

MOUNT ROGERS COMMUNITY SERVICES BOARD

2018/2019 Benefit Summary

FULL TIME EMPLOYEES

The Following List Provides a Brief Outline of Current Benefits Provided to Full-Time Employees of the Board. Employees should refer to the individual Benefits Book provided during the orientation process for a description of Benefits. The Board reserves the right to change, alter, amend, or delete these benefits in the future. The Benefits set forth in this Summary is not to be regarded as creating between the Board and Employees a contract of employment either expressed or implied.

<u>BENEFIT</u>	<u>WHO PAYS</u>	<u>BENEFITS RECEIVED</u>
MEDICAL INSURANCE	Employee/ Agency	High Deductible Health Plan (HDHP) Key Advantage 500 (KA500)
PRESCRIPTION COVERAGE	Employee/ Agency	KA 500 Only Tier 1: \$10 Tier 2: \$30 Tier 3: \$45 Tier 4: \$55
DENTAL INSURANCE DELTA DENTAL	EMPLOYEE/ AGENCY	Covers Preventive and Comprehensive Services for both plans
VISION CARE	EMPLOYEE/	Office Visit Co-Pay \$40-KA500 Office Visit Co-Pay \$15 -HDHP

ELIGIBILITY: First day of the month following a 30 Day waiting period.

For Each Monthly Pay Period, the Pre-Taxed Premium for Health and Dental Coverage is as follows:

Key Advantage 500 (KA500)

Employee Only:	\$ 40.00
Employee Plus One:	\$ 402.00
Family:	\$ 590.00

High Deductible Health Plan (HDHP)

Employee Only:	\$ 26.00
Employee Plus One:	\$ 316.00
Family:	\$ 464.00

Health Savings Account (HSA)-For High Deductible Plan Only

Employer Contribution:

Employee Only -	\$125.00 per month
EE Plus One and Family-	\$250.00 per month

Employee may also contribute to the HSA

Contribution Limits:

Employee Only -	\$3,450
EE Plus One and Family -	\$6,850

If both spouses are employed Full-Time by Mount Rogers CSB, the Board will pay the Family Coverage. If a spouse is **11 month contractual, the cost will be pro-rated.**

PENSION PLAN VIRGINIA RETIREMENT SYSTEM	EMPLOYEE	5% employee contribution (pre-taxed) Please visit the VRS website at www.varetire.org for information on your plan.
ELIGIBILITY: Employees become members of VRS on the first day of the month following a 30 day waiting period.		
BASIC LIFE INSURANCE (Virginia Retirement System)	AGENCY	Twice your annual salary rounded up to the nearest \$1,000. Effective the first day of the month following a 30-day waiting period.
OPTIONAL LIFE INSURANCE (Virginia Retirement System)	EMPLOYEE	May Purchase additional life insurance on self, spouse and dependent children. guaranteed issue if apply during the first 31days after becoming eligible.
LONG TERM DISABILITY INSURANCE	AGENCY	60% of salary after 180 day waiting period. Must apply and be approved for long-term disability.
SHORT TERM DISABILITY INSURANCE	AGENCY	60% of salary after 7 day waiting period. For VRS Plan 1 or Plan 2 Members, there is a 14 day waiting period. Employees hired after January 1, 2014 are eligible for STD. Must be employed one year and approved for short-term disability.
PROFESSIONAL LIABILITY	AGENCY	Coverage at no cost to employee
PAID TIME OFF (PTO)	AGENCY	0 – 5 years: 12.5 hrs. per month (20 days per yr.) 6 - 10 years: 14.38 hrs. per month (23 days per yr.) 11 – Up: 16.25 hrs. per month (26 days per yr.)
PTO ANNUAL CARRYOVER	AGENCY	0 – 5 years: 75 hours (10.0 days) 6 – 10 years: 86.5 hours (11.5 days) 11 – Up: 98 hours (13.0 days)
FAMILY ILLNESS/BEREAVEMENT	AGENCY	Employees may use their PTO or Sick Leave for family illness / bereavement
FAMILY MEDICAL LEAVE ACT		Up to 12 weeks of unpaid leave to attend to a serious personal illness, family illness, birth, or adoption. Must meet eligibility requirements
PAID HOLIDAYS	AGENCY	Eight Paid Holidays
LEAVE OF ABSENCE	EMPLOYEES	Excused time off without pay for approved reasons.
SERVICE AWARDS	AGENCY	Service recognition at five years of service and every five years thereafter.

**COST OF LIVING AND
SATISFACTORY PERFORMANCE
INCREASES**

AGENCY

**Provided based on Board approval
and budget appropriations**

TRAVEL

AGENCY

**Vehicles provided or travel
pay provided at Board approved rates.**

Updated June, 2018