

**BOTETOURT COUNTY BOARD OF SUPERVISORS  
EMPLOYEES**

**BENEFITS PACKAGE**

**HEALTH INSURANCE**

The Botetourt County Board of Supervisors provides health insurance coverage to full-time employees through a Point of Service (POS) plan administered by MedCost. The plan includes physician services, inpatient/outpatient hospital services, emergency services, mental health and substance abuse services, skilled nursing care, DME and non-implanted prosthetic devices, allergy services, short-term rehabilitative therapy, home health services, chiropractic benefits, and vision benefits.

Group health insurance renews annually on December 1<sup>st</sup>, and employee notification meetings are held prior to this date. During this open enrollment period, employees may enroll in the plan and add or delete family members. Enrollment or changes during the plan year are subject to qualifying events. New employees are informed of the provisions of the County's health insurance coverage during their orientation session and are then eligible to enroll. Contact the plan administrator at 540-928-2001 for more information.

**TOBACCO USER PREMIUM (MEDICAL PLAN ONLY)**

Botetourt County has a user premium for medical plan participants who smoke or use other tobacco products. The County is committed to the promotion of healthy lifestyles for our employees, spouses, dependents, and the community we serve. Lifestyle choices impact your health and the amount the County and your co-workers pay for medical coverage.

Botetourt County defines a tobacco user as an individual who has used any tobacco products, including but not limited to cigarettes, cigars, pipes, herbal tobacco products, chewing tobacco, dip, snuff, or electronic nicotine delivery systems within the last six (6) months of employment.

**SPOUSAL SURCHARGE**

If you choose to cover your legally married spouse under our medical plan and your spouse has coverage available through his or her own employer, you will pay a spousal surcharge. This also applies if the spouse takes his or her employer's coverage and has secondary coverage through the County.


The surcharge does not apply to:

- A spouse without an employer
- A spouse whose employer does not offer coverage
- A spouse who works for your employer (Sheriff & Sheriff, Social Services & Social Services, Board of Supervisors & Board of Supervisors, etc.)

## HEALTH INSURANCE PREMIUMS

The County contributes toward the cost of all levels of insurance coverage. The employee is responsible for a portion employee only coverage and of any dependent coverage.

Current monthly premiums for health insurance coverage are as follows:

	Group Medical and Prescription Drug Insurance Premiums						
	Total Premium	Employer Portion	Active Employee				COBRA
			Non-Tobacco		Tobacco		
			With Spousal Surcharge	With Spousal Surcharge			
<b>Employee Only</b>	813.34	718.34	95.00		142.50		829.61
<b>Employee &amp; Spouse</b>	1,789.39	1,467.39	322.00	622.00	483.00	783.00	1,825.18
<b>Employee &amp; Child</b>	1,464.04	1,267.04	197.00		295.50		1,493.32
<b>Employee &amp; Children</b>	1,464.04	1,197.04	267.00		400.50		1,493.32
<b>Employee &amp; Family</b>	2,277.42	1,857.42	420.00	720.00	630.00	930.00	2,322.97

## KROGER PRESCRIPTION PLAN

All covered participants enrolled in the POS plan will have prescription drug coverage through Kroger Prescription Plans. This card can be used at most pharmacies nationwide and is not limited to Kroger.

The current co-payment schedule is as follows:

Tier 1: Generic Drugs:	10% of cost or \$7.50 minimum
Tier 2: Formulary Brand Name Drugs:	30% of cost or \$20.00 minimum
Tier 3: Non-Form Brand Name Drugs:	40% of cost or \$35.00 minimum

This plan offers a retail maintenance program for medications taken on a regular basis to be purchased in 90 day quantities with reduced copayments.

## DENTAL INSURANCE

The County provides dental coverage to full-time County employees through a plan administered by Revolv. The plan includes 100% coverage for preventative and diagnostic services, 80% for restorative, endodontic, periodontal, oral surgery services, and 50% coverage for crown and prosthodontic services. Coverage levels are based on reasonable and customary charges. Calendar year maximum is \$1000 per covered person.

The County pays the entire cost of employee-only dental insurance. The employee must pay a portion of any dependent coverage.

Current monthly premiums for dental coverage are:

	Active Employee		
	Total Premium	Employer Portion	Employee Portion
<b>Employee Only</b>	32.01	32.01	0.00
<b>Employee &amp; One</b>	63.96	47.13	16.83
<b>Employee &amp; Family</b>	93.70	57.42	36.28

## VISION INSURANCE

The County provides vision coverage to full time county employees through a plan administered by EyeMed. The County pays the entire cost of employee-only vision insurance. The employee must pay a portion of any dependent coverage.

