

**Southwestern Virginia Mental Health Institute**

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**SALARIED EMPLOYEE BENEFITS as of 07/01/2010**

- 1) **Virginia Retirement System (VRS)** -- A 401A pension plan to which state employees contribute 5% of their pay each pay date. Employees are eligible for a pension, or vest, after five years of continuous state service. Employees are eligible for a reduced pension after five years of continuous state service at age 60. Employees are eligible for an unreduced pension after five years of service at his/her normal Social Security retirement age or when age and service credit equal at least 90 (e.g. age 60 with 30 years of service credit).

**Prior Service** - Full-time employees may be able to increase this benefit by purchasing prior service credit. You may purchase prior service credit if you ever received a VRS refund and later returned to covered employment, or you had service with another public retirement system that you are eligible to purchase. Employees hired 7-1-10 and after who qualify, should take action within the first year of employment.

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

- 2) **Deferred Compensation Program** - 457B employee-contributed retirement plan. Salaried employees experience, within 3-6 months of being hired, automatic deduction of \$20.00 (pre-tax) per pay. Full time employees qualify for an employer match up to \$10.00 per pay date Fiscal year 2011 and a maximum of \$20.00 per pay date Fiscal year 2012. Employees who wish to contribute more than \$20.00 per pay, or who wish to enroll prior to the automatic deduction (3-6 months after hire date) should see Human Resources. Additionally, employees who do not wish to participate **MUST** opt out of this program by following instructions provided via regular mail to employee's home address within first ninety days of employment. Wage employees may participate in this program, but do not qualify for the employer match.

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

- 3) **Life Insurance** - Excellent, no-cost term life insurance coverage for full time employee, which is automatic and active the first day of employment. There is no maximum coverage amount.

- No medical exams.
- Death benefits equals employee's annual salary rounded to the next highest thousand and then doubled. If death is accidental, the amount is doubled.
- Dismemberment benefit.
- Conversion privilege upon separation from state service.
- Coverage upon retirement.

**Optional Life Insurance** - Additional term life insurance coverage available to full time employees at low monthly rates. If elected, optional life insurance may apply to spouses and eligible dependent children. Amount of coverage up to four times annual salary not to exceed 700,000.00 (Coverage > \$300,000.00 requires underwriter review even during 1<sup>st</sup> 31 days.)

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

- 4) **Leave Benefits**

- a. **Annual (Vacation) leave** -- Annual leave is accrued at the end of each semi-monthly pay period based on length of state service. The hourly and equivalent daily rates are as follows:

Years of State Service	Hours Accrued per pay period	Hours/days accrued per year	Maximum carryover * limits	Maximum payment limits upon separation
Up to 5	4 hours	96 hrs (12 days)	192 hrs (24 days)	192 hrs (24 days)
5-10	5 hours	120 hrs (15 days)	240 hrs (30 days)	240 hrs (30 days)
10-15	6 hours	144 hrs (18 days)	288 hrs (36 days)	288 hrs (36 days)
15-20	7 hours	168 hrs (21 days)	336 hrs (42 days)	288 hrs (36 days)
20-25	8 hours	192 hrs (24 days)	384 hrs (48 days)	336 hrs (42 days)
25+	9 hours	216 hrs (27 days)	432 hrs (54 days)	336 hrs (42 days)

\* Maximum carryover refers to the amount of annual leave that may be "carried over" from one year to the next.

Employees who leave state service and later return will be credited with prior qualifying service for purposes of determining annual leave accrual rates.

- b. **Sick Personal Leave** - On January 10<sup>th</sup> of each year, employees receive personal sick leave based on their total months of state service in full time positions according to the following table:

Months/Years of State Service	Personal Sick Leave hours/days
< 60 months (< 5 years)	64 hours (8 workdays)
60-119 months (5 to 9 years 11 months)	72 hours (9 workdays)
120+ months (10 years +)	80 hours (10 workdays)

Sick leave may be used throughout the year for personal illnesses, injuries, and doctor's or dental visits. New full time employees will receive sick leave upon employment, based on the following table:

Employment begin date	Sick leave hours/days
01/10 - 07/09	64 hours (8 workdays)
07/10 - 01/09	40 hours (5 workdays)

- c. **Family and Personal Leave** - Employees will also receive "Family and Personal Leave" each January 10<sup>th</sup> based on their months of state service according to the following table, next page:

Months of State Service	Leave hours/days
< 60 months (< 5 years)	32 hours (4 workdays)
60-119 months (5-9 years 11 months)	32 hours (4 workdays)
120+ months (10 years +)	40 hours (5 workdays)

