

PERSONNEL

Insurance/Retirement Plans/Benefits/Insurance

The School Board designates the Superintendent or designee to procure, administer, and make all final decisions pertaining to any employee benefit insurance and retirement plans.

A. Insurance

1. Workers' Compensation

~~Injuries to employees from accidents in the line of duty are compensable under the State Workers' Compensation Act. Refer to School Board Regulation 4-37.1 for Workers' Compensation. The Superintendent shall develop regulations for the required reports to protect the employee's rights as well as those of the School Board.~~

2. Health Coverage

~~The School Board shall pay a fixed amount, to be determined annually, of the cost of the health plan for all full-time employees and certain part-time and temporary employees as defined in School Board Policy 4-1.~~

~~Employees desiring to participate in the School Board approved health plan will pay their share of the total premium through payroll deduction.~~

~~Employees on non-Family Medical Leave Act (FMLA) authorized leaves of absence without pay (other than Military Leave) may continue to participate in the group health plan by paying the entire monthly premium (employer and employee portion), in advance, each month. If premium payments are not received for a period of three (3) months, the employee will be removed from the plan, retroactively to the last month of payment, and will be eligible to re-enter the plan upon return to active status. Refer to School Board Regulation 4-49.1 for Military Leave coverage.~~

3. Dental Coverage

~~The School Board will offer at least one dental plan each year.~~

4. Group Life Insurance

~~The School Board provides a group life insurance program through the Virginia Retirement System for all full-time employees. The School Board shall pay the total premium to be determined annually by the Virginia Retirement System.~~

5. Liability Insurance

~~The School Board carries a blanket general and legal liability policy for all employees. Premiums are paid by the School Board.~~

B. Retirement Plan

~~Membership in the Virginia Retirement System is mandatory for all full-time employees except those participating under the Superintendent's Optional Retirement Plan.~~

A. Eligibility

The following categories will apply:-

1. Full--Time Employees

Full-Time Employees as defined by School Board Policy 4-1 are eligible for all plans outlined in Regulation 4-37, as amended, (except as defined by an employee's Virginia Retirement System (VRS) plan) and any other employee benefit plan that the School Division may contract with now or in the future and as communicated by the Office of Consolidated Benefits-Office.

2. Part-Time Employees

a. Part-Time Employees as defined by School Board Policy 4-1 who fill 50% of an allocated position are eligible for the same benefits as Full-Time Employees.

b. Part-Time Employees as defined by School Board Policy 4-1 who fill less than 50% of an allocation are eligible for the Employee Assistance/Work Life Program, 403(b) Retirement Savings Plan, 457 Deferred Compensation Plan, health coverage if deemed eligible as defined the Employer Mandate of the Patient Protection and Affordable Care Act, and any other limited benefits as may be communicated by the Office of Consolidated Benefits-Office.

3. Temporary Employees

Temporary Employees as are defined by Policy 4-1 are eligible for the Employee Assistance/Work Life Program, 403(b) Retirement Savings Plan, 457 Deferred Compensation Plan, health coverage if deemed eligible as defined the Employer Mandate of the Patient Protection and Affordable Care Act, and any other limited benefits as may be communicated by the Consolidated Benefits Office.

B. Employee Benefit Plans/Programs

The following plans, programs, and services will be offered by the School Board:-

1. Heath Coverage

A plan, or plans, to provide medical, behavioral health, vision, and pharmacy benefits. The School Board shall contribute an employer contribution, determined annually, towards health coverage for eligible employees and as defined by leave policies.

2. Health Savings Account

A tax-advantaged savings account owned by an employee that can be used to pay for qualified medical expenses. The employee must be enrolled in a qualified high deductible health plan to be eligible for the plan. An employer contribution may be provided by the School Board, as determined annually.

3. Flexible Spending Account (Health Care)

A pre-tax benefit account that can be used to pay for qualified medical expenses.

3.4. Flexible Spending Account (Dependent Care)

A pre-tax benefit account used to pay for qualified dependent care services while at work.

5. Dental Coverage

A plan to provide dental cleanings and services.

6. Legal Services

A plan to provide legal services and courtroom representation.

7. Identity Theft Protection

A plan to provide assistance in restoring credit and cover costs related to identity theft.

8. Life Insurance

A group term life policy to provide compensation in the event of death.

a. **Basic Group Life** – The Basic Group Life plan provides life insurance coverage through the Virginia Retirement System. The School Board shall pay the total premium to be determined annually by the Virginia Retirement System.

b. Optional Group Life – An Optional Group Life plan provides additional life insurance for employees that desire coverage beyond the Basic Group Life plan.

