monthly Rates

AGE	RATES PER \$1,000
UNDER 30	<b>\$0.05</b>
30-34	<b>\$0.05</b>
35-39	<b>\$0.06</b>
40-44	<b>\$0.09</b>
45-49	<b>\$0.14</b>
50-54	<b>\$0.20</b>
55-59	<b>\$0.33</b>
60-64	<b>\$0.65</b>
65-69	<b>\$1.15</b>
70 AND OVER	<b>\$2.06</b>

\*Rates are subject to change

## CHILD(REN) OPTIONAL LIFE RATES

one premium covers all children

OPTION	INSURANCE AMOUNT 15 DAYS TO MAXIMUM AGE	FLAT MONTHLY RATE
1	<b>\$10,000</b>	<b>\$0.80</b>
2	<b>\$10,000</b>	<b>\$0.80</b>
3	<b>\$20,000</b>	<b>\$1.60</b>
4	<b>\$30,000</b>	<b>\$2.40</b>

\*Rates are subject to change

**NEW YORK LIFE** Questions concerning this coverage should be directed to New York Life, Tracy Via at 276-340-1151.

## ZURICH OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Employee and Family Monthly Rates\*

COVERAGE AMOUNT	EMPLOYEE ONLY	EMPLOYEE AND FAMILY
\$10,000	<b>\$0.34</b>	<b>\$0.54</b>
\$20,000	<b>\$0.68</b>	<b>\$1.08</b>
\$30,000	<b>\$1.02</b>	<b>\$1.62</b>
\$40,000	<b>\$1.36</b>	<b>\$2.16</b>
\$50,000	<b>\$1.70</b>	<b>\$2.70</b>
\$60,000	<b>\$2.04</b>	<b>\$3.24</b>
\$70,000	<b>\$2.38</b>	<b>\$3.78</b>
\$80,000	<b>\$2.72</b>	<b>\$4.32</b>
\$90,000	<b>\$3.06</b>	<b>\$4.86</b>
\$100,000	<b>\$3.40</b>	<b>\$5.40</b>
\$150,000	<b>\$5.10</b>	<b>\$8.10</b>
\$200,000	<b>\$6.80</b>	<b>\$10.80</b>
\$250,000	<b>\$8.50</b>	<b>\$13.50</b>

\*Rates are subject to change



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Human Resources

North End Center, Suite 2300  
300 Turner Street NW  
Blacksburg, VA 24061

540-231-9331  
www.hr.vt.edu  
hrservicecenter@vt.edu

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