MEDICAL AND DENTAL INSURANCE

All full-time regular employees may enroll in County sponsored health, dental and vision plans during their month of employment with coverage beginning on the first day of the following month or during the May open enrollment period with coverage effective July 1. A spouse and/or eligible dependent children (to end of month they turn 26) may also be enrolled. New dependents must be enrolled within 30 days of marriage, birth or adoption, or enrollment is delayed until the next open enrollment period. All contracts renew on a fiscal year basis in July and are subject to change. Employee premiums are offset by a County subsidy and are deducted one month in advance on a pre-tax basis.

MEDICAL INSURANCE

Employees may elect health insurance through one of three Anthem Blue Cross/Blue Shield plans – Anthem Healthkeepers Point of Service (POS), or Anthem Keycare Preferred Provider Organizations’ Enhanced Plan or Core Plan. All bi-weekly employee premiums are deducted one month in advance on a pre-tax basis. The Anthem programs are distinct separate plans. They have different monthly premiums, co-payments, and referral requirements.

**Anthem Healthkeepers POS** – Under the POS plan, each member must select a participating Healthkeepers primary care physician (PCP). Specialty care must be accessed through PCP referrals to participating Healthkeepers specialists. Call Anthem Healthkeepers (POS) at (800) 421-1880 for more detailed information.

**Anthem Keycare Enhanced and Core Plans** – Under both PPO plans, members may access medical care directly through any Blue Cross/Blue Shield PPO participating provider. Referrals are not required. The vast majority of medical providers throughout the U.S. participate in the PPO plans as do all Virginia hospitals. Members may also receive medical treatment through non-PPO physicians, but benefits are reduced. Call Anthem Keycare (PPO) at (877) 332-8211 for more detailed information.

**Prescriptions** – All plans offer an identical three-tier prescription drug program. 31-day supplies of medications are available at $10 for generic drugs, $30 for brand name drugs and $60 for high cost brands. Certain prescription drugs must be pre-approved. A three month supply of mail-order drugs is available for the cost of a two month supply.

DENTAL INSURANCE

Employees may elect dental insurance through one of two Delta Dental programs – Core or Enhanced. The highest levels of benefits are available through Delta Dental participating dentists.

**Core Plan** – Provides annual benefits of up to $1,000 per year per subscriber. If you receive treatment via Delta Dental participating providers, diagnostic and preventive services are covered at 80%. After meeting a deductible of $50 per person/$150 per family, basic benefits are covered at 70% and major restorative benefits at 50%. Orthodontic benefits are limited to a lifetime $1,000 benefit for dependent children.

**Enhanced Plan** – Provides annual benefits of up to $2,000 per year per subscriber. If you receive treatment via Delta Dental participating providers, diagnostic and preventive services are covered at 100%. After meeting a deductible of $50 per person/$150 per family, basic benefits are covered at 70% and major restorative benefits at 50%. Orthodontic benefits are limited to a lifetime $2,000 benefit for dependent children. Implants are covered at 50%. Participants must remain in the Enhanced Plan through two open enrollment periods.
VISION INSURANCE

Employees may elect an optional vision plan through our vendor VSP. This optional program provides a yearly eye exam for $15 as well as deep discounts on eyewear and contact lenses.

FLEXIBLE BENEFIT ACCOUNT PROGRAM

Flexible benefit accounts allow employees to use pre-tax dollars to pay for out-of-pocket medical/dental/vision expenses and/or dependent care expenses up to a maximum of $5,000 per plan. Employees may enroll only during their employment month or the annual May open enrollment period. The plan year runs from July 1 to June 30. Receipts must be submitted by the 90th day after the end of the plan year. Unclaimed funds are forfeited.

THE VIRGINIA RETIREMENT SYSTEM

Prince William County full-time employees participate in the Virginia Retirement System (VRS) defined benefit plan.

