



FY 2019 Recommended Budget Budget Question

Board Question #: 16

BUDGET QUESTION: Provide a cost comparison of County and Schools health insurance benefits. What is the difference in health insurance plans and costs? Is either entity covering retirees that can be covered through Medicare?

RESPONSE: In response to the first two questions, please see the attached Board Communication that was sent to the Board concerning this matter on March 2, 2018.

In response to the third question, the answer is yes, County retirees may stay on the County insurance plan past their Medicare eligibility, with the County providing the same basic plan (KeyCare 30) coverage to Medicare-eligible retirees that is provided to employees. County retirees, including those eligible for Medicare, may also choose to enroll in the higher-than-basic level plan (KeyCare 20), at their cost. County retirees may also choose to enroll their spouses or family members in one of the County's health insurance plans, with the retiree paying 100% of the cost. Medicare is the primary coverage, and the County's plan is the secondary coverage for Medicare-covered retirees.

For Schools retirees, once the age of Medicare eligibility is reached, the retiree and/or spouse must obtain Medicare coverage (Part A and Part B). A Medicare supplement plan is available to the retiree and spouse.

COUNTY OF SPOTSYLVANIA



BOARD OF SUPERVISORS COMMUNICATION

Date: March 2, 2018

Purpose: Information

<input type="checkbox"/> BOS Follow-Up	<input type="checkbox"/> Schedule Notes *
<input type="checkbox"/> Future BOS Meeting	<input checked="" type="checkbox"/> Information Only *
<input type="checkbox"/> Emerging Issue	<input type="checkbox"/> Other: _____

* May be combined

Title: Employee Benefits Data

Summary/Analysis: Attached are seven separate documents that provide information on benefits available to our employees. Below is a list of the documents attached, along with a brief summary of the information provided:

- **Employee Benefits Survey 2018- Summary Data**
Details the quantitative results of a benefits survey that was distributed via www.surveymonkey.com to all employees of the County on February 12. This survey closed on February 23.
- **Employee Benefits Survey 2018- Comments**
Provides a summary of all the write in comments from the benefits survey distributed on February 12.
- **LODA Benefit Programs- Public Safety**
Provides a list of federal, state and auxiliary sources of benefits for family members that have lost a loved one in the line of duty.
- **Anthem Comparison, Spotsy County, Spotsy School, Stafford School**
Provides a side-by-side chart of our health benefits in comparison to Spotsylvania County Schools and Stafford County Schools.

- **Spotsy County & Schools Leave Comparison**
Provides side-by-side charts of all leave benefits provided to Spotsylvania County and School employees.
Please note that the charts are in three separate tabs.
- **County & School VRS Benefits**
Provides a snapshot of VRS participation at Spotsylvania County and Schools.
- **County & School Retiree Benefits**
Provides details on retiree benefits and eligibility at Spotsylvania County and Schools.

Conclusion/Recommended Action: Please feel free to contact me at: rheyward@spotsylvania.va.us or (540) 841-7975 with any questions.

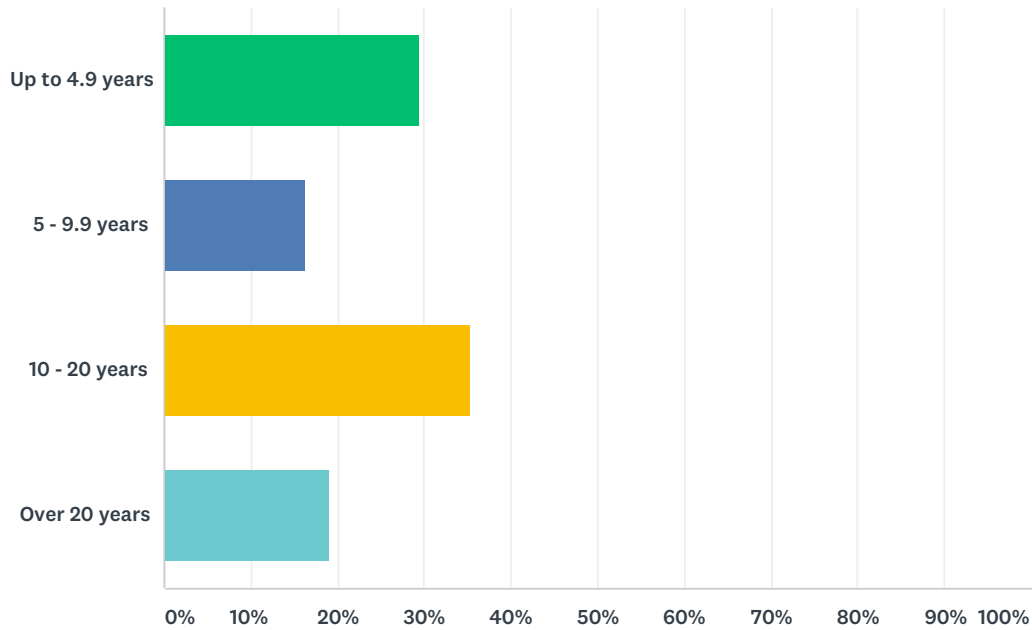
Prepared By: Rose Heyward, Director of
Human Resources

