



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 dependent 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 PROGRAM

Flexible spending accounts allow employees to use pre-tax* dollars to pay for out-of-pocket medical/dental/vision expenses and/or dependent care expenses. Each year, employees may set aside an annual maximum set by the Internal Revenue Service (IRS). Claims may be incurred from July 1 to September 15 of each year. Unclaimed funds are forfeited. You do not have to be enrolled under 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 here 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 for just about anything on your to-do list, legal and financial assistance, and a website with an extensive library of resources.

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.

*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: <http://www.pwcgov.org>

THE VIRGINIA RETIREMENT SYSTEM (VRS)

Prince William County full-time employees participate in one of three mandatory 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 percent 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 in order 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, Firefighters, Sheriff's Deputies, and Jail Officers) are eligible for full, unreduced retirement if serving in uniform for 20 or more years. The additional monthly stipend begins at retirement until the employee reaches normal Social Security retirement age.

SUPPLEMENTAL POLICE & FIRE RETIREMENT PLAN

The Supplemental Retirement Plan is provided for Police Officers, Uniformed Fire and Rescue Department employees, Adult Detention Center and Sheriff's Department employees. 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 health, dental and vision insurance into retirement for themselves and eligible dependents. Health insurance benefits end when the retiree reaches age 65. Dental and vision may be lifetime benefits.

In addition to continuing health benefits, employees may receive a lifetime health insurance credit to help reimburse retiree health insurance premiums. Employees must retire with VRS or the Police and Fire Supplemental Retirement Plan in order to be eligible for the benefit. The current benefit payment is \$5.50 times years of service, limited to 30 years.

401a MONEY PURCHASE PLAN

Under this program, employees make bi-weekly contributions of .50% of their base salary, which is matched by the County. The amount contributed to this account 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 program 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).

457 DEFERRED COMPENSATION PLAN

Deferred compensation is a pre-tax*, optional, employee retirement savings plan with a wide array of investment options. Taxes are deferred until funds are withdrawn. Employees contribute their own funds which may be increased, decreased, stopped or restarted at any time. Funds may be withdrawn only upon separation of employment.

LIFE INSURANCE

The County provides free basic life insurance coverage to all full-time employees through the Virginia Retirement System. The amount of insurance coverage equals an employee's annual salary rounded to the nearest thousand, then doubled. Coverage begins on an employee's first day of employment. Employees may purchase additional life insurance for themselves, their spouse and/or their children. Premiums are determined by amount of coverage, and age.

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HOLIDAYS

All full-time employees observe 10 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.

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

SICK 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. All leave benefits for employees working in excess of 37.5 hours per week are adjusted proportionally based on an employee's work schedule. Yearly carryover limits apply. Excess annual leave in excess of these limits is converted to sick leave (up to a maximum of 135 hours, varies by schedule).

PERSONAL LEAVE

Full-time employees receive 4 days of personal leave on January 1st of each year. Personal leave is approved, paid day(s) off that may be used for any reason during each calendar year. **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 1st of each year, as designated by the Department Director. Personal leave is prorated for individuals hired after January 1st.

OTHER LEAVE

Bereavement Leave – Employees are eligible for up to three (3) days of leave per year for the death of a family 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 should submit 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.

Coverage during Extended Absence

Short Term Disability - Employees who are **Hybrid VRS members** are automatically eligible for both short and long-term disability benefits. Eligibility for short-term disability becomes effective after one year of continuous County employment or on the first day of employment for workers' compensation injuries. Short-term disability (STD) provides for income replacement of 60-100% depending on years of service.

Sick Leave Grant - Employees who are VRS Plan 1 or 2 members are eligible to use the Sick Leave Grant when their sick leave balance drops below 200 hours. After being out for 45 consecutive calendar days for illness/injury, the Sick Leave Grant may be used for up to 45 **work** days within a 12-month period. Benefits are not available for the care of family members. VRS Hybrid members are not eligible for the Sick Leave Grant.

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