Employees become members of either Plan 1 or Plan 2. Plan 1 employees are those hired prior to July 1, 2010, or hired after July 1, 2010 with prior VRS (non-refunded) vested service credit. For Plan 1 employees hired before July 1, 2012, the County has elected a 5% phase-in option over 5 years (FY13 through FY17) whereby employees pay 1% of salary toward their VRS retirement contribution in FY13, matched by a 1% salary offset. In FY14, another 1% (equaling 2%) with another 1% salary offset is applied, continuing until the employee has achieved a reduction of 5% of salary and a 5% salary offset. Plan 1 employees hired after July 1, 2012 (with prior VRS non-refunded, vested service) contribute 5% of their salary toward their VRS retirement contribution.

Plan 2 employees are those hired on or after July 1, 2010 with no prior service credit in VRS (or prior members who took a refund from the plan), or employees under Plan 1 who are not vested with five years of VRS service by January 1, 2013. Plan 2 employees contribute 5% of salary toward their VRS retirement contribution.

Plan 1 Retirement Benefit: The retirement benefit is determined by your age, highest consecutive 36 months of salary and years of service. VRS participants are eligible for full retirement benefits at age 65 with at least five years of service or at age 50 with at least 30 years of service. Participants may also retire as early as age 55 with at least five years of creditable service or as early as age 50 with at least ten years of creditable service.

Plan 2 Retirement Benefit: The retirement benefit is determined by your age, highest consecutive 60 months of salary and years of service. VRS participants are eligible for full retirement benefits when the normal Social Security retirement age is reached and with at least five years of service credit, or when age and service equal 90. Participants may also retire early at age 60 with at least five years of service credit.

ENHANCED BENEFITS FOR HAZARDOUS DUTY EMPLOYEES

Whether you are considered a Plan 1 or Plan 2 employee, VRS participants that are in hazardous duty positions are eligible for full, unreduced retirement at age 50 with at least 25 years of creditable service or age 60 with at least five years of creditable service. Those age 50 with at least five years of creditable service are eligible for an early, reduced benefit. Employees serving in uniform for 20 or more years, who meet the age requirement for retirement, receive a stipend in addition to their monthly annuity until they reach their normal retirement age under social security.

RETIREE HEALTH INSURANCE

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 are lifetime benefits.
PRINCE WILLIAM COUNTY RETIREE HEALTH INSURANCE CREDIT PROGRAM

Retired full-time County employees with at least 15 years of Prince William County service are eligible to receive this lifetime benefit when they begin receiving payments from either the Virginia Retirement System or the Prince William County Supplemental Pension Plan for Police Officers and Uniformed Fire and Rescue Department Personnel. This lifetime benefit is designed to help reimburse a retiree for their health and dental insurance premiums. Premiums may include the County’s plan; a private plan; Medicare Part B or D; a Medicare supplement plan; or any other health, dental or vision plan. The current benefit payment is $5.50 times years of service, limited to 30 years.

457 DEFERRED COMPENSATION PLAN

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

SUPPLEMENTAL POLICE & FIRE RETIREMENT PLAN

The Supplemental Retirement Plan is provided for Police Officers and Uniformed Fire and Rescue Department employees. This plan is intended to supplement retirement benefits provided by the Virginia Retirement System. It is funded jointly through mandatory contributions from eligible employees and the County. The employee pre-tax contribution rate is currently 1.37% of salary.

BASIC GROUP LIFE INSURANCE

The County provides free life insurance coverage to all full-time regular employees through the Virginia Retirement System. The amount of insurance coverage for natural death is the employee’s annual salary rounded to the next highest thousand and doubled. The accidental death benefit is double that of natural death benefits. Coverage begins on an employee’s first day of employment. Employees may name a beneficiary(s) or agree to the Commonwealth of Virginia’s Order of Precedence. Beneficiaries may be changed at any time.

Group life insurance coverage ends upon separation from employment. Within 31 days of separation, your group life insurance may be converted to an individual policy. The employee pays premiums directly to the VRS. A conversion form is available from Human Resources.