9. Long-Term Disability

A plan that provides income protection to an employee from loss of income if unable to work due to illness, injury, or accident for a long period of time.

Note: VRS Hybrid employees are not eligible for this plan and should refer to the Virginia Local Disability Plan.

10. Virginia Local Disability Plan (Hybrid Employees Only)

A plan that provides benefits for Hybrid employees under the Virginia Retirement System if the employee cannot work because of a non-work-related or work-related illness or injury.

a. Short-Term Disability- A plan providing income protection for an illness, injury or other condition that prevents employee from performing the full duties of their job for a short period of time.-

b. Long-Term Disability - A plan providing income protection for a condition that prevents employee from performing the full duties of their job for an extended period of time.

c. Long-Term Care – A plan providing benefits if you need help with everyday life tasks because of a prolonged health problem or following a major illness or injury.

11. 403(b) Retirement Savings Account

A tax-advantaged plan providing an opportunity to invest in a portfolio of funds to build retirement income.

12. 457 Deferred Compensation Plan

A tax-advantaged plan providing an opportunity to invest in a portfolio of funds to build retirement income. *Note: VRS Hybrid employees should first maximize their 4% contribution with an employer match before participating in this plan.*

13. Wellness Program

A wellness program to provide plans, programs, and services and/or incentives for healthy behaviors to maintain or improve employee health and well-being; disease and condition management, cancer screenings, health

screenings, flu vaccines, nutrition and weight management, tobacco cessation, health education, activity and fitness, and other programs and support services.

14. Employee Assistance/Work-Life Program

A program to provide counseling and support services to help employees handle challenges and life situations.

15. Other Coverage and Services

Other plans, programs and services, as deemed appropriate.

A.C. Retirement Plans

1. Pension Plan

A retirement pension plan is provided through the Virginia Retirement System (VRS) for all full-time employees, and part-time employees filling 50% of an allocated position. A VRS Optional Retirement Plan is available to the Superintendent. The School Board shall pay a percentage of creditable compensation for employees as determined by the Virginia General Assembly and a contribution of five percent (5%) of creditable compensation is required by employees (or as otherwise required by law or regulation).

- a. **Defined Benefit Plan** – Employees under VRS Plan 1 and Plan 2 participate in a Defined Benefit retirement plan whereby guaranteed retirement benefits are paid in retirement based on a set formula and where the employer and 5% employee contributions are made. Employees under the VRS Hybrid plan maintain the majority of their participation in the Defined Benefit Plan where 4% of their employee contribution is made, but also participate in the Defined Contribution.
- b. **Defined Contribution** – Employees under the VRS Hybrid plan also participate in a Defined Contribution plan where the benefit is based upon contributions and investment returns.
 - 1) Hybrid 401(a) Cash Match Plan – The School Board contributes 1% of the employee's creditable compensation and the employee contributes 1%.
 - 2) Hybrid 457 Deferred Compensation – Employee may contribute up to 4% of creditable compensation and will receive a School Board match of up to 2.5%.

2. Health Insurance Credit – The School Board contributes a percentage of creditable compensation as determined by the Virginia General Assembly to provide a credit towards the cost of health coverage in retirement for certain employees as defined by the Code of Virginia.

B.D. Insurance

1. Workers' Compensation – Eligible to all employees of the School Board

Injuries to employees from accidents in the line of duty are compensable under the State Workers' Compensation Act. Refer to School Board Regulation 4-37.1 for Workers' Compensation. The Superintendent shall develop regulations for the required reports to protect the employee's rights as well as those of the School Board.

2. Liability Insurance – Eligible to all employees of the School Board

The School Board carries a blanket general and legal liability policy for all employees. Premiums are paid by the School Board.

Legal Reference

Code of Virginia § 2.2-2104, as amended. Health insurance program for employees of local governments, local officers, teachers; etc.; definitions.

Code of Virginia § 2.2-1207, as amended. Long-term care insurance program for employees of local governments, local officers, and teachers.

Code of Virginia § 51.1-502, as amended. Eligible employees and officers.

Code of Virginia § 51.1-126.6, as amended. Certain employees of public school divisions.

Related Links

School Board [Policy 4-1](#)

School Board [Regulation 4-37.1](#)

School Board [Regulation 4-49.1](#)

Adopted by School Board: July 13, 1993 (Effective August 14, 1993)

Amended by School Board: October 6, 1998

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Amended by School Board: October 10, 2017

[Amended by School Board: 2021](#)

APPROVED AS TO
LEGAL SUFFICIENCY