Family and personal leave may be used for absences due to personal and family reasons, as well as for personal illnesses or injuries. New full time employees will receive family and personal leave upon employment based on the following table:

Employment begin date	Leave hours/days
01/10 - 07/09	32 hours (4 workdays)
07/10 - 01/09	16 hours (2 workdays)

- d. **Holidays** - The Commonwealth of Virginia recognizes twelve state holidays each year. They are:
- New Year's Day
  - Lee-Jackson Day
  - Martin Luther King Day
  - Washington's Birthday
  - Memorial Day
  - Independence Day
  - Labor Day
  - Columbus Day
  - Veteran's Day
  - Thanksgiving Day
  - Friday after Thanksgiving
  - Christmas Day

Holidays which fall on Saturdays will be observed on the preceding Friday.  
Holidays which fall on Sunday will be observed on the following Monday.  
Employees who are required to work on holidays may receive compensatory leave. Employees must work the days before and after a holiday or be on approved leave in order to receive pay for the holiday.

- e. **Family and Medical Leave (FMLA)**—Employees who have been employed with the Commonwealth of Virginia for at least 12 months, have worked at least 1250 hours during the preceding 12 months, and have a qualifying event, may be eligible for leave under the federal Family and Medical Leave Act.

Qualifying events include:

- Birth or adoption of a child
- Care for spouse, parent, child under the age of eighteen, or child who is over the age of eighteen and permanently disabled
- Serious health condition that makes you unable to perform your job.
- Military entitlement(s)

Under FMLA, you may use up to 480 hours (12 weeks) of paid/unpaid leave during a leave year. If the leave is to care for a family member, you may use up to one-third of your personal sick leave balances, in addition to any accrued leave (annual, compensatory or family and personal) balances you wish to use. If for a specific Military leave, one could qualify for additional FML hours.

[www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)

- 5) **Virginia Sickness and Disability (VSDP)** - At no cost, coverage 1 year after hired with short-term and long-term disability benefits at 60% pre-disability income. Upon completion of five years employment, income replacement while on short-term disability starts at 100% pre-disability income graduating down to 80% and then 60% thereafter.
- [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)
- 6) **Paid Malpractice insurance:** as a state employer, SWVMHI is self-insured and provides malpractice coverage for periods of employment with SWVMHI.
- 7) **Health / Dental Insurance** - Benefits for medical, dental, vision, hearing, prescription, as well as mental health. New full time employees may choose from several plans at affordable monthly rates. Premiums are tax-deferred.  
**COVA HDHP**, a high deductible health plan at no cost to employee.  
**COVA Care**, includes medical, generic prescription coverage + mail-in program, basic dental coverage and mental health coverage.  
**Optional add-on benefits** include: expanded dental/orthodontics, hearing, vision and out-of-network

Monthly rates July 1, 2010

<b>Plan</b>	<b>Single</b>	<b>Dual</b>	<b>3+(family)</b>
High Deductible Health Plan	\$0/month	\$0/month	\$0/month
COVA basic(includes basic dental)	\$43/month	\$102/month	\$150/month
COVA + out of network	\$55/month	\$118/month	\$172/month
COVA + expanded dental	\$58/month	\$132/month	\$194/month
COVA + out of network + expanded dental	\$70/month	\$147/month	\$215/month
COVA + expanded dental, hearing & vision	\$69/month	\$151/month	\$220/month
COVA + out of network, expanded dental + hearing & vision	\$80/month	\$166/month	\$240/month

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- 8) **Flexible Reimbursement Accounts** - New full time employees may enroll in one or both medical and dependant care reimbursement accounts. Contributions are tax-deferred.

[www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)

9) **Miscellaneous**

- a. Virginia Credit Union ([www.vacu.org](http://www.vacu.org) )
- b. Series EE and I Bonds ([www.dhrm.virginia.gov](http://www.dhrm.virginia.gov))
- c. Discount membership rates with area Lifetime Wellness Center (<http://www.swanva.net/WellnessCenter/Wellnesscenter.htm>)
- d. Long-Term Care - VSDP employees covered at no cost, can add coverage on certain family members via Genworth Life ([www.genworth.com/vrs](http://www.genworth.com/vrs))
- e. Workers' Compensation (SWVMHI HR Policy 6300)
- f. Return to Work Program (SWVMHI HR Policy 6301)
- g. Employee Service and Recognition Programs
- h. Employee Suggestion Program
- i. Work Life Programs: Common Health, Flex Schedule, Employee Assistance Program (with Health Insurance), Civil and Work Related Leave, Leave to Assist Schools