



BENEFITS GUIDE

2025-2026

A/P & T/R Faculty

Benefits Guide Contents

Enrollment Deadlines.....	3
Retirement Plans.....	4,5
Voluntary Retirement Plans.....	6
Health Insurance.....	7
Out-of-Network Medical.....	8
Benefits-at-a-Glance	9-10
Health Plan Monthly Premiums.....	11
Employee Assistance Program.....	12
Child Hearing Aid Benefit.....	13
Flexible Reimbursement Accounts....	14
Life Insurance.....	15
Disability Insurance.....	16
Additional Benefits.....	17
Training.....	18



Please Note: This benefit guide provides a summary of the benefits available. Should there be a discrepancy between this handbook and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern.

Welcome!

Welcome from the VMI Human Resources Office! We are committed to providing first-rate services to support you. We strive to promote excellence, equity, a sense of community, diversity, access, and to provide a high quality of work life for all employees. We are here to help you on a range of issues. Please see the information below to familiarize yourself with our office and to figure out who to contact for help.

Address:

305 Letcher Avenue

Lexington, VA 24450

(540) 464-7322

Fax: (540) 464-7299

Our office is open Monday – Friday, 8:30am – 4:30pm

Staff

Ms. Valarie Roane Stores, Human Resources Director

Contact for: employee relations, mediation, training inquiries, policy guidance, ADA accommodations

Ms. Christina A Fargiano, Human Resources Generalist

Ms. Sharon H Dudley, HR Receptionist & Administrative Assistant

Contact for: Employee onboarding, employee verification, FOYA reports, organizational charts, Post Peddler, Visa

Ms. Sandra Campbell, Human Resources Specialist

Contact for: classified employee leave, full-time timesheets, short term disability, worker's compensation, performance planning and evaluations

Ms. Terry Wilhelm, Benefits Administrator

Contact for: all benefits enrollment & changes, retirement, supplemental plan options, short term disability/parental leave for Teaching Faculty and A/P Faculty

Ms. Tamara Wade, HR Talent & Acquisitions

Contact for: Recruitment Page-up and onboarding of new employee hires

Ms. Tracey Lackey, Training and Development

Contact For: Employee Orientation and employee development training; PageUp Performance management

Enrollment Deadlines

As part of your initial benefits enrollment package, you will be provided a number of forms that must be completed and returned to the HR Office within a specified timeframe. Use this checklist to help you make your benefits selections in a timely manner.

☐ **Health Insurance Enrollment Form**—This form must be returned to the Human Resources Office within **30 days** from your date of hire.

☐ **Supporting Documentation**—Required if you wish to cover your spouse or other eligible dependents. Examples are:

- ◇ Marriage Certificate—spouse
- ◇ Certification of Tax Dependent Status—all dependents
- ◇ Birth certificate—children
- ◇ Adoption certificate—children

☐ **Retirement Plan Selection - Online Enrollment (No Form)**

Must select Retirement Plan within 60 days of your date of hire.

*Enrollment instructions are provided on **page 5**.*

☐ **Group Life Insurance Beneficiary Designation Form (VRS 2)** - Only complete Part C if you choose VRS Hybrid as your retirement plan.

☐ **Hybrid Defined Contribution Plans Designation of Beneficiary Form**—Only complete form if you choose VRS Hybrid as your retirement plan.

☐ **Reliance Standard Long Term Disability Coverage Form** —Only complete if you wish to pay for Long-Term Disability Coverage; proof of good health not required if enrolled within first 30 days of employment.

☐ **Required Training**—Must be completed within first 30 days of employment.

- ◇ Civility Training in the Workplace
- ◇ Working Together for Virginia
- ◇ Alcohol and Other Drugs



Retirement Plans

As a new teaching or administrative faculty member, you may select the Virginia Retirement System (VRS) Hybrid Plan or the Optional Retirement Plan for Higher Education (ORPHE). **The employee contribution for either plan is five percent of your monthly gross salary.** Plan contributions are based on your “base salary” contributions and do not include supplemental earnings for additional duties, or summer session teaching.

You have 60 days from your date of employment to select a retirement plan.

If you miss that deadline, you will be automatically enrolled in the VRS Hybrid Plan.

The selection of VRS or ORPHE is irrevocable.

