New Operational Orientation

William & Mary
Office of Human Resources
Workplace Excellence

The Department of Human Resources strives to create and cultivate a campus community where William & Mary is recognized both as a great university and a great place to work.
Customer Service

Develop a model for HR Service delivery that aligns with the mission of the university to support faculty and staff performance. We do so with an emphasis on customer service based on strategic thinking and expert advice in consultation and collaboration with the campus community.
NEW HIRE CURRICULUM

Use search term “Newbie” to find required training information.

https://cornerstone.wm.edu
# ORIENTATION CHECKLIST

## OPERATIONAL ORIENTATION CHECKLIST

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome Letter from John Poms – Online Cornerstone</td>
<td>TODAY</td>
</tr>
<tr>
<td>Code of Ethics &amp; Mandatory Reporting - Online Cornerstone</td>
<td></td>
</tr>
<tr>
<td>Virginia Drug Policy Acknowledgement - Online Cornerstone</td>
<td></td>
</tr>
<tr>
<td>Clearance Deduction Policy Acknowledgement - Online Cornerstone</td>
<td></td>
</tr>
<tr>
<td>Health Insurance Deadline Notice - Online Cornerstone</td>
<td></td>
</tr>
<tr>
<td>Direct Deposit – Online Banner Self Service</td>
<td></td>
</tr>
<tr>
<td>VRS Beneficiary Designation Form (VRS-2) – Paper in folder</td>
<td></td>
</tr>
<tr>
<td>VRS New Member Enrollment Form – Paper in folder</td>
<td></td>
</tr>
<tr>
<td>Overtime Election Form – Paper in folder</td>
<td>7 DAYS</td>
</tr>
<tr>
<td>Health Benefits Enrollment/Waiver Form &amp; Flexible Reimbursement Accounts (Dependent and Medical) – Paper in folder</td>
<td>30 DAYS</td>
</tr>
<tr>
<td>Opt Out of Auto Enrollment to Deferred Compensation (457) If not wanted (Police Officers only)</td>
<td>90 DAYS</td>
</tr>
</tbody>
</table>

### OPTIONAL

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Resources - Online Enrollment</td>
<td>31 DAYS</td>
</tr>
<tr>
<td>Optional Life Insurance – Paper in folder</td>
<td>31 DAYS</td>
</tr>
<tr>
<td>457b &amp; 403b &amp; Cash Match – Online enrollment</td>
<td>ANY TIME</td>
</tr>
</tbody>
</table>
Decisions to be made:

- Choose a **medical plan**
- Choose **Retirement & Life beneficiaries**
- Choose **overtime Cash/Leave**
- Choose **voluntary benefit plans**
Payroll Information

- Pay dates: 1\textsuperscript{st} and 16\textsuperscript{th} of each month

- Pay periods:
  * 10\textsuperscript{th} – 24\textsuperscript{th} ~ paid on the 1\textsuperscript{st}
  * 25\textsuperscript{th} – 9\textsuperscript{th} ~ paid on the 16\textsuperscript{th}

- William & Mary workweek (Sun. through Sat.)
- VIMS/Athletics workweek (Sat. through Fri.)
- VALORS workweek for 80 hours (Sun. through Sat. & Sun. through Sat.)

- Pay checks must be direct deposited
Direct Deposit Information

- Effective June 1, 2018, enrollment and changes to Direct Deposit information are to be completed in Banner Self Service. For security, enrollment and changes should be made via an on-campus computer.
- If you wish to change your Direct Deposit, you must contact the Payroll Office to confirm the request before it will be activated.
- For additional information, visit “What You Should Know” on the Payroll web page or call the payroll office at 757-221-2848.
Overtime Eligibility & Election Form

What is FLSA ???? Fair Labor Standards Act

- Non-exempt employees are compensated for overtime when worked in excess of 40 hours in a work week
- May request pay in lieu of leave (auto default leave)
- Overtime leave hours in excess of 240 hours will be paid overtime after January 1, 2018. Employees must use OT Leave before other leave.
- Overtime leave hours are paid out at separation or transfer to another agency.

*****ALL New Non-Exempt Operational Employees MUST complete the Overtime Election Form with their supervisor’s signature and return to HR within 7 business days of hire date. *****
# Overtime Election Form

<table>
<thead>
<tr>
<th>University/Classified Non-Exempt OT Compensation</th>
<th>The College of William and Mary/VIMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer:</td>
<td>Date:</td>
</tr>
<tr>
<td>[ ] W&amp;M</td>
<td></td>
</tr>
<tr>
<td>[ ] VIMS</td>
<td></td>
</tr>
</tbody>
</table>

**Employee Name:**

<table>
<thead>
<tr>
<th>Last</th>
<th>First</th>
<th>Middle</th>
</tr>
</thead>
</table>

**University/Classified Non-Exempt Overtime Compensation:**

Employees in a university/classified position that is designated as non-exempt under the Fair Labor Standards Act must select the method of compensation for hours worked beyond 40 in a work week prior to working overtime. As a non-exempt employee you have a choice to receive either leave or pay. If leave is chosen you will earn 1 ½ hours of overtime leave for each hour worked over 40 during the 7 day work period. The limit for overtime leave accrued is 120 hours. If pay is chosen you will receive 1 ½ times your average hourly rate for the 7 day work period for each hour worked over 40 during the work period.

Employees may only make changes in their overtime compensation election twice a year in January and July to be effective January 10th, and/or July 10th. If this form is not returned to Human Resources by the due date, overtime leave is the default election.

Please make your election below, and return this form as soon as possible to Human Resources.

If you have any questions, contact the Office of Human Resources at (757)-221-2180.

## Election (check only one box)

- [ ] Leave Accrual
- [ ] Cash

**Leave Accrual**: Arose leave up to 120 maximum

**Cash**: 1 ½ time average hourly rate for the FLSA period

<table>
<thead>
<tr>
<th>Employee Signature</th>
<th>Phone/Ext. Number</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisor’s Signature</td>
<td>Phone/Ext. Number</td>
<td>Date</td>
</tr>
</tbody>
</table>

Rev. September 2017
Banner Self Service

Banner is our integrated information system. To access Banner Self-Service, go to the MyWM website and login using your computer name and password. Via Banner Self Service, you can…

- Enter leave taken
- Enter Direct Deposit information
- View elected benefits and deductions
- View pay history and check stubs
- View your tax information
- View your leave balances
- Update your personal information: address, emergency contact information, text alerts, etc.
Change of Name/Address

- Change of residence/address
  - Use Banner Self-Service

- Change of name
  - Copy of new social security card required to be seen by HR along with a Change of Name form which is available on HR website
Inclement Weather

How do I know if the University is closed?

Watch broadcasts on local radio and television stations or use the W&M Emergency Notification System.

YOU CAN EITHER

Call

• W&M (757) 221-1766
• VIMS (804) 684-7000

OR

Set up a request in banner to receive text alerts
In Inclement Weather...

“Essential” employees must report to work

- Your department will be able to inform you if you are an essential employee

- Compensatory leave will be given hour for hour for each hour worked to “essential” employees who report to work for hours when the University is closed
Holidays

- Observed holidays:
  New Year’s Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day & the day after, and Christmas Day

- Four remaining holidays normally taken during the winter break
Holidays

I want to be paid for the holiday...

You must work or be on preapproved paid leave the day BEFORE and AFTER a holiday.

You will not be paid for the holiday if you are on leave without pay the day before or after a holiday.
Policy on Alcohol and Other Drugs

- Please review policy and sign the certificate of receipt
- By signing, you are acknowledging receipt of the policy
- Your signature does not indicate agreement or disagreement with the policy
- The acknowledgement must be completed in Cornerstone
Operational Employee Leaves

What types of leave are available?

