

# *2024 Employee*

# BENEFITS



# Medical & Prescription Benefits

The City offers three medical plans: Point-of-Service (POS), Health Maintenance Organization (HMO), and Consumer Driven Health Plan (CDHP). All premium payments are deducted before taxes. All plans feature many preventative treatments and cost-containment options. Prescription services are provided through Express-Scripts.



POS	Monthly Premium
Employee Only	\$98.00
Employee & Spouse	\$473.00
Employee & Child	\$283.00
Employee & Children	\$435.00
Family	\$936.00

HMO	Monthly Premium
Employee Only	\$66.00
Employee & Spouse	\$244.00
Employee & Child	\$152.00
Employee & Children	\$234.00
Family	\$576.00

CDHP	Monthly Premium
Employee Only	\$27.00
Employee & Spouse	\$98.00
Employee & Child	\$61.00
Employee & Children	\$93.00
Family	\$230.00

# Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Accounts (FSAs) allow you to save money to pay for eligible health care and day care expenses with pre-tax-dollars. Your gross pay is reduced and taxes are also decreased accordingly, resulting in greater take-home pay in most cases without any sacrifice in current benefits. The most you can contribute each year is determined by the IRS and depends on the type of FSA. The City pays all administrative costs.

# Health Savings Account

A Health Savings Account (HSA) is available to employees who choose the Consumer Driven Health Plan (CDHP). An HSA allows you to set aside funds on a pre-tax basis that you can use to help pay for qualified healthcare expenses or save for the future. You may contribute funds to your HSA up to the annual contribution limit, which includes contributions made by the City. Account balances are portable upon termination or retirement and can be used to pay for medical expenses in retirement.



## Dental Benefits

The City offers dental benefits through Anthem Dental. The dental plan lets you visit any licensed dentist or specialist you want, with costs that are normally lower when choosing a dentist within their large network. Basic and Enhanced plans are available.

Plan Tier	Total Monthly Premium (Basic/Enhanced)
Employee Only	\$15.72/\$23.04
Employee & Spouse	\$27.28/\$42.16
Employee & Children	\$29.36/\$48.36
Family	\$46.16/74.24

## Vision Benefits

Our vision plan is administered by Davis Vision and gives you access to one of the country's largest networks of vision providers with more than 61,000 providers and provider locations nationwide, including 4 of the top 5 retailers. Basic and Enhanced plans are available.

Plan Tier	Total Monthly Premium (Basic/Enhanced)
Employee Only	\$4.64/\$5.40
Employee & Spouse	\$8.16/\$9.48
Employee & Children	\$9.29/\$10.76
Family	\$13.44/\$15.64



# Life Insurance

Full-time employees are covered by term life insurance through the Securian Life Insurance Company. Employees are covered up to two times their annual salary (rounded up to the nearest thousand dollars) for normal death and an additional two times their annual salary for accidental death. The premium for this benefit is paid entirely by the City.

**This benefit is only available to full-time employees who participate in the Virginia Retirement System.**

# Supplemental Life Insurance Benefits

Employees covered under the Virginia Retirement System (VRS) Group Life Insurance Program may purchase additional coverage through the Optional Group Life Insurance Program. If you elect optional group life insurance coverage, you may also cover your spouse and dependent children. Optional group life insurance provides benefits for natural and accidental death or dismemberment.

### Your basic and optional coverages

#### Basic life and AD&D insurance coverages (automatically enrolled)

Basic life and AD&D	2x your salary	• Includes matching AD&D benefit
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#### Optional life and AD&D insurance coverages

Employee optional life and AD&D	1-8x your salary	• Maximum: \$800,000 • Includes matching AD&D benefit
Spouse life and AD&D	.5x, 1x, 1.5x or 2x your salary	• Maximum: \$400,000 • Includes matching AD&D benefit
Child life and AD&D	\$10,000, \$20,000 or \$30,000	• Maximum: \$30,000 • Includes matching AD&D benefit • Children are eligible from 15 days to maximum age

If both you and your spouse are eligible for optional life as employees, you may not elect spouse coverage. Likewise, either you or your spouse, not both, may elect coverage for your children. Please note: Spouse and child coverage elections are based on the option the employee selects. The amount of child coverage covers each eligible child.