The Virginia Retirement System Hybrid Plan (VRS)

This plan is a combination of a defined benefit and a defined contribution plan. Your retirement benefit is determined by both the number of years of service accumulated in VRS covered positions, your age at retirement, the average of your five highest consecutive years of salary, and the gains and losses in your defined contribution account. In general, the defined benefit portion of the plan tends to produce a larger benefit for those employees who have long service with employers covered through VRS. Your contributions range from a minimum of five percent to a maximum of nine percent (if you choose voluntary contributions) of your gross salary, based on the distributions below.

Defined Benefit

- **Contributions:** You contribute four percent of your monthly gross salary. The benefit is guaranteed by VRS and VRS assumes all investment risk.
- **Vesting:** You must accumulate at least five years of service to be vested in the defined benefit portion of the Hybrid Plan (vested means you are eligible to receive lifetime benefits).
- **Portability:** If you leave state service, you may leave your contributions in the retirement system, withdraw the contributions, or you may roll over the taxable portion of your refund to another qualified plan or IRA. Withdrawing the funds from the retirement system forfeits your right to any accrued retirement benefits.

Defined Contribution

- **Contributions:** You contribute a minimum of one percent of your monthly gross salary, with VMI matching the one percent contribution. You can add voluntary contributions with VMI matching a portion of your contributions. (see chart to the left)
- **Vesting:** You are immediately vested for your contributions. You will be 100% vested for the employer contributions after four years.
- **Portability:** If you leave state service, you may leave your contributions in the retirement system, withdraw the contributions in your individual account plus interest, or you may roll over the taxable portion of your refund to another qualified plan or IRA.

VRS Hybrid Defined Contribution Component Overview	
Employee Contributions	Employer Matching Contributions
1.0%*	1.0%*
1.5%	1.5%
2.0%	2.0%
2.5%	2.25%
3.0%	2.5%
3.5%	2.75%
4.0%	3.0%
4.5%	3.25%
5%	3.5%

*Mandatory minimum contributions

If you elect to participate in the ORPHE, you may change to another ORPHE provider, but not to the Hybrid Plan, during the open enrollment each October to be effective the following January.



The Optional Retirement Plan for Higher Education (ORPHE)

This plan is a defined contribution plan that has immediate vesting of contributions. The benefit at retirement is based on contributions paid into the plan and the gains and losses on those contributions. In general, a defined contribution plan, such as the ORPHE, will work best for those persons who have multiple employers during their careers.

- **Contributions:** Your contribution is five percent of your monthly gross salary, on a pre-tax basis. VMI contributes eight and one-half percent (calculated based on your monthly gross salary) to your account. You make the investment choices and you assume all risks associated with those choices.
- **Vesting:** Immediate for both member and employer contributions.
- **Portability:** The ORPHE, unlike the VRS plan, is “portable,” that is the account (both your contributions and the VMI contributions) can be transferred to another institution of higher education that offers the same plan provider.

VMI offers the following plan providers for the ORPHE:

- DCP—recordkeeping by Voya
- TIAA

NEW EMPLOYEES RETIREMENT PLAN OVERVIEW

- You have **60 days** from your hire date to select and enroll in your Retirement Plan.
- There are two choices: the VRS Hybrid Plan and the Optional Retirement Plan for Higher Education (ORPHE).
- Your plan selection is **Irrevocable**.

To sign up: Register for your myVRS Account at myVRS.varetire.org. and access the “Compare and Select Retirement Plans” Feature.

- ⇒ If you select the ORPHE plan you will then choose one of three investment providers—
DCP (Plan No. 108732)(recordkeeping by Voya/MissionSquare Retirement)
TIAA (Plan No. 500964)
- ⇒ If you choose DCP and want to select your own investment funds, it is recommended that you set up your own online accounts.
- ⇒ If you choose TIAA you are required to set up online accounts and can do so by either calling 1-800-842-2252 or go to www.tiaa.org/vrs to Register , and choose investment funds.

Please remember that if you fail to make a retirement plan selection within 60 days of your hire date, you will be automatically enrolled in the VRS Hybrid Retirement Plan.

If you choose the ORPHE Plan and do not select an investment provider, you will be automatically enrolled with DCP.