- Annual Leave
- Administrative Leave
- Military Leave
- Organ Donor Leave
- Community Service Leave
- VSDP Sick Leave
- VSDP Personal & Family Leave
- Certified UNPAID FMLA Leave
Annual Leave

- Accrued each semi-monthly pay period
- Posted on the 10th and 25th
- Accrued based on length of service
- Carried over from year to year subject to maximums
# Annual Leave

## Accrual rate per pay period

<table>
<thead>
<tr>
<th>Years</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5</td>
<td>4</td>
</tr>
<tr>
<td>5 – 9 years</td>
<td>5</td>
</tr>
<tr>
<td>10 – 14 years</td>
<td>6</td>
</tr>
<tr>
<td>15 – 19 years</td>
<td>7</td>
</tr>
<tr>
<td>20 – 24 years</td>
<td>8</td>
</tr>
<tr>
<td>25 + years</td>
<td>9</td>
</tr>
</tbody>
</table>
## Annual Leave

### Limits on January 10th or for payoff at separation

<table>
<thead>
<tr>
<th>Yrs. of Service</th>
<th>Carryover/Payoff</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5 years</td>
<td>192.00 hours / (same)</td>
</tr>
<tr>
<td>5 – 9 years</td>
<td>240.00 hours / (same)</td>
</tr>
<tr>
<td>10 – 14 years</td>
<td>288.00 hours / (same)</td>
</tr>
<tr>
<td>15 – 19 years</td>
<td>336.00 hours / (288)</td>
</tr>
<tr>
<td>20 – 24 years</td>
<td>384.00 hours / (336)</td>
</tr>
<tr>
<td>25 + years</td>
<td>432.00 hours / (336)</td>
</tr>
</tbody>
</table>
Annual Leave

Can be used for. . .

Vacation, Personal purposes, or for any reason in which you do not have other paid leave available to use.

NOTE:

DOES NOT ACCRUE IF YOU TAKE LEAVE WITHOUT PAY IN ANY PAY PERIOD
Administrative Leave

With appropriate documentation, administrative leave is used for:

- Serving on a jury
- Appearing as a witness under subpoena
- Accompanying a minor to court
- Attempting to resolve work-related problems
- Attending work-related hearings
- Interviewing for state positions
- Serving on a state council or board
Administrative Leave

If you want to use administrative leave for Jury Duty,

YOU MUST surrender the jury duty check

- Submit the receipt from court along with a completed Transmittal Deposit form for the Bursar’s Office to your supervisor who approves your time in Banner.

You may KEEP the check if you are serving as a juror in a VA Circuit Court.
Military Leave

Provide a copy of your orders to HR for Military training and receive up to 15 workdays in a federal fiscal year.
Leave to Donate Bone Marrow or Organs

- Eligible after one year of service at the end of your probationary period

- Provides 30 days of paid leave

Employee must have a consultation with their respective Benefits Specialist in Human Resources to obtain FMLA certification paperwork.
Community Service Leave

Provides you with 16 hours of leave a year to use for:

- **Assisting in school** (attending PTA meetings, other functions)

  or

- **Volunteering** as a member of a community service organization performing duties that benefit the community

Hours increase to 24 for volunteer firefighter or rescue
Separation of Employment

- Provide resignation letter to supervisor and a copy to HR, this will ensure that you paid according to your last date of employment.

- Employee must work or be on paid leave the last day of employment.

- *Unused annual, compensatory & overtime leave payoff* will be paid off in a lump sum following the separation of employment after you complete an electronic clearance form. Navigate to: hronline.wm.edu.
Separation of Employment continued

Transferring to another State Agency within 30 days?

- Unused annual, sick and family/personal leave maybe transferred

- Unused compensatory and overtime leave will be paid off in a lump sum

Electronic Clearance Form must be completed, to initiate the Leave Payoff process and must be approved prior to any leave payout. Navigate to: hronline.wm.edu
Employee Clearance Deduction Authorization

The form must be completed in Cornerstone

This form acknowledges that you agree that the University may deduct from your final check any balances owed or the cost of any unreturned University material upon your separation of employment.
Virginia Sickness and Disability Program (VSDP)

- Provides you with income security if you are unable to perform job duties due to illness or injury
- Is administered by the Virginia Retirement System and Reed Group, a third party administrator
The program includes upon hire:

- Sick leave
- Family and personal leave
- Long-Term Care

The program includes after one-year:

- Short-term disability (non-work related)
- Long-term disability
### Sick & Family and Personal Leave

<table>
<thead>
<tr>
<th>Months of Service</th>
<th>SICK (FT)</th>
<th>Family/Personal (FT)</th>
<th>SICK (PT)</th>
<th>Family/Personal (PT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 60</td>
<td>64 hours</td>
<td>32 hours</td>
<td>32 hours</td>
<td>32 hours</td>
</tr>
<tr>
<td>60 to 119</td>
<td>72 hours</td>
<td>32 hours</td>
<td>32 hours</td>
<td>32 hours</td>
</tr>
<tr>
<td>120+</td>
<td>80 hours</td>
<td>40 hours</td>
<td>40 hours</td>
<td>40 hours</td>
</tr>
</tbody>
</table>

Employees hired after July 9th will receive pro-rated leave

- Sick leave 40 hours FT/20 hours PT
- Family and personal leave 16 hours
When can I use sick leave and family and personal leave?

Sick leave can be used after the first day of employment for:
- Your own illness or injury
- Your own medical appointments

Family and personal leave can be used after the first day of employment for:
- Any reason you need to schedule time off
  - Leave does not carry over
  - Leave is credited on annually on January 10th based on months of service
When can I use short term disability?

- after a one year
- if you are going to miss work due your own illness or injury for more than 7 days

The three steps to initiating a claim:

1. Call the Reed Group: 1-877-928-7021
2. Call HR: 757-221-3169 for FMLA paperwork
3. Schedule a meeting with your Benefits Specialist
Payment for Short Term Disability:

- Disability income is paid at 60% for the first 5 years of employment beginning on the 8th day of your leave.
- You must use your sick time to cover the waiting period.
- Your job is protected when on approved FMLA & STD.

<table>
<thead>
<tr>
<th>Months of State Service</th>
<th>Days at 100% Pay</th>
<th>Days at 80% Pay</th>
<th>Days at 60% Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-12</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>13-59</td>
<td>0</td>
<td>0</td>
<td>125</td>
</tr>
<tr>
<td>60-119</td>
<td>25</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>120-179</td>
<td>25</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>180+</td>
<td>25</td>
<td>75</td>
<td>25</td>
</tr>
</tbody>
</table>
**VSDP**

**Long-Term Disability**

- Begins after 180 days, you apply at the conclusion of short term disability
- You are removed from W&M’s payroll
- You are paid directly by VRS
- Income is 60% of pre-injury salary and may be increased to 80% for catastrophic conditions
- Your job is no longer protected
Long Term Care

- Covers up to $96 a day for licensed nursing home, assisted living facility care, at home services and community based home care
- Pays a lifetime maximum benefit of $70,080
- Is provided at no cost to you
Family Medical Leave Act

- Provides up to 12 weeks of UNPAID job protected leave for:
  - birth/adoption of a child
  - serious health condition of child, spouse or parent
  - serious health condition of employee

- Provides up to 26 weeks of UNPAID job protected leave to care for a covered service member with a serious injury:
  - employee must be the spouse, son, daughter, parent or next of kin of the service member

- You may use paid leave for qualifying FMLA leaves
- FMLA leave runs concurrently with VSDP
- You are eligible after you have worked at William & Mary for at least one year and have worked 1,250 hours within last calendar year
Virginia Retirement System
Hybrid Benefit Plan

For employees hired on or after January 1, 2014
with no prior State service or refunded State service.

The VRS Hybrid Plan is a combination of a “defined benefit”
plan and a “defined contribution” plan.

Your monthly retirement benefit will be based on: (A) your age,
years of service, and average of 60 highest months of salary,
and on (B) contributions made to the defined contribution plan
and the investment performance of those contributions.
Virginia Retirement System
Hybrid Benefit Plan

Defined Benefit and Defined Contribution

- **Defined Benefit** – pension or monthly benefit you receive for the rest of your life following retirement.

