



2010 Summary of Employee Benefits

MEDICAL Kaiser Permanente (premiums paid by the employer & employee)

Choice of HMO or Flexible Choice Plan

- HMO Plan includes \$10/\$20 Copayment, 100% Coinsurance, \$3,500 Out-of-Pocket and Prescription Drug Coinsurance \$10/\$20/\$35
- Flexible Choice Plan includes three different options depending on which provider you choose at the time of service. Kaiser Facility is Option 1 which includes doctor copayment of \$10/\$20, 100% Coinsurance and, \$1,000 Out-of-Pocket. PHCS & MultiPlan Participating Providers is Option 2 with a doctor copayment of \$20/\$30, 100% Coinsurance, \$200 Deductible, and \$2,000 Out-of-Pocket. Any Out-of-Network provider is Option 3 with a deductible of \$400, Coinsurance of 70% and \$4,000 Out-of-Pocket.

DENTAL MetLife (premiums paid by the employer & employee)

- Deductible is \$50 Individual or \$150 Family (waived for preventive)
- Annual Maximum is \$1,500
- Coinsurance is 100% Preventive, 80% Basic, and 50% Major.

SHORT-TERM (STD) & LONG-TERM DISABILITY (LTD) COVERAGE Lincoln Financial Group (premiums paid by employer)

- STD Benefit is 60% of weekly salary to a maximum of \$1,600. Following the disability date, there is a 15-day elimination period and benefit duration is up to 13 weeks.
- LTD Benefit is 60% of monthly salary to a maximum of \$7,000. Following the disability date, there is a 90-day elimination period and benefit duration is subject to age at disability.

LIFE INSURANCE Lincoln Financial Group (company paid and voluntary)

- Basic Life and AD&D insurance is provided to all full-time employees with a benefit amount of One Times your Annual Salary up to a maximum of \$150,000.
- You may purchase additional Life and AD&D insurance. Employees may purchase up to five times their annual salary to a maximum of \$300,000 with a Guarantee Issue of \$100,000. Guarantee Issue means no medical questions are asked at initial enrollment.
- You may purchase Voluntary Life for your spouse and dependent children.

VISION Avesis (premiums paid by the employer & employee)

- Eye Exams are covered every 12 months with a \$10 copay when using a participating provider.
- Frames are covered every 24 months with a \$15 copay when using a participating provider.
- Eyeglass lenses are covered every 12 months with a \$15 copay when using a participating provider.

EMPLOYEE ASSISTANCE PROGRAM Lincoln – BDA (premiums paid by the employer)

- EAP Plus includes unlimited telephonic consultation and up to six annual face-to-face visits.
- Assistance is available for concerns relating to finances, legal, parenting, emotional, stress, etc.

FLEXIBLE SPENDING ACCOUNT PrimePay (funded by employee)

- Medical Flexible Spending Account has a maximum of \$3,000 to allow you to use pre-tax dollars to pay for copays, deductibles, prescriptions, eyeglasses, and dental expenses.
- Dependent Care Reimbursement Account has a maximum of \$5,000 to allow you to use pre-tax dollars to pay for child daycare.
- Commuter Expense Account can be used for transit spending expenses.

457 RETIREMENT PLAN

Deferred compensation allows you to save and invest today for your retirement. You can elect to defer up to \$16,500 of your income pretax or up to \$22,000 (an additional 5,500) if age 50 or more. The Authority does not provide any matching of withholding.

VIRGINIA RETIREMENT SYSTEM

Monthly retiree benefit is based on age and years of service at retirement date. Employee must be vested (five years of accumulated service) to receive a retirement benefit. The Authority funds all contributions.

HEALTH ADVOCATE (premiums paid by the employee)

Health Advocate program assists employees, their dependent children, their spouse, as well as parents and parents-in-law with navigating through the health care system. A Personal Health Advocate assists members with claims questions, locating doctors and specialists, or any other healthcare-related issues.

PAID TIME OFF

- Holidays – 12 paid holidays each year
- Annual Leave is earned each month at the rate of 8 hours per month for 8-hour work schedules and 8.4 hours for 12-hour work schedules. Annually on October 1, a leave bonus of 8 hours is applied to the annual leave for each year an employee has been employed up to a maximum of 12 years which equals 96 hours.
- Sick leave is earned each month at the rate of 8 hours per month for 8-hour work schedules and 8.4 hours for 12-hour work schedules.
- Funeral Leave – Up to 3 days of paid funeral leave for eligible family members. It applies to scheduled hours which are not worked for the day before, the day of, and the day after the funeral.
- Jury Duty – If you are chosen for jury duty you may be granted paid jury duty leave for the scheduled hours missed because of jury duty.

UNIFORM EXPENSE

The Authority supplies and pays for the cost of uniforms for plant staff.

TUITION REIMBURSEMENT

Tuition reimbursement is available for classes pertinent to present position or employee development. Courses must be judged to be job-related and pre-approved. Reimbursement or payment for classes is contingent on the employee successfully passing the class.

WELLNESS PROGRAM

Each year, flu shots are available on site and several wellness classes are held on site for all employees and are paid by the Authority.

CREDIT UNION MEMBERSHIP

As an employee you are eligible for membership in the Commonwealth One Federal Credit Union.

DIRECT DEPOSIT

Direct Deposit to your financial institution is available for your convenience.

EMPLOYEE OUTREACH PROGRAMS

This includes annual holiday luncheon, safety day picnic, "Thanks for Giving" celebrations, and other employee recognition programs.

MILITARY LEAVE

Up to 15 days for military leave is granted per year for eligible employees.