Please Refer to Attached Flyer for Additional Information and Provider Contacts



Voluntary Retirement Plans

Supplemental Retirement Annuities (SRAs)

VMI currently offers optional supplemental retirement annuity plans (covered under IRS code 403b) for employees who wish to take advantage of the tax savings and tax deferral benefits of these plans. The 403(b) providers are: TIAA, VALIC and AXA/Equitable. Contributions to an SRA are set aside from the rest of your income before your taxes are calculated and you pay no taxes on your SRA earnings until you receive them as income. An SRA plan is entirely optional and, subject to federal rules and the rules of the company you select for your SRA, you may enroll or discontinue participation at any time. You may contribute as little as \$10 per pay period (\$20 per month). When you enroll in a 403b plan, you are eligible to participate in the “Cash Match Program” where VMI will provide a 50% match of your monthly contribution to a participating provider up to a maximum of a \$40 match per month (to receive the full \$40 monthly match you will have to contribute \$80 per month to your account).

VRS Hybrid Plan members must make the maximum 4% voluntary contribution to the Hybrid in order to receive the Cash-Match on their contributions to this

2024 Contribution Limits

Limit under age 50	\$23,500
Age 50+ Catch-Up Limit	+ \$7,500 (\$31,000 total)
Super Catch-Up Age 60 to 63	+\$11,250 (\$34,750 max)

Employees that select ORP as their retirement plan will be automatically enrolled in the Deferred Compensation Plan after 90 days. Employees must opt out by calling ICMA-RC or \$20 per pay period will be automatically deducted from their pay after the 90 day period.

Deferred Compensation Plan (DCP)

The Commonwealth also offers a Deferred Compensation Plan through DCP (covered under IRS code 457). Participants have the option of contributing pre-tax or after-tax earnings (Roth option) to the plan. Deferred Compensation Plan participants are also eligible for the “Cash Match Program” where VMI will provide a 50% match of your monthly contribution to a participating provider up to a maximum of a \$40 match per month.

Roth Option

Roth contributions occur on an **after-tax basis**. You will pay taxes on the contributions now, rather than later, meaning that withdrawal of Roth assets, which includes both their Roth contributions and any associated earnings, occur on a tax-free basis, as long as certain criteria are met. Participants may make both types of contributions, as long as their total contributions don't exceed the annual contribution limits set by the IRS (see left)

Although you can contribute to each plan concurrently, you are only allowed to receive cash match with one provider

Health Insurance

Eligible employees have the choice of three medical plans: COVA Care, COVA Health Aware, and COVA HDHP.



COVA Care

The COVA Care health insurance plan is administered through Anthem Blue Cross Blue Shield of Virginia.

Services in basic plan: Wellness and preventive services, mental health and substance abuse benefits, prescription drug benefits, and dental benefits

Out-of-Network (other than emergency): No coverage (unless you select the out-of-network buy-up option).

Additional coverage options (for an additional premium): Out-of-network services, expanded dental services, and vision and hearing benefits.

COVA HealthAware

The COVA HealthAware health insurance plan is administered through Aetna and includes a Health Reimbursement Arrangement (HRA). (see right)

Services in basic plan: Wellness and preventive services, mental health and substance abuse benefits, prescription drug benefits, and dental benefits

Out-of-Network (other than emergency): Additional deductible out-of-pocket limits apply. 40% coinsurance after deductible. The provider may balance bill for any amount above the allowable charge.

Additional coverage options (for an additional premium): Expanded dental services and vision benefits.

COVA HDHP (High Deductible Health Plan)

COVA HDHP provides benefits through the Blue Cross HealthKeepers HMO provider network worldwide, including Anthem providers and others in all 50 states. Plan includes Out-of-Network Coverage

Services in basic plan: Wellness and preventive services, mental health and substance abuse benefits, prescription drug benefits, and dental benefits

Additional coverage options (for an additional premium): Expanded dental

COVA HealthAware Health Reimbursement Arrangement

With the COVA HealthAware Health Reimbursement Arrangement (HRA), the state will fund an HRA of \$600 for single employees or \$1,200 for employees and enrolled spouses annually that can be used to offset family out-of-pocket costs. The employee can also earn an additional \$150 in the HRA by completing “do rights.” Any unused contributions in the HRA will be rolled over to the next year, when the state will add an additional \$600 or \$1,200.

