

The College of William & Mary

The Virginia Institute of Marine Science

BENEFITS SUMMARY

FULL-TIME CLASSIFIED/OPERATIONAL EMPLOYEES

(***Part-Time employees receive same benefits
But the leave accrual and cost of health ins. Differ***)

The following summary is designed to familiarize you with benefits available through the College of William and Mary. It is not intended to be a complete description of the plans or programs.

PAY INFORMATION

Classified or operational employees are paid over 24 pay. Pay periods for salaried employees are as follows:

<i>PAY PERIOD</i>	<i>PAY DAY</i>
25 – 09	16 th
10 - 24	1 st

When paydays fall on weekends or holidays, direct deposits are made the last workday before the regular pay date. To access further information about pay periods, please visit <http://www.wm.edu/offices/hr/currentemployees/paydates/index.php>.

HEALTH INSURANCE

State employees eligible for the health benefits program may enroll in a statewide health plan, regional plan, or if living or working in the Northern Virginia area only, a regional health maintenance organization (HMO). Full-time employees pay the employee portion of the total monthly premium, with the state paying the remainder of the cost, and their premiums are deducted from paychecks before taxes are paid. Part-time employees are responsible for the full cost of health insurance premiums. For current monthly premiums, visit the DHRM Web site at <http://www.dhrm.virginia.gov/healthcoverage>. Click on the current year Spotlight for benefit summary and rates. Employees can also contact the Human Resources Benefits Section and request the rates.

Coverage for new employees begins on the first day of the month following the hire date (except for those employees hired on the 1st of the month). **New employees must make their health insurance elections within 30 days of their date of hire or health insurance will be waived.** Changes to health plans may be made outside of the 30-day initial enrollment period; this time is known as Open Enrollment. Open Enrollment is usually held in April or May each year, and changes become effective on July 1st. In addition to the initial enrollment and Open Enrollment periods, employees may make changes within 60 days of a Qualifying Mid-Year Event (QME). Information on what constitutes a QME and what documentation is required can be found at <http://www.dhrm.virginia.gov/healthcoverage/enrolling-and-making-changes/qualifyingmidyearevent>

STATEWIDE PLANS

The Commonwealth of Virginia offers three plans: COVA Care, COVA HealthAware, and the COVA HDHP (High Deductible Health Plan). They are administered on a plan year that begins on July 1 and ends on June 30 of the following year. For in-depth descriptions of each plan including optional buy-ups, please visit <http://www.dhrm.virginia.gov/healthcoverage/summaryofbenefitsandcoverage>

HEALTH CARE PREMIUMS

For health care premiums, please visit: <http://www.dhrm.virginia.gov/docs/default-source/benefitsdocuments/ohb/spotlight-2018-version-b.pdf?sfvrsn=0>

HEALTH CARE BENEFITS AT A GLANCE

<https://www13.anthem.com/cp/web/cova>

COVA CARE

The COVA Care plan has four separate benefit components: *medical, dental, outpatient prescription drug, and behavioral health with the Employee Assistance Program (EAP)*, each administered by Anthem Blue Cross and Blue Shield with the exception of dental which is administered by Delta Dental. Some covered services are subject to a plan year deductible, co-insurance, or co-payments.

You may also select, at an extra cost to you, additional options that offer enhanced coverage for dental, out-of-network, vision, and hearing services.

Medical Benefits: Anthem Blue Cross and Blue Shield administers the medical benefits under COVA Care. We highly recommend that you coordinate your care through a primary care provider (PCP), but you are not required to have a PCP to use your medical benefits under COVA Care. You have medical coverage as long as you use an in-network provider. There is no out-of-network coverage (except for an emergency) unless you choose the **Out-of-Network option**.

However, you may also access care within the United States through the Blue Card PPO® network, and worldwide through the BlueCard Worldwide® network. The Anthem Virginia network includes hospitals, primary care physicians and specialists statewide. For the most current list of Anthem network hospitals and physicians, go to www.anthem.com. Click on the “Find a Doctor” link.

Behavioral Health and Employee Assistance Program (EAP): Anthem EAP provides your behavioral health and EAP benefits under COVA Care. We recommend that you contact them at **1-855-223-9277** or visit www.anthemcap.com so that your care can be authorized in advance. An Anthem EAP participating provider works with a care manager to ensure that the services you receive are covered under your plan. When you self-refer to a non-network provider, you are responsible for making sure the services you receive are medically necessary for your condition. There is no out-of-network coverage (except for an emergency) unless you choose the **Out-of-Network option**.