- **Defined Contribution** – investment of your contributions into a fund(s); benefit you receive in retirement is based on how your investments performed.
Virginia Retirement System
Defined Benefit Plan (VaLORs)

**Vesting**

Vesting is immediate for your member contribution.

- Must have 5 years to be vested for the lifetime benefit
- Vesting is the minimum length of service needed to qualify for future retirement benefits.

**Refunds**

Vested members are eligible for a full refund of their member contribution account balance including interest. Non-vested members are eligible for a refund of their contributions but not interest.
Virginia Retirement System - Hybrid Plan

Each pay period, you contribute a total of 5% of your gross pay on a pre-tax basis to a retirement plan:

- 4% to the “defined benefit” (DB) component
- 1% to the “defined contribution” (DC) component

Your defined benefit at retirement is based on formula:

- \((\text{Average final compensation} \times 1\% \times \text{years of service})/12\)

Vesting period is 5 years to be eligible for the DB
Cash Match for VRS – Hybrid Plan

You are eligible to participate if you elect to increase your contribution to the DC component by the 15th of the month prior to the beginning of any quarter. To maximize employer contributions, you may contribute up to an additional 4% and receive the employer match on your contributions.

**Auto Escalation occurs every 3 years.**

The amount you contribute will be increased by .50%.

You can opt-out by calling ICMA 877-327-5261.

<table>
<thead>
<tr>
<th>Voluntary 457 Contribution</th>
<th>Employer Match Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.50%</td>
<td>0.50%</td>
</tr>
<tr>
<td>1.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>1.50%</td>
<td>1.25%</td>
</tr>
<tr>
<td>2.00%</td>
<td>1.50%</td>
</tr>
<tr>
<td>2.50%</td>
<td>1.75%</td>
</tr>
<tr>
<td>3.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>3.50%</td>
<td>2.25%</td>
</tr>
<tr>
<td>4.00%</td>
<td>2.50%</td>
</tr>
</tbody>
</table>
DC Component for the Hybrid Plan

The Defined Contribution Component Offers Two Plans: Hybrid 401(a) Cash Match and Hybrid 457 Deferred Compensation.

Hybrid 401(a) Cash Match Plan
- You contribute a mandatory 1 percent of your creditable compensation each month to your 401(a) account. Your employer contributes a mandatory 1 percent.
- Your employer must match the first 5 percent of your voluntary contribution with a corresponding contribution of 1 percent of your creditable compensation. Each of your additional 0.5 percent increases will be matched by your employer with a 0.25 percent contribution.
- Employer 401(a) Cash Match contributions vest as follows: 1 year - 0%, 3 years - 75%, 2 years - 50%, 4 years - 100%.

Hybrid 457 Deferred Compensation Plan
- Allows you to accumulate additional voluntary contributions on a tax-deferred basis until you leave employment or withdraw the money from your plan.
- Your mandatory and voluntary contributions are always 100% vested.

Benefits of making voluntary contributions to your hybrid account:
- Your employer will match a portion of your contributions (see Contribution Table).
- You may select from a variety of available investment options.
- Your investments could generate compounded earnings, and further generate compounded earnings on those compounded earnings.

Contribution Table

<table>
<thead>
<tr>
<th>Defined Benefit (DB) Plan Contributions</th>
<th>Mandatory</th>
<th>Employee</th>
<th>Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compartment</td>
<td>4.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Percentage of first 5% of compensation paid</td>
<td>1.00%</td>
<td>0.50%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Percentage of 6%-10% of compensation</td>
<td>1.50%</td>
<td>1.50%</td>
<td>0.50%</td>
</tr>
<tr>
<td>Percentage of 11%-14% of compensation</td>
<td>2.00%</td>
<td>2.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>Percentage of 15%-17% of compensation</td>
<td>2.50%</td>
<td>2.50%</td>
<td>1.50%</td>
</tr>
<tr>
<td>Percentage of 18%-20% of compensation</td>
<td>3.00%</td>
<td>3.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Percentage of 21%-25% of compensation</td>
<td>3.50%</td>
<td>3.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>Percentage of 26%-30% of compensation</td>
<td>4.00%</td>
<td>4.00%</td>
<td>3.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Defined Contribution (DC) Plan Contributions</th>
<th>Mandatory</th>
<th>Employee</th>
<th>Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Account</td>
<td>1.00%</td>
<td>0.50%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Percentage of first 5% of compensation paid</td>
<td>1.00%</td>
<td>0.50%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Percentage of 6%-10% of compensation</td>
<td>1.50%</td>
<td>1.50%</td>
<td>0.50%</td>
</tr>
<tr>
<td>Percentage of 11%-14% of compensation</td>
<td>2.00%</td>
<td>2.00%</td>
<td>1.00%</td>
</tr>
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<td>Percentage of 15%-17% of compensation</td>
<td>2.50%</td>
<td>2.50%</td>
<td>1.50%</td>
</tr>
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<td>Percentage of 18%-20% of compensation</td>
<td>3.00%</td>
<td>3.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Percentage of 21%-25% of compensation</td>
<td>3.50%</td>
<td>3.50%</td>
<td>2.50%</td>
</tr>
<tr>
<td>Percentage of 26%-30% of compensation</td>
<td>4.00%</td>
<td>4.00%</td>
<td>3.00%</td>
</tr>
</tbody>
</table>

1 Some provisions related to voluntary contributions and the associated employer match may offer for school division employees who have elected to use an employer sponsored hybrid 401(a). For additional information, contact your human resources office.

Why Make Voluntary Contributions?

Meet Wili: This chart demonstrates how much more he could save by making voluntary contributions to the Hybrid Retirement Plan.

Will could save $192,448 more by making a 2 percent before-tax voluntary contribution to the Hybrid Retirement Plan.

For illustrative purposes only and based on a monthly income of $10,000, assumesannually employer contribution made on $15,000 each month and a deferred annuity annual insured at 30 years. The final account balance does not account for plan fees or expenses, which would reduce lower net returns. Investment returns and principal value will fluctuate so that shares are redeemed they may be worth more or less than the original investment.
Virginia Retirement System - Hybrid Plan

- Vesting period for the defined contribution employer match is:
  - 2 years’ of service = 50% vested
  - 3 years’ of service = 75% vested
  - 4 years’ of service = 100% vested

- Following separation of employment (prior to retirement), you can (1) withdraw the funds you contributed (less penalty and tax), (2) roll your funds over into another qualifying account (no fee or taxes), or (3) leave the funds in the plan until you retire.
## DC Component Investments for Hybrid