Changes in Health Insurance Coverage

After you begin employment, changes in your health insurance coverage may be made only during the annual Open Enrollment period each May, unless you have a “qualifying event”

Is the COVA Care Out-of-Network Optional Benefit Right for You?

BlueCard PPO and BlueCard Worldwide are included in your basic COVA Care plan. The Out-of-Network option is of value only if you want to see a provider who is not in the Anthem PPO or BlueCard PPO network for care within the United States.

For more information on BlueCard PPO and BlueCard Worldwide, visit www.bcbs.com

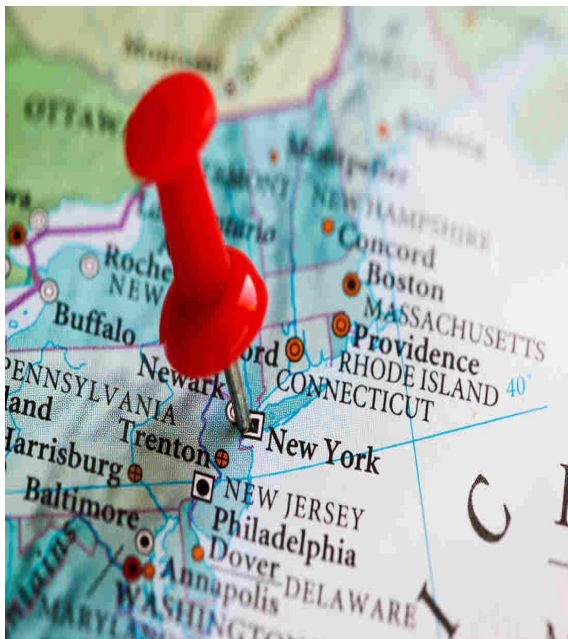
Out-of-Network

COVA Care

Out-of-network coverage is an optional benefit. Covered services received outside of the network are paid at the in-network level less a 25% reduction in the amount paid by your plan. The 25% reduction does not count toward your Out-of-Pocket expense limit.

COVA HealthAware

Out-of-network coverage is included in the basic plan but has higher annual deductibles (\$3,000 one person/\$6,000 two or more persons) and higher out of pocket maximums (\$6,000 one person/\$12,000 two or more persons). The plan pays 60% after your annual deductible is met.



COVA Care/COVA Connect Plans and COVA HDHP Benefits At-A-Glance Effective 1 July 2014

In-Network Benefits	COVA Care You Pay	COVA HealthAware You Pay	COVA HDHP You Pay
Out-of-Network	Optional Benefit * Plan payment reduced by 25%. Provider may balance bill for amount above allowable charge	Additional deductible out-of- pocket limits apply. 40% coin- surance after deductible. Provid- er may balance bill for amount above allowable charge	Not available

