

SUMMARY OF BENEFITS  
CLASSIFIED EMPLOYEES

*Longwood University is proud to offer a comprehensive benefits package to all full-time employees. Below are some of the highlights of the benefits, more details can be provided upon request.*

**HEALTH BENEFITS:**

- The Commonwealth of Virginia offers three statewide plans for employees to choose. Each plan provides medical, dental, prescription drug, behavioral services and wellness and preventive services
  - **COVA Care**—Administered by Anthem and provides this Preferred Provider Organization (PPO) plan where you will pay a copay for covered services
  - **COVA HealthAware**—Administered by Aetna; this is a consumer-driven health plan and provides a Health Reimbursement Arrangement to assist in meeting the deductible
  - **COVA Care HDHP (High Deductible Health Plan)**—Administered by Anthem and provides coverage after a deductible is met for services other than the plans' wellness and preventive services
- Employees may choose one of three membership levels: Employee Only, Employee plus One, or Family
- The premium rate depends upon the type of health plan coverage, the level of membership selected, and is deducted pre-tax each pay period. The state pays approximately 80% of the total premium cost for each full-time employee. Employee pay monthly premiums ranging from \$0 to \$463 depending on the plan
- Optional additional coverages are available for expanded dental, vision and out of network coverages
- Health insurance elections must be made within 30 days of employment; during annual open enrollment or a qualifying mid-year event
- Health benefits are effective the first of the month following the hire date

**FLEXIBLE SPENDING ACCOUNTS (FSA):**

Employees who are eligible for the health benefits program can also participate in two Flexible Spending Accounts.

- **Health Flexible Spending Account:**  
This account assists with out-of-pocket medical, dental and vision care expenses for the employee and eligible dependents. This includes a MasterCard, which can be used to access FSA funds directly from the account
- **Dependent Care Reimbursement Account:**  
This account assists with expenses incurred for the care of your child, disabled spouse, elderly parent, or other dependent that is physically or mentally incapable of self-care so that you (and your spouse) can work or actively look for work

**RETIREMENT PLAN:**

Newly hired classified employees hired on or after January 1, 2014, are automatically enrolled in the VRS Hybrid Retirement and the Virginia Sickness and Disability Program. Re-hired classified employees with a deferred retirement account, will be enrolled into the previous deferred VRS Retirement Plan.

**VRS Hybrid Retirement Plan:**

- The VRS Hybrid Retirement Plan combines the features of a defined benefit plan and a defined contribution plan
- The defined benefit is based on your age, creditable service and average final compensation (average of the 60 consecutive months of highest compensation not including any overtime or temporary pay or pay for extra duties) at retirement using a formula
- The benefit from the defined contribution plan depends on the contributions made to the plan and the investment performance of those contributions
- The mandatory 5% retirement contribution into the VRS Hybrid Retirement Account is split 4% into the defined benefit plan and 1% defined contribution plan
- Mandatory contributions are based on a percentage of your creditable compensation and are required from both you and your employer
- You may choose to make voluntary contributions of more than the mandatory amount (maximum up to 4% additional) to the defined contribution component of the plan
- Your employer is required to match those voluntary contributions according to specified percentages

### **VIRGINIA SICKNESS AND DISABILITY PROGRAM (VSDP):**

- Provides income protection during periods of partial or total disability due to most medical conditions whether work-related or non-work related
- The program includes an allotment of sick leave and family and personal leave hours to be used throughout the leave year. Employees can qualify for up to 125 workdays of short-term disability, long-term disability benefits, and long-term care insurance coverage
- The program encourages rehabilitation to help you return to gainful employment as soon as medically appropriate
- Employees hired after July 1, 2009 must complete one year of continuous employment before becoming eligible for short-term disability coverage for non-work related illnesses or injuries

### **LEAVE OF ABSENCE:**

Employees are eligible for a various types of leave including Holidays; Sick and Family and Personal leave through VSDP; Annual Leave, etc.

- Annual Leave is accrued on a pay period basis and the accrual rate is based on years of service
- Unused Annual Leave can be carried over based on a schedule according to years of service
- Upon separation or retirement, employees are eligible for payment of unused annual leave according to payout limits
- The Summary of Leave of Absences provides a more detailed description of leave types and eligibility. <http://solomon.longwood.edu/media/human-resources/solomon/Summary-Leaves-of-Absence-Classified.pdf>

### **BASIC GROUP LIFE INSURANCE:**

- Enrollment is automatic and is provided by the University at no cost to employees
- The basic coverage amount is equal to your annual salary rounded to the next highest thousand and then doubled for natural death, and four times the rounded annual salary for accidental death
- Coverage can continue after retirement at a reduced level of coverage