Current monthly premiums for vision coverage are:

	Active Employee		
	Total Premium	Employer Portion	Employee Portion
<b>Employee Only</b>	6.16	6.16	0
<b>Employee &amp; Spouse</b>	11.69	6.16	5.53
<b>Employee &amp; Child</b>	12.31	6.16	6.15
<b>Employee &amp; Children</b>	12.31	6.16	6.15
<b>Employee &amp; Family</b>	18.1	6.16	11.94

	Active Employee		
	Total Premium	Employer Portion	Employee Portion
<b>Employee Only</b>	6.16	6.16	0

<b>Employee &amp; Spouse</b>	11.69	6.16	5.53
<b>Employee &amp; Child</b>	12.31	6.16	6.15
<b>Employee &amp; Children</b>	12.31	6.16	6.15
<b>Employee &amp; Family</b>	18.1	6.16	11.94

## **CAFETERIA 125 PLAN**

The County provides full-time employees the opportunity to set aside part of their salary on a pre-tax basis to pay for certain non-reimbursable expenses. These expenses include eligible dependent care and medical costs. The employee's share of the insurance premium(s) under the County-sponsored health care plan(s) may also be designated on a pre-tax basis. Enrollment in the plan is limited to initial employment, qualifying events, or yearly open enrollment. Termination of the plan is limited to employment termination, qualifying events, or yearly open enrollment. Specific details governing the plan are outlined in the County's Provision of the Revenue Act of 1978 handout.

## **WELLNESS PROGRAM**

The County is committed to promoting wellness in the workplace. The County provides health promotion programs, activities, and incentives. These include: negotiated membership discounts with area fitness centers and an incentive for regular use of a fitness facility. Subject to program guidelines, employees can receive \$25/month for documented health facility attendance.

## **RETIREMENT**

The County is a participant in the Virginia Retirement System (VRS). The Commonwealth of Virginia supplements federal social security benefits with provision for retirement due to disability or age. The County makes contributions to VRS on behalf of each full-time employee in addition to a mandatory employee contribution.

## **DEFERRED COMPENSATION**

The County participates in the Virginia Retirement System's (VRS) 457(b) deferred compensation program. This program allows employees to direct before-tax dollars into investment accounts of their choosing. The County contributes to the Deferred Compensation Plan.

## **LIFE INSURANCE**

Group life insurance is also provided through the Virginia Retirement System. *The cost of the insurance is paid totally by the County.* The amount of life insurance is twice the employee's annual salary in the event of natural death. In the event of accidental death, the amount of insurance will be twice the natural death benefit. Covered employees are also eligible for Optional Life insurance. This additional coverage must be paid for by the employee.

## **HOLIDAYS**

Botetourt County observes twelve (12) holidays: New Year's, Lee-Jackson, Martin Luther King, Washington-Lincoln, Memorial, Independence, Labor, Columbus, Veterans, Thanksgiving, the day after Thanksgiving, and Christmas. Any day declared as a legal holiday by the Board of Supervisors, the Governor of the Commonwealth of Virginia, or the President of the United States shall also be observed as an official holiday.

## **ANNUAL VACATION LEAVE**

Regular full-time employees receive 8 hours of vacation per month for the first 5 years of service. After 5 years, the employee will receive 10 hours; after 10 years, 12 hours; and, after 15 years, 14 hours. Vacation leave may not be taken during the first 6 months of employment.

## **SICK LEAVE**

Sick leave is provided to all regular full-time employees at the rate of 10 hours per month. (During the first month of service, sick leave is accrued on an hourly basis proportional to the part of the month worked.) Sick leave may be used for the treatment of personal illness or injury, for the birth and postnatal care of the employee's child(ren), for the reception and immediate care of adopted children, and for personal medical or dental appointments that cannot be scheduled during non-work hours. Sick leave may also be used for time off for the care of the employee's immediate family.

## **BEREAVEMENT LEAVE**

Full-time regular employees shall receive three days per calendar year as paid bereavement leave due to death in his/her immediate family. Employees wishing to take time off from work for purposes of bereavement in excess of paid leave or for members other than the employee's immediate family may take annual vacation leave or compensatory leave if approved by their supervisors.