Benefits-at-a-Glance

In-Network Benefits	COVA Care You Pay	COVA HealthAware You Pay	COVA HDHP You Pay
Plan Year Deductible (July 1 – June 30)	\$300 one person; \$600 two or more persons	\$1,500 one person; \$3,000 two or more persons	\$1,750 one person; \$3,500 two or more persons
Out-of- Pocket Expense Limit (Pharmacy expenses count toward out-of-pocket limit)	\$1,500 one member \$3,000 two or more persons	\$3,000 per member \$6,000 two or more persons	\$5,000 per member \$10,000 two or more persons
Dr. Visits (in person & online) Primary Care Office Visit Primary Care Online Visit Specialist Ofc. Visit	<ul style="list-style-type: none"> \$25 \$0 www.livehealthonline.com <ul style="list-style-type: none"> \$40 	<ul style="list-style-type: none"> 20% after deductible 20% after deductible www.teledoc.com/aetna <ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible 20% after deductible www.livehealthonline.com <ul style="list-style-type: none"> 20% after deductible
Hospital Services <ul style="list-style-type: none"> Inpatient Outpatient 	<ul style="list-style-type: none"> \$300 per stay \$125 per visit 	<ul style="list-style-type: none"> 20% after deductible 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible 20% after deductible
Emergency Room visits	<ul style="list-style-type: none"> \$300 per visit (waived if admitted) 	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible
Outpatient diagnostic laboratory, tests, shots & x-rays	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible
Ambulance Travel	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible
Infusion Services (includes IV or injected chemo)	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible
Outpatient therapy visits <ul style="list-style-type: none"> Occupational & speech therapy Physical therapy Chiropractic (up to 30 visit plan year limit per member) 	<ul style="list-style-type: none"> \$25 PCP/\$35 Specialist \$15 \$25 PCP/\$35 Specialist 	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible
Applied Behavior Analysis for autism spectrum disorder – ages 2 through 18	<ul style="list-style-type: none"> \$25 per service 	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible
Behavioral Health <ul style="list-style-type: none"> Medical & non-medical professional visits Inpatient residential care Intensive outpatient care 	<ul style="list-style-type: none"> \$25 \$300 per i/p stay \$125 per o/p episode of care Certain treatment—children/adolescents avail in-home. 	All services 20% after deductible	All services 20% after deductible <ul style="list-style-type: none"> Certain treatment—children/adolescents avail in-home.
Employee Assistance Program	\$0 - 4 visit max/incident	\$0 - 4 visit max/incident	\$0 - 4 visit max/incident
Prescription Drugs – Mandatory generic <ul style="list-style-type: none"> Retail Pharmacy (up to 34 day supply) Home Delivery Pharmacy (up to 90-day supply) 	<ul style="list-style-type: none"> \$15/\$30/\$45/\$55 \$30/\$60/\$90/\$110 	<ul style="list-style-type: none"> 20% after deductible 	<ul style="list-style-type: none"> 20% after deductible

Benefits-at-a-Glance

In-Network Benefits	COVA Care You Pay	COVA HealthAware You Pay	COVA HDHP You Pay
Wellness & Preventive Services			
<ul style="list-style-type: none"> Office visits at specified intervals immunizations, lab and x-rays 	\$0	\$0	\$0
<ul style="list-style-type: none"> Annual checkup visit (primary care) Physician or specialist), immunizations, lab and x-rays 	\$0	\$0	\$0
<ul style="list-style-type: none"> Routine gynecological exam, Pap test, mammography screening, prostate exam, prostate specific antigen (PSA) test, and colorectal cancer screening. 	\$0	\$0	\$0
<u>Routine Vision Benefits</u> (thru Blue View Vision Providers)	Eye Exam \$15 Frames 80% off retail/\$65 for complete pair of glasses Lenses single vision-\$50 copay Lenses bifocal—\$70 copay Lenses trifocal—\$105 copay Regular Contacts-15% off retail	\$0 Frames 65% off retail Lenses Single vision \$40 copay Lenses Bifocal \$60 copay Lenses Trifocal \$80 copay Regular contacts 85% off retail	\$15 Frames 80% off retail/\$65 for complete pair of glasses Lenses single vision-\$50 copay Lenses bifocal—\$70 copay Lenses trifocal—\$105 copay Regular Contacts-15% off retail
Expanded Vision (Added Premium)	Optional Benefit*	Optional Benefit*	Not Available
Eyeglass frames	80% after plan pays \$100	80% after plan pays \$100	Not Available
Lenses (standard, plastic,single, bifocal or trifocal)	\$20 copay	\$20 copay	Not Available
Contact Lenses <ul style="list-style-type: none"> - Conventional - Disposable - Non-Selective 	85% after plan pays \$100 Balance after plan pays \$100 Balance after plan pays \$250	85% after plan pays \$100 Balance after plan pays \$100 Balance after plan pays \$250	Not Available
<u>Annual Routine Hearing Exam</u> Hearing Aids and other hearing related devices Benefit Maximum	OPTIONAL BENEFIT*, \$40 Balance after plan pays \$1,200 (once every 48 months) Maximum \$1,200	Included in Basic Plan \$0 Not Available Not Available	Not Available Not Available Not Available
<u>Basic Dental Services</u>			
Diagnostic and Preventive	\$0	\$0	\$0
Expanded Dental—Added Premium)	Optional Benefit*	Optional Benefit*	Optional Benefit*
Maximum Benefit—per Member	\$2,000	\$2,000	\$2,000
Deductible	\$50/\$100/\$150	\$50/\$100/\$150	\$50/\$100/\$150
Primary (basic) care	20% after Deductible	20% after Deductible	20% after Deductible
Complex restorative (inlays, onlays, crowns, dentures, bridgework)	50% after Deductible	50% after Deductible	50% after Deductible
Orthodontic— Lifetime Max Benefit	50%, no Deductible \$2,000	50%, no Deductible \$2,000	50%,no Deductible \$2,000
			10

Health Plans Monthly Premiums

Effective 1 July 2025—June 30, 2026

Employee, Employee on Military Leave, VSDP Short-Term Disability: Pays the Employee amount.