### Commonwealth of Virginia Defined Contribution Plus

**Investment Option Performance**

As of June 30, 2018

---

<table>
<thead>
<tr>
<th>Investment Option*</th>
<th>Inception Date</th>
<th>1 Mo.</th>
<th>3 Mo.</th>
<th>YTD</th>
<th>1 Year</th>
<th>3 Years</th>
<th>5 Years</th>
<th>10 Years Since Inception**</th>
<th>Total Annual Operating Expense***</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Asset Allocation</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement Portfolio A.R.C.</td>
<td>08/03/05</td>
<td>-0.20</td>
<td>0.75</td>
<td>-0.27</td>
<td>4.83</td>
<td>4.40</td>
<td>5.11</td>
<td>5.21</td>
<td>0.08%</td>
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<tr>
<td><strong>Target Date 2020 Portfolio A.R.C.</strong></td>
<td>08/03/05</td>
<td>-0.23</td>
<td>0.78</td>
<td>-0.34</td>
<td>5.61</td>
<td>5.83</td>
<td>5.82</td>
<td>5.35</td>
<td>0.08%</td>
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<tr>
<td>Custom Benchmark2</td>
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<tr>
<td><strong>Target Date 2025 Portfolio A.R.C.</strong></td>
<td>07/05/06</td>
<td>-0.22</td>
<td>1.00</td>
<td>-0.06</td>
<td>6.85</td>
<td>5.82</td>
<td>6.78</td>
<td>5.73</td>
<td>0.08%</td>
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<tr>
<td>Custom Benchmark2</td>
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<tr>
<td><strong>Target Date 2030 Portfolio A.R.C.</strong></td>
<td>08/03/03</td>
<td>-0.21</td>
<td>1.12</td>
<td>0.03</td>
<td>7.96</td>
<td>6.52</td>
<td>7.49</td>
<td>6.65</td>
<td>0.08%</td>
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<tr>
<td><strong>Target Date 2045 Portfolio A.R.C.</strong></td>
<td>07/05/06</td>
<td>-0.21</td>
<td>1.35</td>
<td>0.21</td>
<td>9.01</td>
<td>7.19</td>
<td>8.02</td>
<td>6.34</td>
<td>0.08%</td>
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<tr>
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<tr>
<td><strong>Target Date 2050 Portfolio A.R.C.</strong></td>
<td>08/03/03</td>
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<td>1.51</td>
<td>0.32</td>
<td>9.95</td>
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<td><strong>Target Date 2065 Portfolio A.R.C.</strong></td>
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<td>-0.21</td>
<td>1.67</td>
<td>0.46</td>
<td>10.75</td>
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<td><strong>Target Date 2070 Portfolio A.R.C.</strong></td>
<td>05/10/10</td>
<td>-0.21</td>
<td>1.80</td>
<td>0.58</td>
<td>10.71</td>
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<td>9.33</td>
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<td><strong>Target Date 2080 Portfolio A.R.C.</strong></td>
<td>11/17/14</td>
<td>-0.23</td>
<td>1.96</td>
<td>0.55</td>
<td>10.65</td>
<td>8.06</td>
<td>9.06</td>
<td>8.81</td>
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<td><strong>Help Me Do-It: Individual Options</strong></td>
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<td><strong>Capital Preservation</strong></td>
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<tr>
<td>Money Market Fund D.A.R.</td>
<td>11/01/09</td>
<td>0.18</td>
<td>0.52</td>
<td>0.95</td>
<td>1.64</td>
<td>0.88</td>
<td>0.53</td>
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<td>Bloomberg Barclays U.S. 1-Month Treasury Bill Index1,2</td>
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<td>Yield as of 06/30/2018: 2.24%</td>
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<tr>
<td><strong>Stable Value Fund A.R.C.</strong></td>
<td>01/01/95</td>
<td>0.18</td>
<td>0.52</td>
<td>1.02</td>
<td>2.01</td>
<td>1.78</td>
<td>1.67</td>
<td>2.39</td>
<td>0.20%</td>
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<tr>
<td>Custom Benchmark2</td>
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<tr>
<td>Yield as of 06/30/2018: 2.16%</td>
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<tr>
<td><strong>Bond</strong></td>
<td>11/01/99</td>
<td>-0.11</td>
<td>-0.14</td>
<td>-1.61</td>
<td>-0.86</td>
<td>1.77</td>
<td>2.33</td>
<td>3.79</td>
<td>0.04%</td>
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<tr>
<td>Bloomberg Barclays U.S. Aggregate Bond Index1,2</td>
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</table>
Changing your voluntary contribution amount:

- You may change your voluntary contribution percentage once each quarter.

- **NOTE:** VRS uses auto escalation which will automatically increase your contribution by .5% every 3 years until you reach the full 9% contribution in your hybrid retirement plan. You can call ICMA to opt-out of the auto-escalation.

- The percentage on file on the 15th of the last month of a quarter is what will take effect for the following quarter.

**Changes can be made by calling:**

- ICMA-RC at 877-327-5261
Virginia Retirement System
Hybrid Benefit Plan

Purchasing Prior Service

If you are an active member

You may be eligible to purchase time spent in previous public, state or federal employment as service credit in your plan. Prior service credit counts toward the five years needed to become vested.

There is a one-year eligibility period to purchase eligible prior service. During this period, the purchase cost is based on an approximate normal cost rate as a percentage of compensation. Normal cost is the average cost of one year of VRS service credit.

You may purchase up to four years’ of service toward your retirement vesting. Visit the VRS website at: varetire.org for Purchasing Service details or call VRS at: 888-827-3847.
Virginia Retirement System
Hybrid Benefit Plan

Employees may retire with full benefits when

- You reach normal Social Security retirement age with 5 years’ service
- Born 1960 or later – age 67
  OR
- Your age plus years of service equals 90 (Age 60 with 30 years of service)

Earliest reduced retirement eligibility is when

- You are at least age 60 with at least five years of service

Defined Contribution distributions

- Upon leaving employment, subject to restrictions
457(b) Deferred Compensation Program (DCP) 
Automatic Enrollment & 403 (b) Supplemental Savings Plans

VaLORS and employees hired before January 1, 2014
◦ Enrollment in DCP is automatic after 90 days of employment.
◦ DCP is administered by ICMA-RC.
◦ To opt-out, you must contact ICMA-RC at 877-327-5261 within 90 days
◦ If you do not opt-out, the DCP contribution will begin automatically with a deduction amount of $20 (with a $10 match if you do not already have the match with a 403(b))

Participation in 457(b) and 403(b) Supplemental Savings Plans
◦ Contribution will be matched at 50% up to a maximum of $20 per pay period for either 457(b) or 403 (b) plans
◦ In 2019, maximum contribution is $19,000, and for individuals who are under age 50 or $25,000 for individuals over age 50 for either or both the 457 (b) and the 403(b) plans.

VRS Hybrid plan participants must contribute 9%
to be eligible for the cash match programs with the 403(b)
or 457 (b) supplemental savings plans.

For participation in the 457(b) call ICMA at: 877-327-5261
For participation in the 403 (b) call TIAA at: 800-842-2776
Roth 457 Program

What is a Roth 457?

- The Roth 457 program permits employees to contribute post-tax dollars to an annuity program.
- At retirement, you do not pay taxes on the distributions unlike the 457(b) or 403(b) plans.
- If you are contributing the full amount (9%) to your Hybrid retirement plan you will qualify for the Cash Match Programs.
- Contributions will be matched at 50% up to a maximum of $20 per pay period to a 401(a) account. You may only have one cash match account either for participation in the Roth457, 457(b) or the 403(b) plans, but you may contribute to any or all supplemental savings plans.
- In 2019, maximum contribution is $19,000, and for individuals who are under age 50 or $25,000 over age 50.

The maximum is a combined limit with the pre-tax 457 plan. If you contribute to the 457 plan and the Roth 457, you cannot exceed the limits between the two plans.

Contact ICMA-RC to take advantage of the 457(b) and/or the Roth 457 supplemental savings plans.
Virginia Retirement System
New Employee Enrollment

Must be completed and turned in TODAY

The College of William and Mary
VRS New Member Enrollment Form

<table>
<thead>
<tr>
<th>Name (Given)</th>
<th>SSN</th>
<th>Middle Name</th>
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</thead>
<tbody>
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</table>

<table>
<thead>
<tr>
<th>Last Name</th>
<th>VRS Name</th>
<th>Middle Name</th>
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<tbody>
<tr>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Address (street or home)</th>
<th>City, State &amp; Zip</th>
<th>Telephone Number (include Area Code)</th>
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<tr>
<th>Sex</th>
<th>Male</th>
<th>Female</th>
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Date of Birth | Employment Code |
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</table>

Employee Statement of Certification

1. Are you hired as a police officer with the William & Mary Police Department? □ Yes □ No

2. Were you previously employed in a VRS-covered position and did not take a refund of your contributions? *
   □ Yes □ No

*If you checked yes to the Question #2, you must provide one of the following:
If you were a member of VRS, submit a copy of your current Account Summary page from myVRS showing your member contribution account balance.
If you were an ORP plan participant, submit a copy of the most recent quarter’s statement or a current online statement showing the balance in your account. Depending on your ORP participation, this statement may be from one of the following: TIAA-CREF, Fidelity Investments, VALIC, T. Rowe Price, Great West, Metlife or WIG.

Please complete VRS Beneficiary (VR-2) form to designate beneficiaries for your retirement and life insurance.