Reviewed By:



Q1 How long have you been employed with Spotsylvania County?

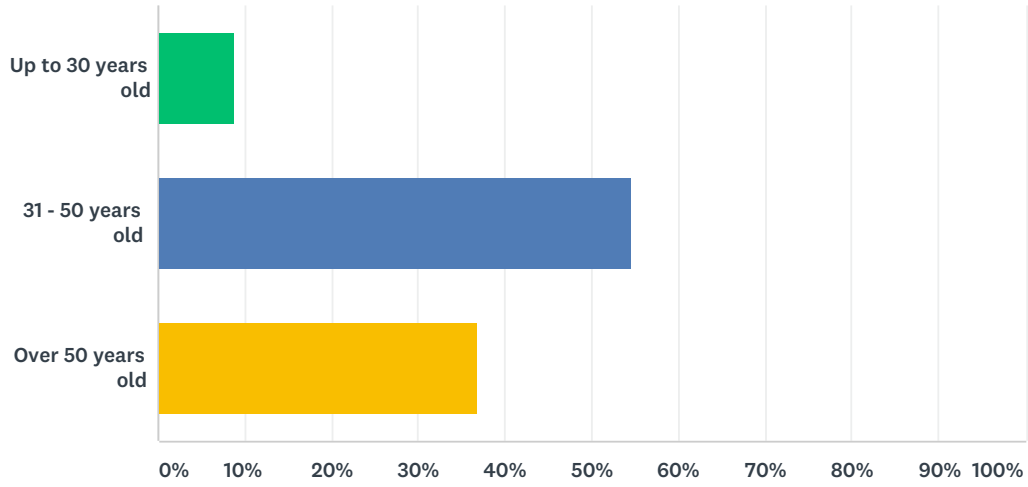
Answered: 411 Skipped: 0



ANSWER CHOICES	RESPONSES
Up to 4.9 years	29.44% 121
5 - 9.9 years	16.30% 67
10 - 20 years	35.28% 145
Over 20 years	18.98% 78
TOTAL	411

Q2 What is your age?