Upon retirement, life insurance continues free of charge, but reduces until the coverage reaches 25 percent of its original value. Accidental death and dismemberment coverage ceases at retirement.

OPTIONAL GROUP LIFE INSURANCE

Employees are eligible to purchase additional term life insurance at group rates by enrolling in the VRS Optional Life Insurance Program. Employees may also choose to cover their spouse and/or children. Premiums are paid by the employee and are determined by the employee’s age, salary and the amount of insurance coverage requested. If you enroll within 31 days of your employment date (and your coverage is less than $250,000), a Health Status Declaration (HSD) form is not required. However, a HSD is required for your spouse/children to receive coverage. Your beneficiary(s) are the same as County provided life insurance.

LONG-TERM CARE INSURANCE

Employees are eligible to purchase Long-Term Care (LTC) insurance at group rates. LTC helps pay for custodial care when an individual can no longer perform basic life functions such as: bathing, eating or dressing or due to cognitive impairment cannot be left alone. During the first 30 days of employment, employees are guaranteed coverage. Spouses, parents and employees (after 30 days) may apply for coverage at any time, but coverage is contingent upon acceptance following completion of a Health Status Questionnaire.
HOLIDAY LEAVE

All full-time regular employees observe 12 paid holidays. These holidays are listed below:

<table>
<thead>
<tr>
<th>New Year’s Day</th>
<th>January 1st</th>
<th>Columbus Day</th>
<th>2nd Monday in October</th>
</tr>
</thead>
<tbody>
<tr>
<td>Martin Luther King Day</td>
<td>3rd Monday in January</td>
<td>Veteran’s Day</td>
<td>November 11th</td>
</tr>
<tr>
<td>Washington’s Birthday</td>
<td>3rd Monday in February</td>
<td>Thanksgiving Day</td>
<td>4th Thursday in November</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Last Monday in May</td>
<td>Thanksgiving Friday</td>
<td>4th Friday in November</td>
</tr>
<tr>
<td>Independence Day</td>
<td>July 4th</td>
<td>Christmas Eve</td>
<td>December 24th</td>
</tr>
<tr>
<td>Labor Day</td>
<td>1st Monday in September</td>
<td>Christmas Day</td>
<td>December 25th</td>
</tr>
</tbody>
</table>

When a holiday falls on a Saturday, it is observed on the preceding Friday. When a holiday falls on a Sunday, the following Monday is observed.

SICK AND ANNUAL LEAVE

Each pay period, full-time regular employees working 37.5 hours per week earn 4 hours each of sick and annual leave. The annual leave accrual rate is increased by one hour after completion of each additional three years of service. The maximum annual leave accrual rate is 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.

With nine years or less of service, employees may carry forward up to 225 hours of annual leave from one calendar year to the next. After ten years of service, employees may carry forward up to 300 hours. At the end of each calendar year, (the pay period that includes December 31st), annual leave in excess of these limits is converted to sick leave (up to a maximum of 135 hours). Sick Leave accumulation is unlimited.

Upon separation from employment, employees may be paid for the unused portion of accrued annual leave up to the maximum carryover limits. Employees may be paid 25% of the sick leave balance over 450 hours.

WELL DAYS

Employees who use little or no sick leave during the twenty-six pay periods that include December 31 of each year will receive additional annual leave days. Those employees who use between 0-4 days of sick leave receive 2 additional days of annual leave. Those employees using between 4-8 days of sick leave receive 1 additional day of annual leave. Well Days are added to each eligible employee’s annual leave balance during February of the next calendar year. To be eligible, employees must have been employed by January 1st of the previous year and not have used more than 30 days of leave without pay during the calendar year.

SICK LEAVE BANK

The Sick Leave Bank is a short-term disability benefit available to all regular full-time employees. Membership begins on the day an employee contributes one day of sick leave to the Sick Leave Bank. New employees may enroll during their employment month. Thereafter, employees may only join during the month of January.