Signature | Date
|----------|------|

Employer Statement of Certification

For Office Use Only

Membership Date: [ ] VRS Plan 1 [ ] VRS Plan 2 [ ] VRS Hybrid Plan (VHR, VHM, & VHY)

I certify the statements made herein are true and accurate, as disclosed by the records of this office, and that the Social Security Number is correct as entered.

Employer Representative Signature | Date

<table>
<thead>
<tr>
<th>Membership Date</th>
<th>VRS Plan 1</th>
<th>VRS Plan 2</th>
<th>VRS Hybrid Plan (VHR, VHM, &amp; VHY)</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
Do you want to enroll in the 403(b) Tax Sheltered Savings Plan?

VRS Hybrid plan participants – must contribute 9% to be eligible for the cash match for the 403(b) plan. Maximum contribution is $18,500, and for individuals who are under age 50 or $24,500 for individuals over age 50 for the 403(b) TSP plan administered by: TIAA CREF. Call 800-842-2252 to enroll in the 403(b) and make your fund elections after a pay cycle at R@W.

Investment selections made from W&M site: click on Retirement@Work.

Register or log in and be taken to the Retirement@Work landing page.
Minnesota Life Insurance

- No cost to all full-time & Part-time employees
- No medical examination required
- Effective first day of eligible employment
- Term life insurance

**Natural death coverage** -
  2 times salary rounded to next $1,000

**Accidental death coverage** -
  4 times salary rounded to next $1,000
**VRS Designation of Beneficiary**

**Life Insurance Contact**

your Retirement Vendor for Vendor Specific Beneficiary Forms

---

### DESIGNATION OF BENEFICIARY

<table>
<thead>
<tr>
<th>1. Social Security number</th>
<th>2. Enrollee Code</th>
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</table>

#### PART A. MEMBER/RETRIEVER INFORMATION

- **Name**: [Surname, First Name, Middle Initial, Last Name]
- **Address**: [Street, City, State and Zip]

#### PART B. BENEFICIARIES FOR VRS BASIC AND OPTIONAL GROUP LIFE INSURANCE

- **Check One**
  - (Primary) or (Contingent)
  - Social Security Number

#### PART C. BENEFICIARIES FOR VRS MEMBER ACCOUNT RETIREMENT CONTRIBUTION/BENEFITS

- **Check One**
  - (Primary) or (Contingent)
  - Social Security Number

---

### PART D. CERTIFICATION

**Member Certification**: I hereby declare all previous designations and estate declarations for the purpose of the basic and optional group life and accidental death and dismemberment insurance policy issued by VRS are correct, to the best of my knowledge, and that I have not changed any previous designations or estate declarations for the purpose of the basic and optional group life and accidental death and dismemberment insurance policy issued by VRS.

- **Signature**: [Signature]
- **Date**: [Date]

---

**VRS (Rev. 2019)**
VRS Retirement & Life Insurance
Designation of Beneficiaries (VR2 form)

- Employer Codes (Item 2):
  - W&M = 30204
  - VIMS = 30268
  - Police Officers = 70204

- Two choices for listing your beneficiaries: following Order of Precedence (OP) or listing each person’s information.
  - OP: Spouse → Child(ren) → Your Parents → Your Estate → Next of Kin (if no estate is established)

- Your beneficiaries can be different in Sections B and C; sign and date Section D.

- If you experience a life event that would change this information, you should complete a new form ASAP.
  - You can submit a new form as often as you’d like
  - 457(b) and 403(b) have separate beneficiary forms. Contact your vendor and request a form by mail (ICMA or TIAA).
The Employee Tuition Waiver Program is available to all full-time and part-time employees.

Eligible employees may take up to two classes each term, but not more than 4 classes per academic year (Fall, Spring, Summer).

A course may not exceed 4 credit hours.

Spouse of instructional faculty may audit a course.

Contact the Bursars Office for qualifying courses.

There are some restrictions. Online courses do not apply to the tuition waiver program.
A Health Insurance Marketplace Notice is in your packet:

- Since you are offered coverage under the Commonwealth’s health insurance plans, you are not eligible for a tax credit through the Marketplace.
State self-insured health plans are administered by the Department of Human Resources (DHRM) and include:

COVA Care 80/20
COVA HDHP

www.anthem.com/cova

COVA HealthAware

www.covahealthaware.com

Kaiser Permanente (Northern VA)

my.kp.org/commonwealthofvirginia
## Monthly Health Insurance Rates

Employee Monthly Premiums for July 1, 2018 – June 30, 2019

*Premiums and plan benefits may change subject to final state budget approval.*

<table>
<thead>
<tr>
<th>HEALTH CARE PLANS</th>
<th>Premium</th>
<th>Premium with Rewards</th>
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<tr>
<td></td>
<td>You Only</td>
<td>You Plus 1</td>
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<tr>
<td></td>
<td>Employee Pays</td>
<td>State Pays</td>
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<tr>
<td>COVA Care</td>
<td>$92</td>
<td>$211</td>
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<td>$1,143</td>
<td>$1,622</td>
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<td></td>
<td>$1,953</td>
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<td>$20,260</td>
<td>$31,440</td>
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</table>

**Washington State Residents contact Office of Health Benefits for Washington State mandated TRICARE premium amount**
Health Benefit Plans

- The basic plans include:
  - Medical - Anthem or Aetna
  - Dental coverage - Delta Dental or Aetna
  - Prescription drug coverage – Express Scripts or Aetna
  - Behavioral Health & Employee Assistance Program (EAP) – Anthem or Aetna

- Plan year is July 1 – June 30
Premium Rewards

-Earn $17 off your monthly premiums ($34 for employee and spouse enrolled in Cova Care and Cova Health Aware plans)

What Do I Need to Do?

Visit www.myactivehealth.com/cova to complete or update your online health assessment.

To Earn a Reward Beginning July 1, 2018:
- Complete or update your health assessment between May 1 and May 15, 2018. Health assessments submitted before May 1, 2018 will not count for the new plan year.

To Earn a Reward After July 1, 2018:
- Complete a health assessment by the 15th of the month, and you will receive a reward in about six to eight weeks.
- See the examples below and the chart on the DHRM website at http://www.dhrc.conv斩u/healthcoverage/open-enrollment.

<table>
<thead>
<tr>
<th>Example</th>
<th>Completes Assessment</th>
<th>Receives Premium Reward</th>
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</thead>
<tbody>
<tr>
<td>Amber</td>
<td>June 15, 2018</td>
<td>August 1, 2018</td>
</tr>
<tr>
<td>SM</td>
<td>June 15, 2018</td>
<td>September 1, 2018</td>
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</table>

If you think you’ve earned a Premium Reward and you haven’t received it, contact your agency Benefits Administrator. You will need to provide a copy of your health assessment completion screen from the MyActiveHealth portal.

*visit: www.myactivehealth.com * for details
Wellness & Preventive Services

Immunizations, lab and x-rays

Through age 6
$0 for office visits

Age 7 and older
$0 for annual checkup

Adult
$0 for routine gynecological exam, Pap test, mammography screening, prostate exam, and colorectal screening.
All Plans Include…

**Basic Dental**
Maximum annual benefit per member (excluding Orthodontic) - $2,000
- Diagnostic & Preventive
  $0, no deductible

**Expanded Dental Optional Buy-Up:**
- Deductible: $50 (single)/$100 (dual)/$150 (family)
- Primary Care
  Includes: fillings, tooth extractions, and root canals
  20% after deductible
- Complex Restorative – Plan pays 50% after deductible
  - Includes: inlays, on lays, crowns, dentures, bridgework
- Orthodontic – Plan pays 50%, no deductible, $2,000
  lifetime maximum
Terms to Know

- **Premium**
The cost - withheld from your paycheck - to belong to a health care plan.

- **Co-pay**
A flat fee you pay for covered services, such as doctor visits.

- **Deductible**
The amount you pay each plan year - July 1 through June 30 - for certain services before your plan starts to pay.

- **Co-insurance**
Your share of health care costs for certain services - a percentage of the total cost - after meeting your deductible.