Retiree Group Not Eligible for Medicare (Retirees, Survivors, VSDP Long-Term Disability): Pays the total premium (VRS-administered health insurance credit may apply).

Health Care Plan	Employee Only	Employee + One	Employee + Two or More
COVA Care With Basic Dental			
Employee Pays	\$108	\$ 248	\$ 340
State Pays	\$830	\$1,488	\$2,179
Total Premium	\$938	\$1,736	\$2,519
COVA Care Plus Expanded Dental			
Employee Pays	\$141	\$ 308	\$ 428
State Pays	\$830	\$1,488	\$2,179
Total Premium	\$971	\$1,796	\$2,607
COVA Care Plus Expanded Dental, Vision and Hearing			
Employee Pays	\$161	\$ 345	\$ 482
State Pays	\$830	\$1,488	\$2,179
Total Premium	\$991	\$1,833	\$2,661
COVA Care Plus Out-of-Network			
Employee Pays	\$131	\$ 291	\$ 402
State Pays	\$830	\$1,488	\$2,179
Total Premium	\$961	\$1,779	\$2,581
COVA Care Plus Out-of-Network Plus Expanded Dental			
Employee Pays	\$164	\$ 351	\$ 490
State Pays	\$803	\$1,488	\$2,179
Total Premium	\$994	\$1,839	\$2,669
COVA Care Plus Out-of-Network Plus Expanded Dental, Vision and Hearing			
Employee Pays	\$184	\$ 388	\$ 544
State Pays	\$830	\$1,488	\$2,179
Total Premium	\$1,014	\$1,876	\$2,723
COVA HealthAware			
Employee Pays	\$ 19	\$ 87	\$ 106
State Pays	\$830	\$1,488	\$2,179
Total Premium	\$849	\$1,575	\$2,285
COVA Health Aware Plus Expanded Dental			
Employee Pays	\$ 52	\$ 147	\$ 194
State Pays	\$ 830	\$1,488	\$2,179
Total Premium	\$ 882	\$1,635	\$2,373
COVA HealthAware Plus Expanded Dental and Vision			
Employee Pays	\$ 62	\$ 167	\$ 222
State Pays	\$830	\$1,488	\$2,179
Total Premium	\$892	\$1,655	\$2,401
COVA HDHP			
Employee Pays	\$ 0	\$ 0	\$ 0
State Pays	\$739	\$1,366	\$1,998
Total Premium	\$739	\$1,366	\$1,998
COVA HDHP Plus Expanded Dental			
Employee Pays	\$ 33	\$ 60	\$ 88
State Pays	\$739	\$1,366	\$1,998
Total Premium	\$772	\$1,426	\$1,898
TRICARE Voluntary Supplement (TRICARE is a health insurance program for members of the U. S. Armed Forces)			
Total Premium	\$61	\$120	\$161

EMPLOYEE ASSISTANCE PROGRAM

IF YOU ARE ENROLLED IN:

COVA Care and COVA HDHP

Call:

Anthem Blue Cross and Blue Shield

Member Services:

1-855-223-9277

www.anthemeap.com

All health plans offered to state employees and their dependents have employee assistance programs (EAPs). Included are up to four sessions at no charge for such services as mental health, alcohol or drug abuse assessment, child or elder care, grief counseling and legal or financial services. EAP counselors are available to assist employees with problems related to:

- Alcohol
- Drugs
- Family
- Health
- Legal
- Financial
- Housing
- Mental health
- Child care
- Elder care
- Grief
- Spousal/child/parent abuse
- Workplace
- Career planning
- Retirement

IF YOU ARE ENROLLED IN:

COVA HealthAware

Call:

Aetna

Member Services:

1-888-238-6232

www.covahealthaware.com

In general, care must be authorized in advance. You or your eligible dependent will speak to an EAP specialist who will assess your problem and coordinate assistance. Should your problem require mental health or substance abuse care, you will be referred to a provider, under your mental health and substance abuse benefit. Your EAP specialist or care manager will arrange a referral according to your specific needs. Contact your plan's Member Services department for more information.