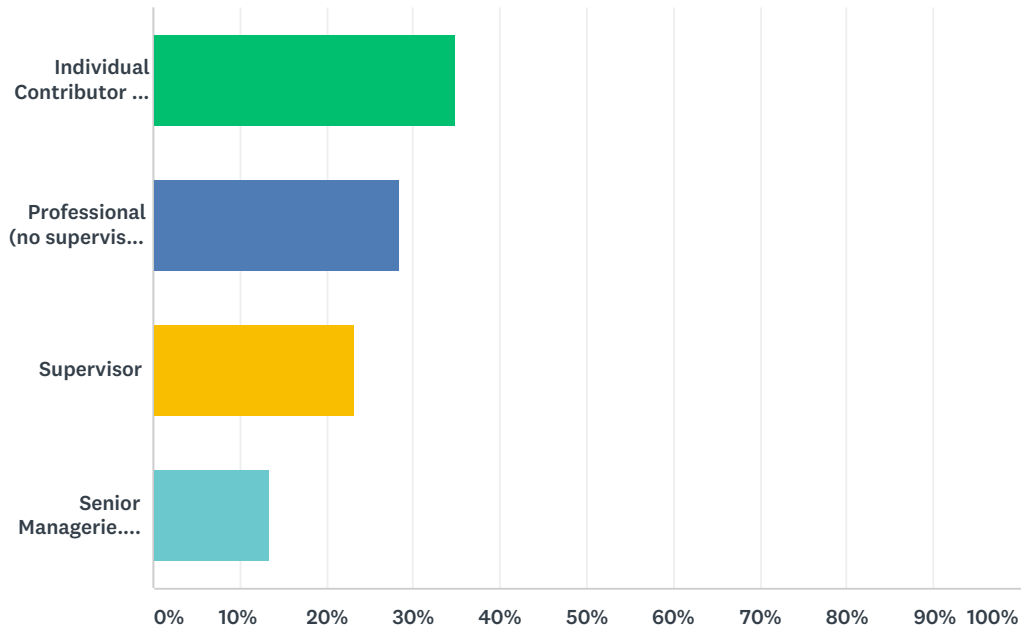
Answered: 411 Skipped: 0



ANSWER CHOICES	RESPONSES
Up to 30 years old	8.76% 36
31 - 50 years old	54.50% 224
Over 50 years old	36.74% 151
TOTAL	411

Q3 Which best describes your job function?

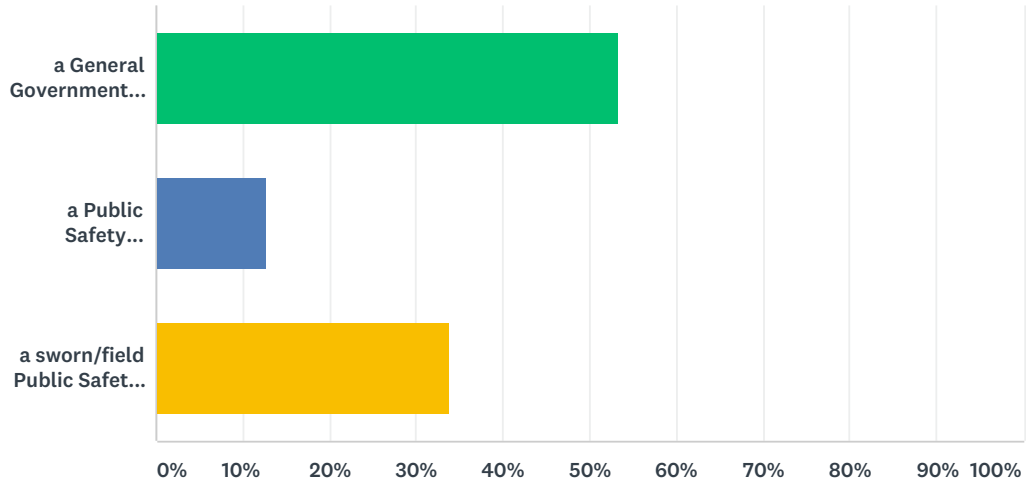
Answered: 409 Skipped: 2



ANSWER CHOICES	RESPONSES	
Individual Contributor (no supervisory responsibilities)	34.96%	143
Professional (no supervisory responsibilities)ie. engineer, attorney, accountant	28.36%	116
Supervisor	23.23%	95
Senior Managerie. director, constitutional officer, deputy director, assistant director, division director	13.45%	55
TOTAL		409

Q4 I work in:

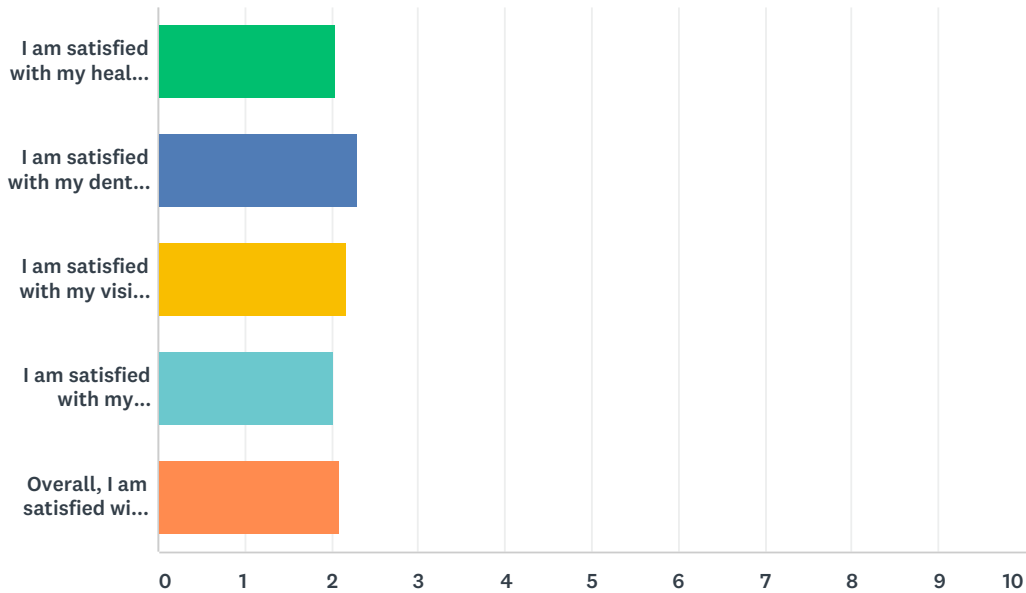
Answered: 409 Skipped: 2



ANSWER CHOICES	RESPONSES	
a General Government position	53.30%	218
a Public Safety administrative position	12.71%	52
a sworn/field Public Safety position	33.99%	139
TOTAL		409

Q5 Tell us your opinion about our health benefits.

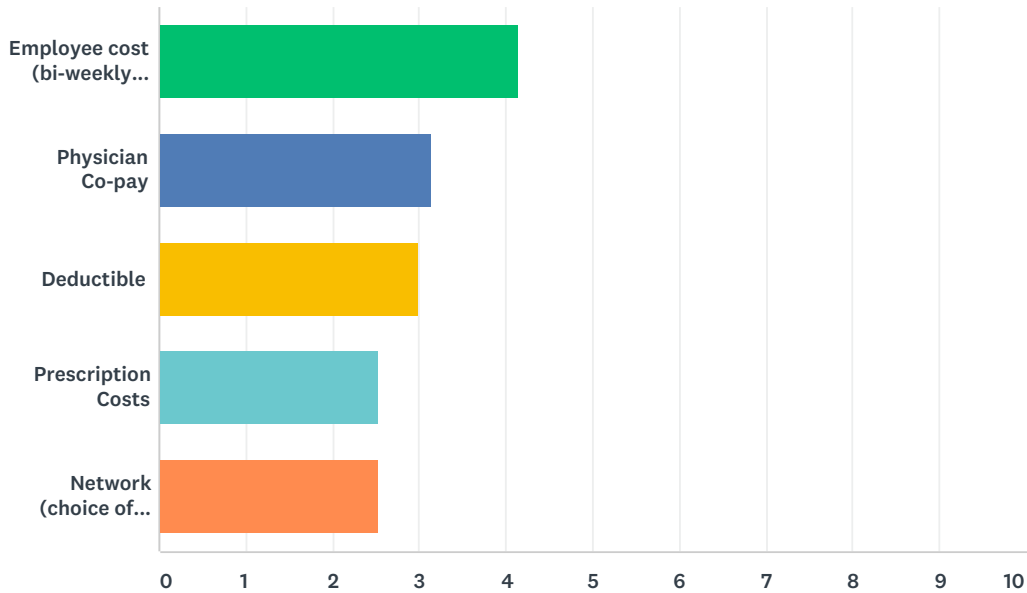
Answered: 410 Skipped: 1



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	N/A	TOTAL	WEIGHTED AVERAGE
I am satisfied with my health plan options.	15.59% 63	57.92% 234	14.36% 58	3.22% 13	8.91% 36	404	2.06
I am satisfied with my dental plan options.	12.94% 52	46.52% 187	20.90% 84	10.20% 41	9.45% 38	402	2.31
I am satisfied with my vision plan options.	12.94% 52	53.98% 217	15.42% 62	6.72% 27	10.95% 44	402	2.18
I am satisfied with my optional insurance plan options.	13.03% 52	60.90% 243	9.52% 38	3.26% 13	13.28% 53	399	2.03
Overall, I am satisfied with my health benefits.	12.96% 53	61.61% 252	13.94% 57	3.67% 15	7.82% 32	409	2.09

Q6 Please rank the following benefit features by importance (1=highest, 5=lowest).