# Paid Time Off

Years of Service	Full-Time Accruals/Month
1-4 Years	12 hours
5-9 Years	14 hours
10+ Years	16 hours

Full-time employees will receive accruals (annual, sick, or PTO), based on the effective date of full-time status. The following chart represents the paid time off (PTO) accrual rate per month.

Additionally, all leave-eligible employees are granted two days of personal leave to be used at their discretion.



# Paid Holidays

The City of Chesapeake observes the same paid holidays and additional time off as the State of Virginia.

- New Year's Day
- Martin Luther King, Jr. Day
- George Washington Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day & Yorktown Victory Day
- Election Day
- Veteran's Day
- Thanksgiving
- Christmas



For Your Future

## Virginia Retirement System (VRS)

Retirement planning is critical at every stage of your life. The City participates in the Virginia Retirement System (VRS). Full-time employees contribute 5% of their salary toward this benefit. Most new employees without a current VRS account (except hazardous duty employees) participate in the VRS Hybrid Plan. For more information about retirement, visit the VRS website at [www.varetire.org](http://www.varetire.org).

## 457 Deferred Compensation Plan

Through payroll deduction, employees may participate in a supplemental 457 savings/investment plan that defers federal and state income taxes on their contributions until retirement. With the Deferred Compensation Plan, contributions can be switched to other funds any-time; and employees may increase, decrease, stop and restart contributions without fees or penalties.

## Disability Insurance

Most new employees are provided disability coverage through VRS. This benefit replaces a portion of your income in the event you cannot work. The income replacement coverage may include short-term and/or long-term disability based on your VRS Plan type.

## Voluntary Group Long-Term Care Insurance

The Commonwealth of Virginia Voluntary Group Long-Term Care Insurance Co. can help with costs that most medical plans don't cover such as nursing home care or at-home care to assist with bathing, eating or other activities of daily living. Participant-paid coverage provides a monthly benefit allowance for covered long-term care expenses.



# Additional Benefits

## Legal Resources

Legal Resources is a benefit that helps cover the cost of attorney fees for a broad range of the most frequently needed legal services. Covered services include real estate closings, will preparation, traffic matters, divorce and much more. Our plan ensures you, your spouse, and qualifying dependent children are protected. Choose a law firm that best suits your needs.

## Bereavement Leave

An employee may take up to three days of leave, with pay, as needed in the event of a death in their immediate family, as defined in City policy.

## Sick Leave Donation

Eligible employees can participate in a Sick Leave Donation Program aiding employees who have exhausted sick time and require more time off work.

## In-House Training Programs

The City has an In-house Training program that offers a wide variety of training courses to employees. Our training is provided by qualified staff who design and facilitate training courses to meet the needs of employees, increase job skills, and prepare them to better compete for career development.

## Tuition and Skills Development Reimbursement

Chesapeake encourages employees to increase their knowledge and skills through our tuition and skills reimbursement program. Reimbursement helps pay the cost of eligible course work in a degree or skills development program.



## For Your Well-Being

### Wellness Programs

The City of Chesapeake offers a variety of health and wellness programs and incentives such as Disease Management Programs, Healthy Eating and Weight Management, Pre-Diabetes and Weight Loss Incentives, Mobile Mammograms, Free Flu Shots, Tobacco Cessation Programs and personal wellness learning opportunities.

### Employee Assistance Program

The Employee Assistance Program (EAP) is offered to help employees deal with personal problems that might adversely impact their job performance, health, and well-being. The EAP includes short-term counseling and referral services for employees and their household members. This service is at no cost to the employee and their family members, and it is completely confidential.





*Chesapeake is an exceptional place to live, learn, work, farm, and play.*

# Join The Team

Interested candidates should apply online at:

[jobs.cityofchesapeake.net](http://jobs.cityofchesapeake.net)

For more information about our benefits, please visit [www.optimahealth.com/ches](http://www.optimahealth.com/ches)

## Connect With Us

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