- **Out-of-pocket maximum**
The most you have to pay out-of-pocket each plan year for in-network health care services.
COVA Care

Copayments

- **Primary Care**: $25
- **Specialty Care**: $40
- **Inpatient Hospital**: $300 per stay
- **Outpatient Hospital**: $125 facility, PCP – $25, Specialist – $40
- **Emergency Room**: $150 facility, PCP – $25, Specialist – $40

*Copayment = fixed amount you pay and the plan pays the rest*
COVA Care Continued

- **Deductible – per plan year**
  - One person $300.00
  - Two or more persons $600.00

This deductible is for diagnostic laboratory tests, x-rays, shots, durable medical equipment and ambulance service.

### Plan Year Out-of-Pocket Limit

#### In-Network
- $1,500 per member
- Not more than $3,000 per family

#### Things to Know
- Once you reach out-of-pocket, the plan pays 100% of allowable charge
- **Applies**: medical, behavioral health, prescription drug and pediatric routine vision, eye exam copayments, deductible & coinsurance
- **Does Not Apply**: dental services, adult routine vision
COVA Care Continued

Care when traveling internationally

The Blue Cross Blue Shield Global Care program assists Anthem members traveling or living outside of the United States, Puerto Rico and the U.S. Virgin Islands in obtaining medical care services.

- Access to preferred provider for inpatient, outpatient and professional services
- A single point of contact for medical assistance services 24 hours a day, 7 days a week, 365 days a year

Care when traveling domestically

BlueCard PPO Program

- Includes approximately 92% of doctors and 96% of hospitals in the U.S.
- Use the Find a Doctor tool on anthem.com or the Anthem Anywhere app to search for a BlueCard PPO Program doctor or hospital
- Members will pay their usual out-of-pocket amounts (such as deductible or copay) when they see provider in the program
Craig makes an appointment with his doctor because he’s ill. When he arrives at the doctor’s office, he pays the $25 co-pay.

After his exam, his doctor refers him to a specialist. At the specialist’s office, Craig pays a $40 co-pay to see the doctor.

The specialist orders a CT scan to aid in the diagnosis of his illness, a bill that totals $1,000. Craig must meet his deductible ($300) and then is responsible for paying a 20% co-insurance ($140) for the remaining balance.

Once Craig pays $1,500 out-of-pocket, he will not have to pay any further allowable charges for the remainder of the plan year (until June 30th).
Out-of-Network Option

Out-of-Network Benefits

- Covered services received outside of the network are paid at the in-network level less a 25% reduction in the amount paid by the plan.
- The 25% reduction does not count toward your Out-of-Pocket expense limit.
- Claims payments are made directly to you, rather than to the provider.
- Copayments and coinsurance for routine vision, outpatient prescription drugs and dental services will still apply.
Routine Vision (Basic) – Blue View Vision

- Benefit is available once every Plan Year
- Routine Vision exam copayment: $15
- Discount towards your choice of complete pair of eyeglasses or contact lenses
- Your choice of independent optometrists and doctors, popular retail locations and online retail.
  - 33,000 providers
  - 26,000 locations

Vision Basic
Vision & Hearing Optional Buy-Up

Optional Routine Hearing
- Routine Hearing Exam (once per plan year) - $40 copayment
- Hearing aids and other hearing aid related services (every 48 months) Balance after plan pays maximum of $1,200

Expanded Routine Vision
Blue View Vision

FRAMES
- Standard Allowance: $100 allowance towards frames + 20% discount after allowance
- Retail vs. Wholesale: BVV benefits based on retail
- Non-Discounted Frames: 6 brands not covered: Bvlgari, Chanel, Maui Jim, Carter, Gold & Wood, Pro Design
- Discounts Beyond Your Allowance: Extra pair of eyeglasses:
  - 40% discount
  - 20% off accessories

LENSES
- Copayment: $20, then covered in full
- Covered Lenses: Basic plastic lens, CR39 in single vision, bifocal and trifocal lenses
- Impact Resistant: Covered for kids until age 19, $40 for standard polycarbonate for adults
- Progressive Lenses: $65 for standard progressives
- Lens Treatments: Fixed discount pricing for the most popular treatments
You pay 20% after deductible for:

- Doctor’s Visits
- Hospital services
- Emergency Room visits
- Outpatient diagnostic laboratory, tests, shots & x-rays
- Infusion Services
- Outpatient therapy visits
  - Occupational, Physical, and Speech Therapy
  - Chiropractic
- Behavioral Health Visits
  - Medical or non-medical professional
  - Inpatient residential or intensive outpatient treatment
  - Applied Behavior Analysis (ABA) for autism spectrum disorder (ages 2-6; $35,000 annual limit)
COVA HDHP

- **Deductible – per plan year**
  - One person $1,750
  - Two or more persons $3,500

- **Out-of-pocket maximum expense – per plan year**
  - One person $5,000
  - Two or more persons $10,000
Craig makes an appointment with his doctor because he’s ill. When he arrives at the doctor’s office, he pays the entire cost of the visit.

After his exam, his doctor refers him to a specialist. At the specialist’s office, Craig pays the entire cost of the visit.

The specialist orders a CT scan to aid in the diagnosis of Craig’s illness, a bill that totals $1,000. Once Craig has met his deductible ($1,750), he is then responsible for paying a 20% co-insurance for the remaining balance.

Once Craig pays $5,000 out-of-pocket, he will not have to pay any further allowable charges for the remainder of the plan year (until June 30th).
COVA HDHP

**Employee Assistance Program (EAP)**
- Up to 4 visits per incident  $0

**Prescriptions-mandatory generic**
- Retail Pharmacy / 34-day supply
  - 20% after deductible
- Home Delivery Pharmacy / 90-day supply
  - 20% after deductible

**Vision:**
- Routine Annual routine eye exam only $15 at participating Blue View Vision provider

**Out of Network: Not Available**

**Hearing: Not Available**
Employee Assistance Program (EAP)

Employees and household members get confidential telephone assistance and in-person referrals

- Unlimited 24/7 toll-free access
- 4 free in-person visits for employees
- Sessions are applied per incident per year so members can use the EAP for multiple reasons and receive the full benefit each time

List of EAP providers is available by calling 855.223.9277 and/or by using the provider search at www.anthemEAP.com
Maximize your COVACare Health Benefits

LiveHealth Online

See a doctor 24/7 from your smartphone, tablet or computer

- No copayment or coinsurance!
- Choice board-certified providers
- Accessibility anytime, anywhere
- Prescriptions called in to network pharmacy of your choice
- LiveHealth Online Psychology – licensed behavioral health professionals
- LiveHealth Online Psychiatry – can prescribe medication, if necessary after evaluation
- LiveHealth Online EAP – four free EAP counseling sessions

Anthem Anywhere Mobile App

Health care you can carry in your pocket

- View your ID card
- Refill a prescription
- Check your prescription claims
- Search for providers
- Estimate your cost
- Personal Health Record (WebMD)
COVA HealthAware

A consumer-driven health plan administered by Aetna

- Includes a Health Reimbursement Account (HRA) fund of up to $600 (prorated based on hire date) for an employee and up to $1,200 for an employee and his/her spouse (does not include dependent children)

<table>
<thead>
<tr>
<th>Enrollment or Status Change Effective Date</th>
<th>Proration Percentage</th>
<th>HRA adjustment per Employee and/or Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 1st</td>
<td>100%</td>
<td>$600.00</td>
</tr>
<tr>
<td>August 1st</td>
<td>92%</td>
<td>$552.00</td>
</tr>
<tr>
<td>September 1st</td>
<td>83%</td>
<td>$498.00</td>
</tr>
<tr>
<td>October 1st</td>
<td>75%</td>
<td>$450.00</td>
</tr>
<tr>
<td>November 1st</td>
<td>67%</td>
<td>$402.00</td>
</tr>
<tr>
<td>December 1st</td>
<td>58%</td>
<td>$348.00</td>
</tr>
<tr>
<td>January 1st</td>
<td>50%</td>
<td>$300.00</td>
</tr>
<tr>
<td>February 1st</td>
<td>42%</td>
<td>$252.00</td>
</tr>
<tr>
<td>March 1st</td>
<td>33%</td>
<td>$198.00</td>
</tr>
<tr>
<td>April 1st</td>
<td>25%</td>
<td>$150.00</td>
</tr>
<tr>
<td>May 1st</td>
<td>17%</td>
<td>$102.00</td>
</tr>
<tr>
<td>June 1st</td>
<td>8%</td>
<td>$48.00</td>
</tr>
</tbody>
</table>
Additional HRA funds (up to $150/employee, spouse) available by doing healthy activities called “do rights.” You will receive $50/each in your HRA for completing three of the following Do Rights:

- Routine annual physical
- Routine vision exam
- Use MyActiveHealth Tracker
- Routine dental exam
- Annual flu shot
- Complete MyActiveHealth Coaching Module

• Unused HRA funds roll over to the next plan year as long as you work at the University
• May also contribute to a Flexible Spending Account
Local and National

A large national network has you covered wherever you go!
Local coverage with over 20,000 providers and 750 facilities in Virginia!
## Benefits at a glance

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>HRA Contribution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee/Retire only</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Employee/Retire + Spouse</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Do Right HRA Incentives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee/Retire only</td>
<td>Earn up to $150</td>
<td></td>
</tr>
<tr>
<td>Employee/Retire + Spouse</td>
<td>Earn up to $300</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One person</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Two or more persons</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Out-of-Pocket Max</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One person</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Two or more persons</td>
<td>$6,000</td>
<td>$12,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive</td>
<td>100%</td>
<td>60%</td>
</tr>
<tr>
<td>Diagnostic</td>
<td>80%</td>
<td>60%</td>
</tr>
</tbody>
</table>
Craig makes an appointment with his doctor because he’s ill. When he arrives at the doctor’s office, he doesn’t pay anything since the cost of the visit is charged to his Health Reimbursement Account (HRA).

After his exam, his doctor refers him to a specialist. At the specialist’s office, Craig pays the entire cost of the visit if he has used all of his HRA funds.

The specialist orders a CT scan to aid in the diagnosis of Craig’s illness, a bill that totals $1,000. Once Craig has met his deductible ($1,500), he is then responsible for paying a 20% co-insurance for the remaining balance.

Once Craig pays $3,000 out-of-pocket, he will not have to pay any further allowable charges for the remainder of the plan year (until June 30th).
Pharmacy

Integrated with the medical plan

- Single annual deductible and out-of-pocket limit
- Member responsibility based on contracted rates
- HRA covers pharmacy expenses

Retail and Mail Order (up to 90 day supply)

Free generic and preferred brand drugs and supplies if you participate in ActiveHealth Management's programs for Diabetes, Hypertension, and Asthma/COPD
Dental and Vision

Routine services included in the basic medical plan and covered at 100%:
- Diagnostic and preventive dental exams and x-rays
- Annual routine vision exam

Optional expanded benefits for an additional premium:
- Dental: primary, complex and orthodontic
- Vision: glasses and contacts
COVA HealthAware (cont’d)

Hearing Benefits
(once every 12 months)

• Routine hearing exam  No cost

Out-of-Network Coverage
• Plan will pay 40% of allowable charges once deductible is met.
• Provider may charge more than the allowable charge for which you will be responsible for paying.
EAP

Employee Assistance Program offers short term counseling for all aspects of life

- 4 counseling sessions per incident per plan year at no cost to you
- Covers you, members of your household, and dependent children

Face-to-face, telephonic and web resources
Additional services such as financial, legal, and retirement guidance
Maximize your COVA HealthAware

Teladoc

Talk to a Doctor anytime, anywhere and save money!

- 24/7/365 access to a doctor by phone or online
- Diagnose, treat, and prescribe medications
- Less than a traditional doctor's visit
  - $40 per consultation
  - ($8 after deductible)
To Enroll: Complete Sections 1-5

To Waive: Complete Sections 1, 3, 4 and 5
## Eligibility Definitions

<table>
<thead>
<tr>
<th>Dependents</th>
<th>Eligibility Definition</th>
<th>Documentation Required</th>
</tr>
</thead>
</table>
| Spouse                | The marriage must be recognized as legal in the Commonwealth of Virginia.  
**Note:** Ex-spouses will not be eligible, even with a court order.                                                                                     | • Photocopy of marriage certificate, and  
• Photocopy of the top portion of the first page of the employee’s most recent Federal Tax Return that shows the dependent listed as “Spouse.”  
**Note:** All financial information and Social Security Numbers can be redacted.                                                             |
| Natural or Adopted Son/Daughter | A son or daughter may be covered to the end of the year in which he or she turns age 26.                                                                                                                                   | • Photocopy of birth certificate or legal adoptive agreement showing employee’s name.  
**Note:** If this is a legal pre-adoptive agreement, it must be reviewed and approved by the Office of Health Benefits. |
| Stepson or Stepdaughter | A stepson or stepdaughter may be covered to the end of the year in which he or she turns age 26.                                                                                                                                | • Photocopy of birth certificate (or adoption agreement) showing the name of the employee’s spouse, and  
• Photocopy of marriage certificate showing the employee and dependent parent’s name and  
• Photocopy of the most recent Federal Tax Return that shows the dependent’s parent listed as “Spouse.”  
**Note:** All financial information and Social Security Numbers can be redacted. |
| Other Female or Male Child | An unmarried child in which a court has ordered the employee (and/or the employee’s legal spouse) to assume sole permanent custody may be covered until the end of the year in which he or she turns age 26 if:  
• the principal place of residence is with the employee;  
• they are a member of the employee’s household;  
• they receive over one-half of their support from the employee and  
• the custody was awarded prior to the child’s 18th birthday. | • Photocopy of the Final Court Order granting permanent custody with presiding judge’s signature. |
Making Changes

When may I make changes to my health benefits plan?

- **During Open Enrollment**
  - Usually occurs in May; effective July 1st

- **Qualifying Mid-Year Event**
  - Within 60 days of the event with appropriate documentation
Making Changes

QUALIFYING STATUS CHANGES INCLUDE

- Marriage or Divorce (failure to remove a former spouse may result in your being terminated from the healthcare plan for up to 3 years and you will be invoiced for payments made for treatment from the date of the divorce)
- Death of spouse or dependent
- Birth or adoption of child
- Loss of dependent eligibility
- Employment begin/end for spouse
- Employee or spouse change to/from part-time/full-time employment
- Loss of other employer plan
- Eligibility for or loss of government health care
- Dept. of Social Services Health Care Coverage Order
Health Benefits

Forms must be completed and returned to HR within 30 days of hire:

- the coverage is effective on the first of the month following the date of hire

- failure to submit a form within 30 days of hire will result in an **automatic waiver** of coverage until open enrollment or a qualifying mid-year event.
CommonHealth offers quarterly programs cover a variety of health and wellness subjects and are presented in a variety of formats - including onsite programs and video presentations – that make it easy to participate.

CommonHealth offers these additional wellness programs:

- **On site health checks every two years**
- **Future Moms - prenatal program, 1-800-828-5891**
- **Tobacco cessation program including free patches and gum to help you quit.**
- **Quit for Life, 1-866-Quit 4 Life (1-866-784-8454)**
- **Weight Watchers reimbursement**
- **The monthly Compass newsletter**

Employees across the state have improved the quality of their lives through CommonHealth and you can too! Visit [www.commonhealth.virginia.gov](http://www.commonhealth.virginia.gov) for details.
Workers’ Compensation
What happens if you are injured at work?