Hearing Aid Benefit for Children



Hearing aids and related services for minor children, 18 and younger, are included plan coverage. Coverage includes the cost of one hearing aid, per hearing-impaired ear every 24 month up to \$1,500.

Cova HealthAware - The \$1,500 benefit for a minor will not be subject to the deductible and paid at \$0 coinsurance every 24 months.

Cova HDHP - The \$1,500 benefit for a minor will be subject to the deductible and paid at \$0 coinsurance every 24 months.

Cova Care without Optional Vision & Hearing Benefit - The \$1,500 benefit for a minor will pay every 24 months and there is no additional benefit.

Cova Care with Optional Vision & Hearing Benefit - The \$1,500 benefit will pay first for a minor every 24 months, if the benefit doesn't cover the hearing aid, the minor can utilize the optional benefit of \$1,200 every 48 months.

Adults only have the optional benefit of \$1,200 every 48 months.



Flexible Reimbursement Accounts

Medical Reimbursement Account

Minimum annual deposit
\$10 per pay period

Maximum annual deposit
\$3,300 per plan year

Dependent Care Reimbursement Account

Minimum annual deposit
\$10 per pay period

Maximum annual deposit
Annual limit set by IRS
\$5,000

Inspira Financial Flexible Reimbursement Accounts allow you to set aside part of your salary each pay period on a pre-tax basis for out-of-pocket medical expenses not covered by your health benefits plan and eligible dependent expenses for your child, disabled spouse, elderly parent or other dependent incapable of self-care.

These are separate accounts – you cannot pay for medical expenses from a dependent care account, nor can you pay dependent care expenses from a medical reimbursement account.

You may participate in the medical and/or dependent care flexible reimbursement account plan within **31 days** following the date of your employment. The monthly administrative fee (deducted from your pay on a pre-tax basis) is \$2.10 per account. The account

When you choose how much to contribute to an FSA, be sure to estimate your expenses carefully. The money you contribute to an FSA does not rollover; it is considered “use it or lose it.”





Life Insurance

Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Accidental Death & Dismemberment (AD&D) insurance provides an additional benefit if you lose your life, sight, hearing, speech or your limbs in an accident.

Group Life Insurance

The group life insurance benefit for natural death is twice your annual salary. The natural death benefit is doubled for accidental death. The group policy also includes benefits for accidental dismemberment and accidental loss of sight. This coverage is at no cost to you. VMI pays the full premium for your group life insurance.

Optional Group Life Insurance Member and Spouse Premium Rates

Age of Member/ Spouse	Monthly Cost per \$1,000 of Coverage
Under 30	\$0.05
30 to 34	\$0.05
35 to 39	\$0.06
40 to 44	\$0.08
45 to 49	\$0.12
50 to 54	\$0.20
55 to 59	\$0.31
60 to 64	\$0.54
65 to 69	\$1.02
70 to 74	\$2.06
Over 74	\$2.06

Optional Group Life Insurance Children Rates

Coverage Amount	Cost of Coverage
\$10,000	\$0.80
\$20,000	\$1.60
\$30,000	\$2.40

Optional Group Life Insurance

You may purchase additional coverage for yourself through the Optional Group Life Insurance Program. If you elect optional group life insurance coverage, you also may cover your spouse and dependent children. Optional group life insurance provides benefits for natural and accidental death or dismemberment. You pay the premiums through payroll deduction. Proof of good health is not required in you enroll in Optional Group Life Insurance within 31 days of your employment date or a qualifying event, such as marriage or the birth or adoption of a child.

Employee

- Elect coverage up to eight times your compensation, not to exceed \$800,000

Spouse

- Elect coverage up to two times your compensation, not to exceed \$400,000

Dependent Children

- Elect coverage for \$10,000, \$20,000 or \$30,000
- Coverage for dependent children ends when your coverage ends or your child marries, becomes self-supporting, reaches age 21 or reaches age 25 as a dependent attending college full time.



