



BENEFITS AT A GLANCE

The following programs offered by the City of Fredericksburg provide our employees with benefits that promote employee health, well-being and financial stability, now and in the future. The City's variety of comprehensive and competitive benefit programs* include:

Health Insurance:

The City offers 3 Anthem plans:

- HealthKeepers point of service (POS) plan: network HealthKeepers
- KeyCare 300 preferred provider's organization (PPO) plan: network KeyCare
- High Deductible Healthcare Plan (HDHP) with Health Savings Account (HSA). The City contributes to the HSA, and the employee may contribute through payroll deductions: network KeyCare

Coverage Tiers: Employee only, Employee/Child, Employee/Spouse, Family (proof of dependency will be required e.g. birth certificate/marriage certificate/court papers etc.)

Dental Insurance:

- The City offers dental coverage with Ameritas – high or low options available

Coverage Tiers: Employee only, Employee/Child(ren), Employee/Spouse, Family (proof of dependency will be required e.g. birth certificate/marriage certificate/court papers etc.)

Vision Insurance:

- The city offer a vision plan with EyeMed

Coverage Tiers: Employee only, Employee/Child(ren), Employee/Spouse, Family (proof of dependency will be required e.g. birth certificate/marriage certificate/court papers etc.)

Note: Health/Dental & Vision plans will start on the first of the month after your hire date, unless you are hired on the 1st of the month in which case cover will start on your hire date.

Life Insurance:

Basic Life insurance is provided to all full-time employees. The policy is **100% Employer-paid**. The coverage is equal to the new employee's annual salary (rounded to the next highest thousand) and multiplied by two. For accidental death, the coverage is equivalent to the annual salary multiplied by four. Optional employee paid group life insurance is also available, please see the section below.

**Holidays:**

The City generally observes the same holidays as those observed by the Commonwealth of Virginia, however, the City provides 2(two) of these days as a floating holiday. Variations to this may apply depending on your position/department.

Paid Leave:

Vacation and sick leave is accrued each pay period. The amount may vary depending on your position/department.

Pay Schedule:

City employees are paid every other Friday – total of 26 pays per year

Retirement:

Full-time employees are automatically enrolled into a retirement benefit through the Virginia Retirement System (VRS). The employee contributes a mandatory 5% from their salary per pay period.

Sick Leave Bank:

The City wishes to provide outlets by which employees may protect income when sudden, serious illnesses make it necessary to miss work, and all accrued leave has been exhausted. The Sick leave bank shall provide income replacement benefit, subject to specific provisions, to those participants who are unable to work due to an illness or non-work related injury. The sick leave bank is voluntary and requires a donation of eight (8) hours of sick leave to join.

Short Term and Long Term Disability:

Short-term and long-term disability is defined as absences that occur when the employee is disabled from their own occupation as a result of physical disease, injury, pregnancy, or mental disorder, and is unable to perform with reasonable continuity the material duties of their own occupation. This benefit is automatically applied to the Virginia Retirement Systems (VRS) Hybrid Member's. To be eligible for short term disability benefits, employees must satisfy a one-year waiting period. Members of the VRS plan 1 or plan 2 may purchase short term/long term disability as a voluntary product.

Tuition Assistance Program:

Full-time employees who have completed initial probation may apply for tuition reimbursement for courses taken on their own time, which will improve their skills for their current job or prepare them for promotional opportunities within the City service. Tuition, registration, fees, laboratory fees, and student fees are eligible expenses. Employees may be reimbursed eligible expenses up to a total of four hundred dollars (\$400) for classes at a community college or trade school and eight hundred dollars (\$800) for classes at a four year college per fiscal year. Satisfactory completion of the courses will be required for reimbursement. This program is subject to available budget.



Employee Assistance Plan (EAP)

EAP is available to employees and their dependents. Included are up to four sessions at no charge for services such as mental health counseling, alcohol or drug abuse assessment, grief counseling and legal or financial services.

Employee Paid Voluntary Supplemental Insurance Plans

Voluntary supplemental insurance plans are available for purchase by employees through AFLAC

Deferred Compensation - 457 Plans:

The Deferred Compensation Plan (DCP) is covered by IRS 457 regulations and provides another avenue for supplemental retirement savings. Employees can contribute either pre-tax or post-tax dollars directly from their paychecks. The DCP is administered by MissionSquare.

Flexible Spending Accounts (FSA):

The city offers the ability to enroll in Medical and Dependent Care FSAs as a pre-tax benefit option. You may contribute on a pre-tax basis to cover medical or dependent care expenses. The Medical FSA provides reimbursement for eligible medical out-of-pocket expenses while the Dependent Care provides reimbursement for expenses such as day care, after school care or other fees. Employees should be cautious and conservative when signing up for the FSAs. The dollars do not carry over from one plan year to the next.

Optional Life Insurance: Additional optional life insurance may be purchased at group rates at up to eight times the employee's annual salary. This policy allows you to also insure both spouse and minor children. Your premium is based on age, salary and the level of coverage requested, and the premiums are paid directly through payroll deduction.

*This is a summary of benefits. Some benefits are exclusive to full-time employees, and not all benefits listed are available to all employees. To learn more, please contact the Department of Human Resources at 540-372-1028 or HR@Fredericksburgva.gov.