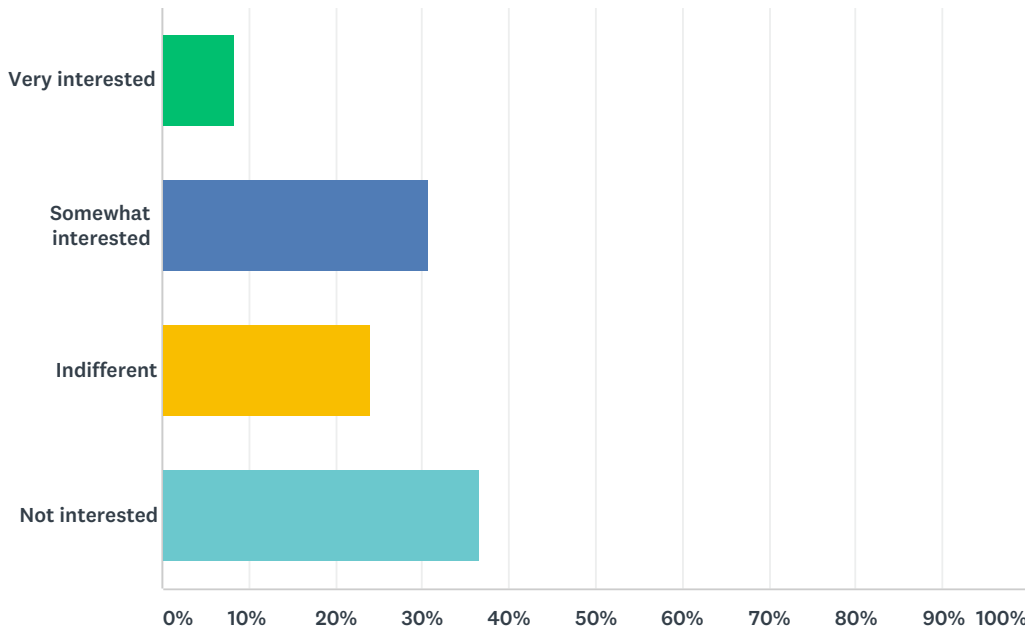
Answered: 396 Skipped: 15



	1	2	3	4	5	TOTAL	SCORE
Employee cost (bi-weekly premium)	59.14% 207	17.43% 61	9.43% 33	6.00% 21	8.00% 28	350	4.14
Physician Co-pay	9.62% 33	32.65% 112	30.61% 105	16.03% 55	11.08% 38	343	3.14
Deductible	11.66% 40	23.62% 81	29.15% 100	23.32% 80	12.24% 42	343	2.99
Prescription Costs	6.04% 22	15.66% 57	23.90% 87	33.79% 123	20.60% 75	364	2.53
Network (choice of physicians)	18.70% 72	12.99% 50	11.43% 44	16.88% 65	40.00% 154	385	2.54

Q7 Rate your level of interest in the following Health Savings Account (HSA) health plan design for "employee only". Monthly Employee Cost= \$27Monthly County Contribution to HSA= \$25 (\$300 annually)Annual Deductible= \$1,500Annual Out-of-Pocket Max.= \$3,000Note: Additional costs and HSA contributions would apply for other coverage levels.