The EAP offers up to four visits at no cost to you and members of your household for counseling in such areas as mental health, substance abuse, work and family issues, and financial or legal matters.

Dental: Delta Dental of Virginia administers dental coverage for the COVA Care plan, including diagnostic and preventive care. The **Expanded Dental option** covers, at an additional cost, primary care services such as fillings and root canals, orthodontic services, and major restorative services such as crowns, bridgework, implants, and dentures.

You may use either an in-network or out-of-network dentist, but you may pay more if you use an out-of-network dentist. To see if your dentist is in the Delta Premier network, or to search for a participating dentist, visit the Delta Dental Web site at: www.deltadentalva.com. Click on “Find a Dentist” and select the Delta Premier program. You also may call Delta Dental at **800-237-6060** for assistance.

Prescription Drugs: Your COVA Care health plan provides an outpatient prescription drug benefit, administered by Anthem Blue Cross and Blue Shield, divides your prescriptions into four categories (tiers) based primarily on their cost. The first tier is typically generic drugs; the second tier generally includes low-cost to medium-cost brand name drugs; the third tier consists of higher-cost brand name drugs; and the fourth tier consists of specialty drugs, typically, the highest cost brand name drugs used to treat complex and rare conditions. You may also save money by using the *Express Scripts* home delivery service for a 90-day supply of a maintenance prescription. If a brand name drug is requested when a generic equivalent is available, you pay the brand co-payment plus the difference between the cost of the brand and the generic drug. You may use either a network or non-network pharmacy. However, you will pay more at a non-network pharmacy. To find a participating pharmacy, please call **1-800-355-8279**.

Optional Benefits: Certain optional health insurance coverage may be added to the COVA Care (CC) plan and the COVA HealthAware (HA) plan as follows:

1. *Out-of-Network (CC)* – This option allows you to receive covered services at a reduced level from non-network providers—that is, providers that are not in the Anthem BlueCard PPO or Anthem Behavioral Health and Employee Assistance Program networks. The plan payment for covered services is reduced by 25%. You are responsible for any applicable deductible, co-payment or coinsurance. You also pay any balance above the allowable charge. Claim payments are made directly to the member when services are received from a non-network provider.
2. *Expanded Dental Benefit (CC and HA)* - This option, available from Delta Dental (CC) and Aetna (HA), allows you to add Primary Services, Complex Restorative, and Orthodontic benefits to your basic dental benefit.
3. *Routine Vision and Hearing (CC)* - Routine vision benefits are available from Blue View Vision. Benefits are available once every 12 months and the count begins on the date you receive your eye examination or purchase eyeglass frames or lenses. You may see a network optician, optometrist or go to a retail setting for your eye exam and for purchasing lenses and frames. Non-network benefits will apply if you visit a provider who is not in the network. COVA Care participants can find a Blue View provider by visiting www.anthem.com. Hearing coverage will pay a portion for hearing aid(s) and other related hearing aid services such as selection and fitting every 48 months. This option also includes the Expanded Dental benefit, which is summarized above.
4. *Routine Vision Only (HA)* – Routine vision benefits for the COVA Health Aware plan are available from Aetna. Benefits are available once every 12 months and the count begins on the date you receive your eye examination or purchase eyeglass frames or lenses. To locate a vision provider, visit www.covahealthaware.com. *Note: Routine hearing benefits are included in the basic plan.*

COVA HDHP

The COVA HDHP (High Deductible Health Plan) is a statewide plan. COVA HDHP is a special type of health care plan that allows you to set up a Health Savings Account (HSA). Use the tax-deductible funds you put into the HSA to help pay for medical expenses. Your HSA goes wherever you go and you are not required to “use it or lose it.” The COVA HDHP has a higher plan year deductible that must be met before the plan pays for your medical, behavioral health and prescription drug benefits. Once the deductible is met, you pay 20% coinsurance for most covered services. When two or more people are covered, the entire deductible must be met before the plan pays any expenses for any one person covered under the plan. Under the HDHP, you pay no more out of pocket for in-network services than \$5,000 for one person and \$10,000 for two or more people. The deductible applies to this limit. The COVA HDHP includes basic dental benefits. However, there is no out-of-network coverage for medical or behavioral health benefits. All components of this plan are administered by Anthem. Go to www.anthem.com to access the online Provider Directory.