The Bank provides benefits after the first 45 consecutive calendar days of illness or disability. For this initial qualifying period, employees must use their own accumulated sick, annual, compensatory leave, or leave without pay. After this qualifying period, a sick leave bank member may use up to a maximum of 45 work days with pay from the Sick Leave Bank within a 12-month period. Days may be taken consecutively or intermittently. Members utilizing days from the Bank must submit a medical provider’s statement prior to each pay period. The utilization of benefits is solely available for employees who are sick or injured. Benefits are not available for the care of family members.
OTHER LEAVE

**Bereavement Leave** – Employees are eligible for up to three (3) days leave for the death of a family member. Family members include the employee’s spouse, child, sister, brother, parent, parent-in-law, grandparent, grandchild, great-grandchild, great-grandparent or other relatives who reside within the employee’s household.

**Civil Leave** - Employees called by the Court for Jury Duty or as a witness in a County work related incident will receive their regular salary plus any payments made by the Court.

**Injury Leave** - Employees who sustain a compensable job related injury or contract a compensable occupational illness may be eligible for Injury Leave. A Workers’ Compensation form and an Employee/Supervisor’s Report of Accident form must be completed and filed with Risk Management. The Risk Management Manual provides detailed information regarding worker’s compensation claims.

**Military Leave** - Employees ordered to active duty or to attend military reserve training will receive a leave of absence with full pay for up to fifteen days during any 12-month period from October 1 to September 30. Employees called to active duty for longer periods of time are eligible to have their military leave supplemented for up to nine months.

**Unscheduled Leave** - Unscheduled leave is a term used to describe annual leave used during severe weather. Unscheduled leave differs from other leave since advance approval is not required. Unscheduled leave will be announced over the PWC Info line (703-792-4636) and the PWC Website: www.pwcgov.org Employees are expected to notify their supervisor as early as possible prior to their normal arrival time and must report to work when weather conditions permit safe travel. Essential employees are exempt from Unscheduled Leave.

**EMPLOYEE ASSISTANCE PROGRAM**

The County’s Employee Assistance Program (EAP) managed by INOVA Employee Assistance, provides employees and their family members with free confidential short-term counseling services and assistance to help in resolving problems that affect their personal lives and job performance. Services are also available to help supervisors manage difficult situations with their staff or as a management referral resource for employees in need of counseling services. In addition to counseling services, INOVA offers a wealth of services for personal employee matters including legal services, financial services, work-life referral services and on-line tutorials and webinars to promote an employees overall health. Professional counselors are available to define the problem, provide support and offer guidance and referrals 24 hours a day, 7 days a week, 365 days a year simply by calling 1-800-346-0110 or by logging into their website at www.inova.org/eap . All services are paid directly by the County.

**CREDIT UNION**

All employees and their family members are eligible to join the PWC Employees' Credit Union. Employees may establish checking, savings, IRA Accounts, receive free traveler’s checks, low interest VISA cards, and apply for a wide variety of home equity, auto, home improvement and personal loans.

**DIRECT DEPOSIT OF PAYCHECKS**

Employees MUST direct deposit their paycheck into their bank accounts and/or banks. Funds will be transferred into your bank account beginning with the first paycheck following receipt of a direct deposit form and a voided check.

**EMPLOYEE’S ADVISORY COMMITTEE (EAC)**

This committee is an elected advisory council that supports all employee activities. Suggestions, complaints, etc., may be submitted to the EAC. Activities are communicated through the monthly COUNTY CONNECTION.
GRIEVANCE PROCEDURE

The Grievance Procedure affords an immediate and impartial method for the resolution of complaints or disputes that arise between the County Government and all part-time regular non-probationary employees in the competitive service. An employee must be personally and directly affected by an occurrence or condition before they can pursue a grievance. A grievance procedure handbook containing required forms is available from Human Resources.

All benefits are subject to change at the discretion of management and the Board of County Supervisors.