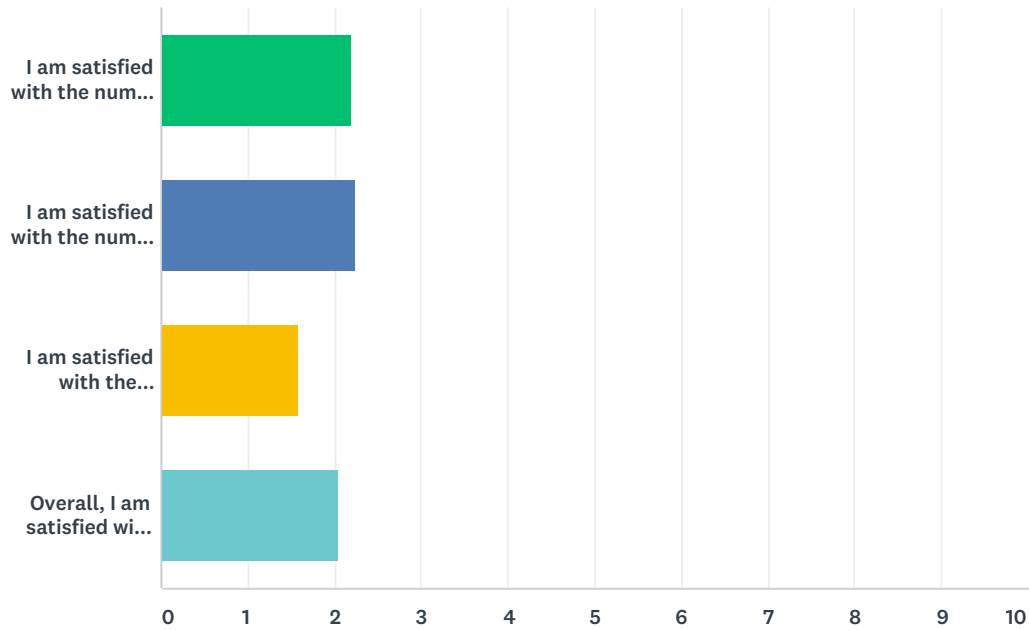
Answered: 406 Skipped: 5



ANSWER CHOICES	RESPONSES	
Very interested	8.37%	34
Somewhat interested	30.79%	125
Indifferent	24.14%	98
Not interested	36.70%	149
TOTAL		406

Q8 Share your opinion about our paid leave benefits.

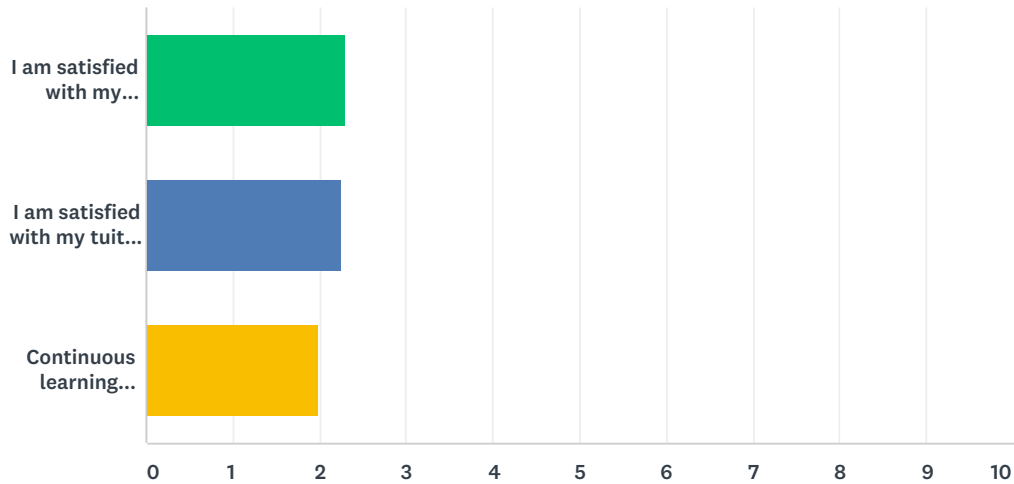
Answered: 409 Skipped: 2



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	N/A	TOTAL	WEIGHTED AVERAGE
I am satisfied with the number of annual hours I accrue.	23.33% 94	43.18% 174	20.10% 81	11.41% 46	1.99% 8	403	2.20
I am satisfied with the number of sick hours I accrue.	20.79% 84	44.31% 179	22.52% 91	10.40% 42	1.98% 8	404	2.23
I am satisfied with the holidays I receive.	46.02% 185	47.01% 189	3.23% 13	1.74% 7	1.99% 8	402	1.60
Overall, I am satisfied with my leave benefits.	24.88% 100	49.25% 198	18.91% 76	5.22% 21	1.74% 7	402	2.05

Q9 Tell us what you think about our continuing education benefits.