COVA HEALTHAWARE

The COVA HealthAware plan is offered to all eligible state employees. This plan includes a Health Reimbursement Arrangement, or HRA, to help you pay for plan expenses. The Commonwealth will place up to \$600 in an HRA for an employee or up to \$1,200 for an employee and spouse enrolled in the plan prorated based on hire date. The funds can be used to pay your deductible and other plan costs for all covered family members. You may also earn more HRA funds by completing health activities, called “Do Rights,” designed by the plan to earn up to \$150 in your HRA, and your spouse can do the same. “Do Rights” include having an annual physical exam, a dental exam, a flu shot, and using one of the MyActiveHealth (www.myactivehealth.com/cova) portal trackers at least three times a month for each month in a quarter. Simply pick three of the four “Do Rights” and earn \$50 for each one. Note: the funds for “Do Rights” are placed in your HRA during the quarter after you complete the activity. For questions about COVA HealthAware call the Aetna Concierge at: **1-855-414-1901**.

KAISER PERMANENTE REGIONAL HMO

Available only to employees who live or work in Northern Virginia, the Kaiser Permanente regional HMO has a

service area that includes Northern Virginia, Washington, D.C. and parts of Maryland. There is no deductible for in-network services, but you must use HMO participating providers (except in an emergency) and choose a PCP for each enrolled family member. You may search by zip code on the Kaiser Web site at <https://my.kp.org/commonwealthofvirginia/> to determine if your job location or home address is in the Kaiser Permanente service area.

NOTE: All health plan deductions are mandatory pre-tax. This is accomplished by deducting the premiums before taxes are calculated, thus reducing the amount of Federal, State, and Social Security withholding

RETIREMENT

In addition to Social Security, employees will be enrolled in a retirement plan. Employees hired on or after July 1, 2010 will be required to make a 5% member contribution to the retirement plan on a pre-tax basis. Employees hired on or after January 1, 2014 will be required to make a 5% member contribution on a pre-tax basis. Of this contribution, 4% will go to a defined benefit (pension) plan and 1% will go to a defined contribution plan. Employees enrolled in the hybrid plan may elect to contribute up to an additional 4% to the defined contribution plan, and an employer match is available.

Members must have at least five (5) years of service to be fully vested in the defined benefit portion of the plan. The vesting period for the defined contribution plan is a sliding scale based on the number of years the employee has worked. The benefits received under the defined benefit plan at retirement are determined by salary, length of service, age at retirement, and the retirement income option selected. The amount of the retirement benefit under VRS is 1% of average final compensation multiplied by years of service credit, with a reduction factor applied for early retirement. Additionally, the benefits received under the defined contribution plan are based on investment performance. The amount of the retirement benefit under VRS is 1% of average final compensation multiplied by years of service credit, with a reduction factor applied for early retirement. Visit <http://www.varetire.org/members/benefits/hybrid/index.asp> for more information.

VIRGINIA SICKNESS AND DISABILITY PROGRAM

The Virginia Sickness and Disability Plan (VSDP) provides eligible employees with income security when they cannot work due to a partial or total disability. The program includes sick, family and personal leave; short-term disability; long-term disability and a long-term care program. VSDP benefits cover non-work-related and work-related conditions. Employees must satisfy a one-year waiting period to be eligible for short-term and long-term disability, as well as long-term care, at a rate of 60% of pre-disability income. Only participants who elect VRS as their retirement plan are eligible to participate in the VSDP plan. To access further information, please visit <http://www.varetire.org/pdf/publications/vsdp-handbook.pdf>.

ANNUAL LEAVE (VACATION)

Provided to employees for vacation and other personal purposes. Leave is earned for each semi-monthly pay period and is posted on the 10th and 25th of each month. The accrual rate is dependent upon length of state service. Leave is prorated for part-time employees. You can view a table with the accrual rate per years of service on our website at: <https://www.wm.edu/offices/hr/currentemployees/benefits/classifiedandoperational/classoperationalleave-b/index.php>

HOLIDAY LEAVE

New Year's Day, Martin Luther King Day, Memorial Day, the Fourth of July, Labor Day, Thanksgiving Day, the Friday after Thanksgiving and Christmas Day are considered holiday leave for classified and operational employees. Other state

holidays are shifted to the winter break to enable the university to close during that period. Essential personnel may be required to work during these times.