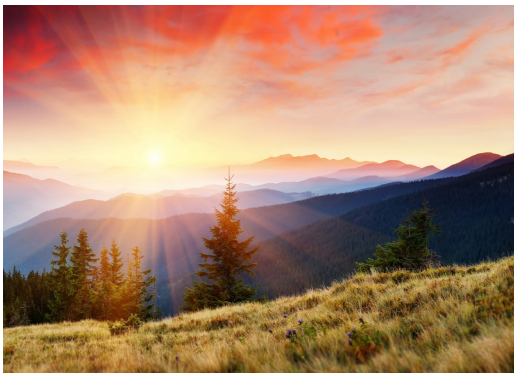
Disability Insurance

VMI offers a group long-term disability insurance program. You may select 50 percent or 60 percent replacement of salary, which begins after a waiting period of 90 days of disability. Your premium is based on age and salary. You pay the full premium for this optional coverage. You are guaranteed coverage if you enroll when you are first employed.



Virginia Sickness and Disability Program

If you elect the Hybrid Retirement Plan, you will be covered by the Virginia Sickness and Disability Program (VSDP) through VRS after one year of full-time employment. VSDP provides income protection if you can't work because of a non-work related or work-related illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a catastrophic or major chronic condition. Coverage in non-work related short-term disability coverage begins after one year of full-time employment.



Group-Long Term Disability Insurance

If you elect the Optional Retirement Plan, you will not have any disability coverage through VRS. As a result, VMI offers a group long-term disability insurance program through Reliance Standard Life Insurance Company (see below). You may select 50% or 60% replacement of salary. Salary replacement begins after a waiting period of 90 days of disability. Your premium is based on age and salary. You pay the full premium for this optional coverage. You are guaranteed coverage if you enroll when you are first employed.

Reliance Standard Life Insurance Company

Telephone: (800)351-7500

www.reliancestandard.com

Virginia Military Institute Group Policy Number

120456



Additional Benefits

Uniforms

VMI provides a new employee commissioned in the Virginia Militia with a full set of uniforms, including informal and dress uniforms, from the VMI Military Store.

Employee Wellness Benefits

The VMI Employee Wellness Program educates, supports, and empowers employees to improve and maintain their overall health and well-being through healthy lifestyle choices and participation in free fitness programs.

Our studio offers free fitness classes to all employees and their spouses at lunch times and after work hours. Class offerings include Zumba, Total Body Training, Tai Chi, Yoga and Self-defense.

VMI has a Weight Watchers Group that meets once a week on post. For more details, please call the Human Resources office.

Holiday Schedule

Due to the academic calendar, VMI observes an alternate holiday schedule. VMI observes the following holidays:

- New Year's Day
- Memorial Day
- Juneteenth
- 4th of July
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

Six paid holidays are observed during the Christmas/New Year's holiday break. In addition, other workdays may be designated as holidays by the Governor or by the President of the United States.

VMI publishes the holiday schedule for the Thanksgiving and Christmas /New Year's holidays in the fall.

When a holiday falls on a Saturday, the holiday is observed on the preceding Friday. When a holiday falls on a Sunday, the holiday is observed on the following Monday.



Training

All new VMI employees must complete online, mandatory training within the **first 30 days of hire**. All mandatory training is available on the VMI Human Resources Website.

Civility in the Workplace

The goal of this training is to foster a culture that demonstrates the principles of civility, diversity, inclusion, and equity. All employees should be trained to recognize, prevent, and report behaviors that constitute harassment, sexual harassment, bullying, cyber-bullying, and threats or violence related to the workplace.

Alcohol and Other Drugs

This training is edited and monitored by the VMI Institute Alcohol and Other Drug Committee (IAOD) in order to stress the importance of your knowledge of alcohol and drug related policies at VMI.

In this training, employees learn about:

- Specific alcohol and other drug (AOD) policies and standards of conduct
- Links to specific sanctions for violating federal, state, or local law and campus policy
- Information regarding the health risks associated with AOD use
- Campus and area resources for treatment and support

Working Together for Virginia

- This overview of Diversity, Equitable Opportunity, and Inclusion was developed to comply with legislation passed by the Virginia General Assembly and made available to all employees and agencies of the Commonwealth of Virginia

Contact the HR Office with suggestions for training topics, inclusion in a focus or pilot group, department specific training, or if you'd like to present a topic yourself