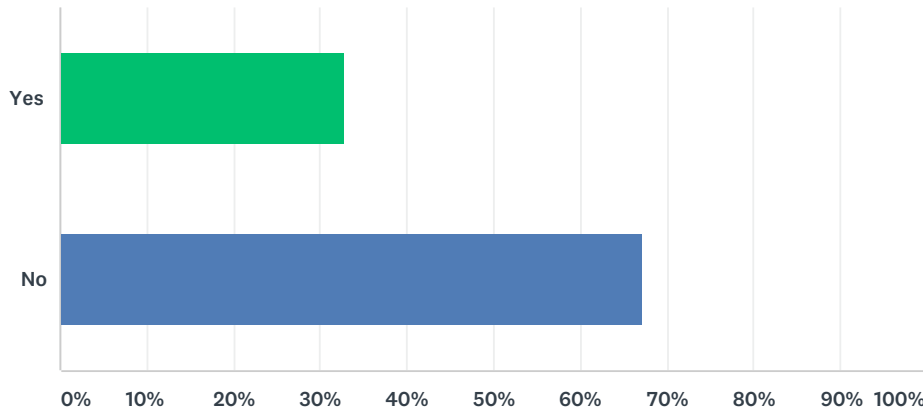
Answered: 409 Skipped: 2



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	N/A	TOTAL	WEIGHTED AVERAGE
I am satisfied with my continuing education and training opportunities.	10.81% 44	41.03% 167	17.69% 72	8.35% 34	22.11% 90	407	2.30
I am satisfied with my tuition reimbursement options.	10.15% 41	35.40% 143	11.88% 48	7.67% 31	34.90% 141	404	2.26
Continuous learning supports my career growth and advancement aspirations.	23.04% 94	40.44% 165	8.82% 36	6.13% 25	21.57% 88	408	1.98

Q10 Is your primary residence outside of Spotsylvania County?

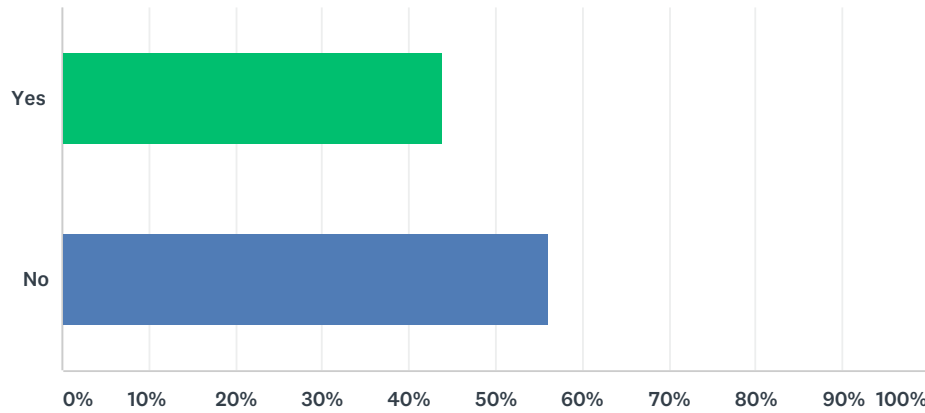
Answered: 410 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	32.93%	135
No	67.07%	275
TOTAL		410

Q11 Do you parent or have guardianship over school-age children?

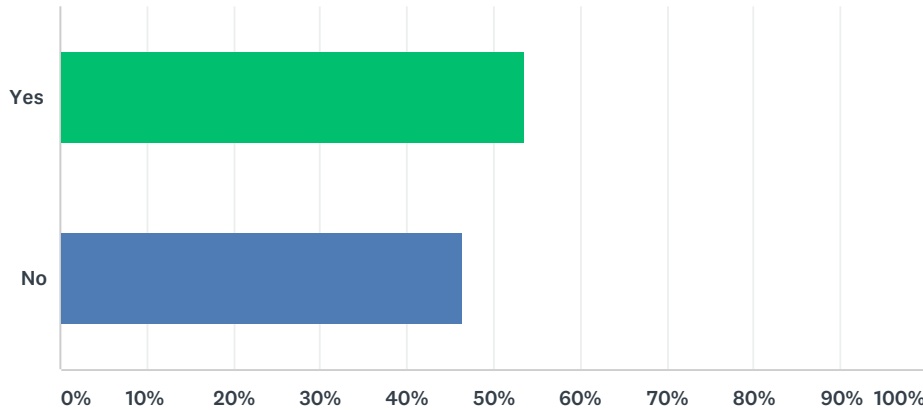
Answered: 410 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	43.90%	180
No	56.10%	230
TOTAL		410

Q12 If you answered "yes" to both Q10 and Q11, please respond to the following statement: If the County offered the opportunity for my children to attend a Spotsylvania County Public School at no cost, I would enroll my children in a Spotsylvania County Public School.