COMMUNITY SERVICE LEAVE

Community Service Leave provides employees 16 hours of paid leave for services within their communities through school assistance or as a volunteer member of a community service organization.

LEAVE TO DONATE BONE MARROW OR ORGANS

Leave to Donate Bone Marrow or Organs provides eligible employees with an additional 30 work days of paid leave to donate bone marrow or organs after one year of service.

COMPENSATORY LEAVE

Provided to employees as compensation for having worked additional hours in a work week in which leave has been taken, on a holiday, or on an official closing day.

OVERTIME LEAVE

Non-exempt employees may elect to earn overtime leave instead of overtime compensation for having worked more than 40 hours in any work week. Elections are made twice a year by January 10th and July 10th of each year. Supervisor sign off is required.

ADMINISTRATIVE LEAVE

Provided to employees to appear in court or related proceedings, to serve on state councils and other bodies, to resolve work-related conflicts, to participate in the resolution of complaints of employment discrimination, to attend administrative hearings, and to interview for other state positions. Except for circuit court, payments must be turned into the Bursar's Office.

MILITARY LEAVE

Provides employees with paid leave (15 workdays) or unpaid leave for active or reserve duty in the U.S. armed forces or the Commonwealth's militia (National Guard, Naval Militia, and Virginia State Defense Force. Copy of orders submitted to HR.

FAMILY AND MEDICAL LEAVE ACT (FMLA)

This program provides eligible employees up to 12 weeks of unpaid, job-protected leave for certain family and medical Conditions with FMLA certification.

TAX SHELTER SAVINGS PROGRAMS (403b)

The College offers a 403(b) Supplemental Retirement Savings Plan with TIAA CREF. If you desire a supplemental retirement plan, you may contribute up to \$18,500.00 (\$24,500.00 if age 50+) to the 403(b) plan. The portion of your salary that you elect to contribute is not taxed until you withdraw it. To access further information, please visit <https://www.wm.edu/offices/hr/benefits-all/retirement-financial/tsp/index.php>

DEFERRED COMPENSATION (457b)

The Commonwealth of Virginia also offers a 457 (b) Deferred Compensation supplemental retirement plan. This plan offers you the opportunity to contribute up to \$18,500.00 (\$24,500.00 if age 50+) of your annual salary. The contributions are made on a pre-tax basis. To access further information, please visit <http://www.wm.edu/offices/hr/benefits-all/retirement-financial/deferredcompensation/index.php>.

NOTE: See section below regarding Cash Match Program. Restrictions apply.

ROTH IRA

Roth contributions are after-tax contributions to your Commonwealth of Virginia 457 Plan. When you withdraw the Roth contributions and any associated earnings, they are tax free, as long as you are at least age 59 ½, permanently disabled, or the assets are being paid to your beneficiaries following your death and it has been five years since January 1 of the year you made your first Roth contribution.

What are the advantages of making Roth 457 contributions?

- Higher after-tax contribution limits than Roth IRAs: The Commonwealth of Virginia 457 Plan allows for greater after-tax savings, up to the [annual 457 contribution limits](#).
- Eligibility at all income levels: Unlike Roth IRAs, everyone with earned income is eligible to make Roth contributions to the 457 plan Tax planning: Having both pre-tax assets and Roth after-tax assets available in retirement allows you to choose the source of funds most advantageous to your tax situation at the time of the distribution.

To set up Roth contributions, call Investor Services at 1-877-327-5261.

***The Roth option is not available for the Hybrid 457 Deferred Compensation Plan.**

CASH MATCH PROGRAM

If you are participating in the Hybrid retirement plan, you must contribute the maximum of 9% to the Hybrid Retirement plan to be eligible to receive a cash match when participating in the 403(b) or to the 457 (b) Deferred Compensation Plans. The cash match program offers a 50% match with a cap of \$20.00 per pay period as long as you contribute \$40.00 per pay period.