### **OPTIONAL GROUP LIFE INSURANCE:**

- Employees may purchase additional coverage for themselves and coverage for spouses and children
- Employees are offered four coverage levels to choose from
- Premiums are based on the age of the employee and spouse
- Premiums for children are a flat rate, and depend upon the level of coverage elected by the employee
- Apply within 31 days of employment for coverage up to \$375,000 without providing proof of good health

### **VOLUNTARY PRE-TAX SUPPLEMENTAL RETIREMENT PLANS:**

- Allows employees the opportunity to have additional savings for retirement through a tax-deferred account
- The minimum contribution for each plan is \$10.00 per pay period
- The maximum is up to 100% of includible compensation or the calendar year IRS contribution limit whichever is less

#### **457 Deferred Compensation Plan:**

- The University will payroll deduct contributions to the Commonwealth's 457 plan offered by ICMA-RC
- Funds are available upon termination of employment or in cases of severe financial hardship as defined by the Internal Revenue Service
- Employees enrolled in the Hybrid Retirement Plan will not be eligible to enroll into a 457 Supplement Retirement Plan until they have reached the maximum voluntary contribution percent under the Hybrid Retirement Plan

#### **403(b) Tax Sheltered Annuity Plan:**

- The University offers two 403(b) Tax Sheltered Annuity plans
- The plan providers are TIAA-CREF and VALIC
- These tax sheltered annuity plans offer both pre-tax and Roth options. The University will payroll deduct contributions and send to the selected provider

### **SUPPLEMENTAL CASH MATCH PLAN:**

- Full-time employees who make a continuous contribution to a participating vendor's 403(b) annuity plan or the 457 Deferred Compensation Plan are eligible for a cash match amount of 50% of the employee contribution up to a maximum of \$20.00 per semi-monthly pay period, whichever is less
- In order to receive the cash match, eligible employees have to be enrolled in either the 403(b) or 457 plan
- Employees will only be able to receive one cash match for participation

### **TUITION WAIVER/EDUCATION ASSISTANCE:**

- Eligible employees must continuously be employed by Longwood University for a minimum of one year prior to being eligible to receive this benefit
- Tuition, student activity and comprehensive fees are waived for one four (4) credit course or one non-credit course per semester
- Enrollment in credit courses is contingent upon having vacant seats in the class subsequent to regular student registration

- Enrollment in non-credit courses is contingent upon having sufficient paying students to cover costs
- Spouses and unmarried children under age twenty-five may have the comprehensive fee waived for any full or part-time credit courses taken at the University

### **VOLUNTARY POST-TAX DEDUCTIONS:**

- You are offered a wide variety of insurance and investment options, most of which are available through voluntary post-tax payroll deductions
- Enrollment may take place any time during employment
- An administrative fee may be assessed for participation with some providers
- Contact these providers directly for information on plans offered and enrollment material
- A list of the participating Commonwealth of Virginia providers and plans offered by them is available by clicking on the following link: [www.fbmc-benefits.com/vaprovidernetwork](http://www.fbmc-benefits.com/vaprovidernetwork)

### **EMPLOYEE IDENTIFICATION CARD:**

- University employees receive an employee ID card
- ID cards provides some building access, access to parking garage; University recreational facilities, borrowing privileges from the Greenwood Library, and admissions to athletic events and cultural activities either free of charge or at a reduced rate

### **LU FITNESS CENTER:**

- The University's fitness center is open to the university's employees and family members
- There is a membership fee for employees and family members which can be payroll deducted after-taxes

### **BOOKSTORE:**

- Barnes and Noble operates the Longwood University bookstore which includes a Starbucks Café
- Employees receive a 20% discount when they present their Longwood employee ID

### **COMMUTER BENEFIT:**

- A Rideshare vanpool is offered to provide a stress-free way for employees to commute from the Richmond/Chesterfield areas to Longwood
- Employees can pay for this benefit through a pre-tax payroll deduction

### **UNIVERSITY HEALTH CENTER:**

- The Longwood University Health Center offers wellness services to faculty and staff on a space available basis. Services include wellness exams; allergy shots; vaccines and semi-acute illness diagnosis and treatment

**ANDY TAYLOR CENTER FOR EARLY CHILDHOOD DEVELOPMENT:**

- Longwood University offers families with children ages 2 ½ through 5 years a comprehensive, diverse and inclusive early childhood center. The center is located at the edge of campus.

For more detailed information regarding Longwood University's benefits package, please contact either:

Donna M. Morris  
Benefits Manager  
(434) 395-2076  
[morrism3@longwood.edu](mailto:morrisdm3@longwood.edu)

Kim S. Witcher  
Benefits Assistant  
(434) 395-2632  
[witcherks@longwood.edu](mailto:witcherks@longwood.edu)