- Report **ALL** injuries or illnesses, no matter how minor
- Supervisors & employees must file both a “**First Report of Accident**” & a “**Physician Selection**” form with HR along with doctor notes if any. To download forms go to HR, Forms, Workers’ Comp webpage.
- **Forms must be** submitted to the Office of Human Resources within 24 hours of the incident
- Employee must respond to all investigations from MCI.
- Once a panel doctor is chosen by the employee, all Treatment must be with that doctor or a referral from that doctor.
Voluntary Benefit Programs

These are optional programs that the university makes available to you.
Flexible Spending Accounts

More About FSAs

Maximum FSA Contributions
- Health FSA: Up to $2,600 per plan year
- Dependent Care FSA: Up to $5,000 per plan year depending on your tax filing status

Minimum FSA Contribution
- $10 per pay period

Administrative Fee
- $3.65 deducted monthly as a pre-tax deduction for one or two FSAs

Use It or Lose It!
- Submit receipts for reimbursement by your filing deadline (extension period) or you will forfeit any remaining FSA funds.
- If your account is for part of the plan year, you may file the FSA claims up to three months after your coverage period ends.
- If your account ends on June 30, 2019, you have until Sept. 30, 2019 to file for reimbursement.

If you enroll in COVA Healthware
- Plus carefully for a health FSA: This health reimbursement arrangement (HRA) pays first for certain eligible medical expenses.

If you separate employment, you only have 3 months from the last day to file your expenses.

- Minimum and Maximum for both:
  - $10 minimum
  - $2,600 maximum for Medical FSA IRS MAXIMUM
  - $5,000 maximum for Dependent FSA. If you are married and file a joint tax return, your combined maximum election amount is $8,000. If you are married but filing separate tax returns, the maximum amount is $2,500 IRS MAXIMUM
Medical Spending Account

Use for co-payments and deductibles
- Ambulance service
- Dental fees
- Prescriptions
- Eyeglasses/contacts

“Use it or lose it”
- Be conservative when estimating your medical expenses
  - No carry over
  - No return

***After employment separation you have only 3 months to submit eligible expenses incurred before your coverage ended***
Dependent Care Spending Account

Use for Dependent care expenses
- Provides reimbursements for dependents (child up to 13 or elder)

Eligible reimbursements
- Before- and after-school care, preschool or nursery school
- Services of an au pair, nanny, babysitter
- Elder day care for qualifying individual

“Use it or lose it”
- Be conservative when estimating your dependent care expenses
  - No carry over
  - No return
Virginia College Savings Plans

- Virginia Prepaid Education Program:
  - 529 pre-paid tuition plan
  - Guaranteed in-state tuition & fees

- Virginia Education Savings Trust:
  - 529 savings plan
  - May be used for tuition/fees, room/board, textbooks & supplies
  - No guarantee – investments subject to market conditions
Legal Resources

- Provides legal services through a network of attorneys
- Premium $8.25 per pay period
- Enrollees MUST maintain membership for 12 months
- Simple wills, living wills
- Court representation
- Simple house closings
- Online enrollment at within 31 days of hire
  - www.legalresources.com
    - Company code: 1242
    - Password: nhlegal
- Or enroll during open enrollment in November
American Family Life Assurance Company (AFLAC)

- Accident
- Short-Term Disability
- Cancer/Specific-Disease
- Hospital Confinement Indemnity
- Specified Health Event
- Hospital Intensive Care
- Hospital Confinement Sickness Indemnity

Call Bradford Klavan: 757-652-0912
Optional Life Insurance

- Employees may purchase additional life insurance for self & family members
- Option of 1, 2, 3 or 4 times your annual salary
- Employee pays a premium based on age, salary, and coverage level selected
- Premiums are paid through payroll deduction
Optional Life Insurance

- If you apply within 31 days of your date of hire:
  - Employee coverage is guaranteed at up to 4 times annual salary rounded to next $1,000.
  - Spouse’s coverage is guaranteed for half of employee’s salary under option 1 only; Evidence of Insurability required for options 2 – 4.
  - Childrens’ coverage will be based on the level the employee elects.
- Maximum employee coverage is $750,000.
- You may apply at a later time:
  - With a completed Application & Evidence of Insurability.
Optional Life Insurance

Coverage for Yourself

You can select one of the following coverage options to cover yourself, up to a maximum of $750,000.

<table>
<thead>
<tr>
<th>Option</th>
<th>Your Insurance Amount</th>
<th>Spouse Insurance Amount</th>
<th>Insurance Amount per Dependent Child</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not to exceed $750,000</td>
<td>Not to exceed $375,000</td>
<td>At age 15 days</td>
</tr>
<tr>
<td>1</td>
<td>1 x your compensation</td>
<td>½ x your compensation</td>
<td>$10,000</td>
</tr>
<tr>
<td>2</td>
<td>2 x your compensation</td>
<td>1 x your compensation</td>
<td>$10,000</td>
</tr>
<tr>
<td>3</td>
<td>3 x your compensation</td>
<td>1 ½ x your compensation</td>
<td>$20,000</td>
</tr>
<tr>
<td>4</td>
<td>4 x your compensation</td>
<td>2 x your compensation</td>
<td>$30,000</td>
</tr>
</tbody>
</table>
Optional Life Insurance Form

Complete this section

Specify coverage

Sign here for coverage

Sign here to Waive optional life coverage
Find vacation packages available at a group rates. Please visit the HR website for complete details.
EMPLOYEE DISCOUNTS

As a state employee you are eligible for employee discount offerings. Check out the following at http://www.dhrm.virginia.gov/employeediscounts
Benefit Forms

Forms due TODAY:
- VRS Enrollment Form
- VRS Designation of Beneficiary Form
- Health Notice Deadline in Cornerstone
- Drug / Clearance Policy Acknowledgement in Cornerstone

Form due in 7 days from hire date:
- Overtime Election Form

Forms due 30 days from hire date:
- Health Benefits/Flex Enrollment Form
- Optional Life Enrollment Form – if you select additional life insurance
- Legal Resources- if you want legal resources
Questions  ?
Need more information  ?

Contact your Office of Human Resources by fax, phone or email.

Main HR Phone Number:  (757) 221-3169
Main HR Fax Number: (757) 221-3156
EMAIL HR: ASKHR@WM.EDU
BENEFITS LINKS FOR OPERATIONAL STAFF

View your benefits orientation presentation at:
http://www.wm.edu/offices/hr/newemployees/yourbenefitorientation/Operational%20Orientation%20Power%20Point%20081217-2%20updated.pdf

View a summary of all your benefits on our website at:
http://www.wm.edu/offices/hr/newemployees/yourbenefitorientation/index.php . Choose “Full-Time University Operational Employee.

Virginia Sickness and Disability Program

- VSDP member handbooks, forms and publications can be found by calling 888-821-3847 or by visiting
http://www.varetire.org

Virginia Sickness and Disability claims

- VSDP short term disability claims are initiated through Reed Group can be started by calling 877-928-7021 or by visiting www.reedgroup.com/vsdp-claims . VSDP long term care claims are initiated by working with the Reed Group by calling 800-761-4057

Retirement

- For employees who are hired on or after January 1, 2014 or who have taken a refund of prior service, the VRS Hybrid plan handbook is found at http://www.varetire.org/pdf/publications/hybrid-handbook.pdf.

- For employees who are hired on or after July 1, 2010 or who have taken a refund of prior service, the VRS handbook for Plan 2 participants is found at http://www.varetire.org/pdf/publications/handbook-plan-2.pdf.

- For employees who have had State service prior to June 30, 2010 and did not take a refund of your contributions, you may be a Plan 1 participant. The VRS handbook for Plan 1 participants is found at http://www.varetire.org/pdf/publications/handbook-plan-1.pdf.

Health Insurance and Flexible Spending Accounts DUE 30 days from hire or coverage is waived for non-election

- Health plan member handbooks and the current flexible spending sourcebook can be found by visiting http://www.dhrm.virginia.gov/resources/benefitsadmin/handbooksamendments.html.
Participants who transfer into the University with prior state un-refunded VRS service may be eligible to participate in either the VRS Plan 1 or Plan 2 instead of the Hybrid Plan.

- Transferring employees may not be eligible to make benefit elections dependent on their employment break in service for either retirement or healthcare.

Workers’ Compensation Accident Reporting

- WC Link for forms: [http://www.wm.edu/offices/hr/announcements/img-Y09112446-0001.pdf](http://www.wm.edu/offices/hr/announcements/img-Y09112446-0001.pdf)