Optional Retirement Plan participants are automatically eligible for the cash match plan when participating in the 403(b) or the 457 (b) Deferred Compensation Plans. While you may participate in both plans, the cash match is only on one plan.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts allow the employee to pay for payroll deducted medical and dependent care expenses with pre-tax dollars. This is accomplished by deducting the premiums before taxes are calculated, thus reducing the amount of Federal, State, and Social Security withholding. Strict IRS guidelines apply. There will be an administrative fee taken on a pre-tax basis.

1. *Medical Care Reimbursement Account:* This pre-tax deduction is designed for use in paying eligible medical, dental, prescription, and vision expenses not covered by insurance. The maximum contribution amount per plan year is \$2,600. Participation is optional. To access further information, please visit <http://www.dhrm.virginia.gov/employeebenefits/flexiblependingaccounts>

Medical Care Reimbursement Account participants must enroll annually and will automatically receive the FSA Healthcare card (Blue Cross and Blue Shield Elite Visa Benefit Card) when you enroll in a Medical FSA. Two cards will be sent to you in the mail; one for you, and one for your spouse or eligible dependent. You should keep your cards to use each plan year until their expiration date. The card is a convenient reimbursement option that allows you to be electronically reimbursed for eligible expenses under your employer's plan and IRS guidelines up to \$2600. Because it is a payment card, when you use it to pay for eligible expenses, funds are electronically deducted from your account. For prescription purchases, the card will only be accepted at an IRS-Approved Inventory Information (IIAS) certified merchants. A list of IIAS merchants can be found at <http://apps.sig-is.org/SIGISPublicRpts/IIASMerchantList.aspx>.

If you terminate employment or lose your FSA eligibility, your pre-tax contributions stop at the end of the month. Expenses for services you have after your plan termination date are not eligible for reimbursement. NOTE: You have three months from your account termination date to submit reimbursement requests for eligible expenses incurred during your coverage period.

2. *Dependent Care Reimbursement Account:* This pre-tax deduction is for use in paying eligible dependent care expenses for children **under** 13 years of age or dependent elders. The reimbursements are not subject to Federal, State, and Social Security taxes and must be enrolled in annually. An employee is eligible to participate as of the first day of the month following the date of hire. Due to the tax advantages offered by this program, the IRS has strict guidelines for its use. The maximum contribution per plan year is \$5,000. Participation is optional. To access further information, please visit <http://www.dhrm.virginia.gov/employeebenefits/flexiblependingaccounts>

LIFE INSURANCE

A group life insurance policy is provided for you. The amount is two (2) times your annual salary in case of death by natural causes, and four (4) times your salary in case of death by accident. To access further information, please visit <http://www.varetire.org/Members/Plan2/Benefits/Life-Insurance/Index.asp>.

OPTIONAL LIFE INSURANCE

You may choose to purchase optional life insurance to supplement your group life insurance coverage. You have four options from which to choose. If you apply for Optional Life within 31 days from the date of employment, you may receive all options, up to a maximum death benefit of \$375,000, without providing evidence of good health. Coverage cap is \$750,000. If you select an option that provides more than \$375,000 of coverage, you'll be required to submit an Evidence of Insurability form. If you enroll in the optional coverage, you may also insure your spouse, your child(ren), or both. To access further information, please visit <https://www.varetire.org/members/benefits/life-insurance/optional-group-life-insurance.asp>

CREDIT UNION

You may choose to become a member of the Virginia Credit Union. Automatic deposit and payroll deductions are available to you. To access further information, please visit <http://www.vacu.org/>.

SUNTRUST AT WORK

The SunTrust at Work Employee Benefit gives you access to exclusive account packages that are only available through your employer and provides benefits that are focused on fostering your overall financial well-being. Experience the best that SunTrust has to offer by taking advantage of money-saving discounts on loans and mortgages, identity theft protection, additional ways to waive monthly maintenance fees, financial guidance provided at your convenience, and more! To find out more information, please visit www.suntrust.com/suntrustatwork. For questions and/or personalized assistance with opening your account, please contact your local Jamestown Road SunTrust Branch (1186 Jamestown Road, Williamsburg, VA 23185) (757) 603-4749.

30-DAY SPRINT PROGRAM

The Commonwealth of Virginia's Employee Suggestion Program (ESP) has been changed to the "30-Day Sprint" program as a quick and easy way for employees to identify innovative ways to improve state government and be recognized for their contributions.

Suggestions, which will be submitted directly to the Governor's Office for evaluation, will include ways to improve the efficiency and effectiveness of state government by saving the state money or just allowing state employees to serve our citizens better. The winner of the top "30-Day Sprint" employee suggestion will receive a \$2,500 cash prize.

TUITION WAIVER PROGRAM

You may take up to two courses each semester (fall, spring, and summer), and courses may not exceed 4 credit hours each, for a total of 16 credit hours per academic year. The College pays the tuition. The benefit is for employees who are legal residents of the Commonwealth of Virginia, pursuant to the Code of Virginia which states that legal residency is obtained when an individual has lived in Virginia for at least twelve months. Contact Admissions for qualifying courses. On-line course are not included in the program.

CHILD CARE

The Sarah Ives Gore Child Care Center provides quality day care for infants (six weeks) to preschool children, as well as a before- and after-school care program. Tuition is calculated on a sliding scale and is based on family income. For further information, contact the center directly at 757-221-2121.

COMMONHEALTH

CommonHealth, the College's wellness program, is available to all full-time employees and dependents. To access further information, please visit <http://commonhealth.virginia.gov/>.

USE OF COLLEGE FACILITIES

Virtually all of the facilities here at the College are available to you, including the recreational facilities and the libraries. Your staff ID card will allow you to use the facilities.

COLONIAL WILLIAMSBURG COLLEGIATE PASS

You will be eligible for a discounted Colonial Williamsburg Collegiate Pass, which allows use of Colonial

Williamsburg's bus system and admission into any of the exhibits in the restored area. The discounted pass can be obtained at the information center in Colonial Williamsburg with your college ID. To access further information, please visit <https://www.colonialwilliamsburg.com/william-and-mary/>.

TRAVEL CHARGE CARD

This program provides a charge card to be used for business travel at no expense to the staff ID. The card will provide a convenient means for the traveler to charge reimbursable travel-related expenses. For complete details, please call Ruth Gilliam at 757-221-4573.

PREPAID LEGAL SERVICES

This optional program allows employees to pay \$16.50 per month for legal services. There are no deductibles, claim forms, waiting periods or fee schedules. Legal services include: traffic violations, automobile sales and repair problems; landlord/tenant disputes; defense in civil suits; divorce problems; preparation of wills, including a living will; real estate purchase; product warranty disputes; and advice and consultation. To access further information or to apply online, please visit http://www.legalresources.com/enroll_now. Enrollees must remain in the program for 12 months. The Company Code is 1242 and password is nhlegal to complete an online enrollment. Open enrollment is held between October and November of every year should you wish to cancel or enroll after 12 months of participating or after you missed your initial eligibility period.

ADDITIONAL INSURANCE PROGRAMS

AFLAC – Employees can choose from different optional policies for coverage such as cancer insurance, intensive care insurance and disability, etc. These are optional plans. More information for AFLAC can be found at <http://www.aflac.com/> or by emailing Brad Klavan at: Bradford_Klavan@us.aflac.com or call 757 652 0912.

VIRGINIA COLLEGE SAVINGS PLAN

You can save for college expenses for yourself or for someone else with one of the college savings plan. The plans offer ways to save for tuition, room and board, textbooks, and other fees. To access further information, please visit <https://www.virginia529.com/>

TRAVEL COUNSELLORS

Travel Adventures is an optional program that provides discounted trips around the world. To access further information, please visit <http://www.traveltci.com/>.

WORKERS' COMPENSATION

Employees are eligible to apply for benefits under the Virginia Workers' Compensation Act for an injury and/or illness which is incurred in the course of official work-related duties. Report accidents to your supervisor to complete a first report of injury and panel of physician forms. Your claim will be investigated and you will be given additional steps to follow. All claims are processed by an insurance carrier through the Department of Human Resource Management. Benefits generally include payment of medical expenses and time lost from work. To access further information, please visit https://www.wm.edu/offices/hr/documents/forms/workers_comp_form.pdf

DISCOUNTS

William and Mary ID cards can be used at participating local vendors in the Williamsburg area to receive discounts on meals, lodging and purchases. To access further information, please visit <http://www.wm.edu/offices/hr/benefits-all/other/index.php>