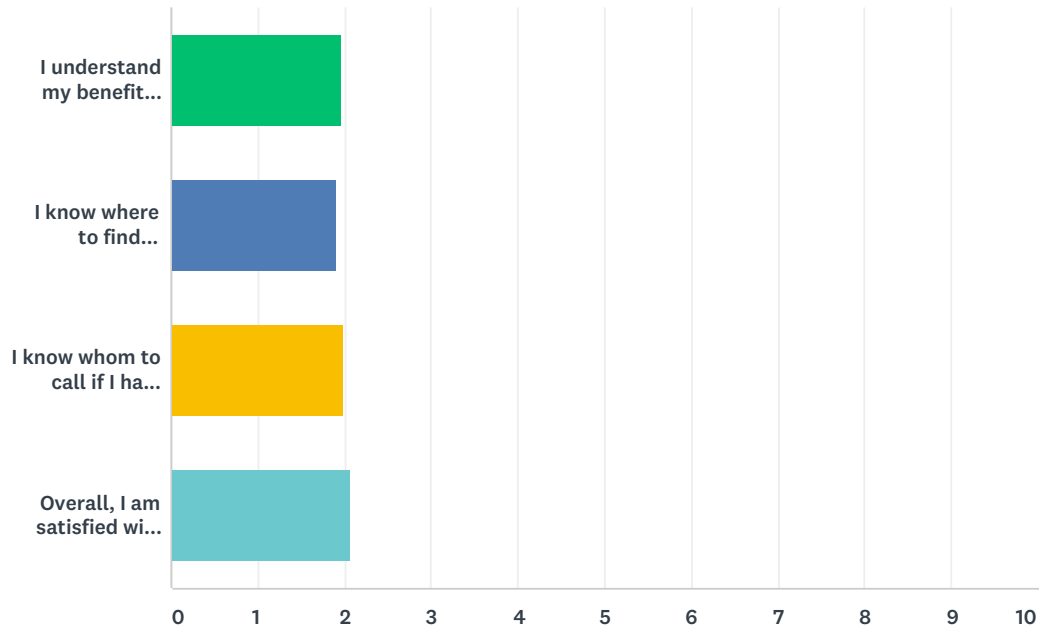
Answered: 170 Skipped: 241



ANSWER CHOICES	RESPONSES	
Yes	53.53%	91
No	46.47%	79
TOTAL		170

Q13 Give us feedback on our benefits communication.

Answered: 410 Skipped: 1



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	N/A	TOTAL	WEIGHTED AVERAGE
I understand my benefit options.	15.56% 63	71.60% 290	9.88% 40	0.74% 3	2.22% 9	405	1.96
I know where to find information about my benefits.	19.80% 79	68.17% 272	8.52% 34	1.25% 5	2.26% 9	399	1.91
I know whom to call if I have questions about my benefits.	20.79% 84	61.14% 247	13.12% 53	2.97% 12	1.98% 8	404	1.98
Overall, I am satisfied with my employee benefits.	14.78% 60	65.27% 265	13.30% 54	3.94% 16	2.71% 11	406	2.07

Employee Benefits: Summary of Comments

Q5 Tell us your opinion about our health benefits.

- Desire an increase to \$1,000 cap on dental benefits
- Recommend an increase in coverage for vision care, specifically discounts on glasses
- Consider health insurance coverage for part-time employees
- Perception that combining County and Schools into one group would reduce cost and enhance coverage (*Note: We currently bid as one large group, which provides a decrease in costs and higher level of service as a "large group client".*)
- Tenured employees expressed concern with increased cost of insurance and decreased coverage over the years

Q8 Share your opinion about our paid leave benefits.

- FREM employees that work 24/7 schedule would like higher leave accrual for sick leave
- Suggests accrual of sick leave based on length of service
- Payout sick leave fully or convert to service credit at retirement
- More flex time available
- Provide annual payout of leave over max
- Provide part-time employees holiday pay
- Swap out some of the fixed holidays with personal days
- Offer PTO with full amount of time allotted once a year

Q9 Tell us what you think about our continuing education benefits.

- Limited access to training due to lack of supervisor support or educational leave
- Would like salary incentive for acquired certifications and other forms of education
- Lack of knowledge/understanding of tuition reimbursement program

Q13 Give us feedback on our benefits communication.

- Seek advisor level support from HR on insurance/retirement plans

PUBLIC SAFETY DEATH/SURVIVOR BENEFITS

The information contained in this document is for general information purposes only. The availability of these resources could change without notice. We strongly recommend contacting the listed resource provider by website, email or phone for benefit details. Inclusion of these resources does not imply a recommendation and/or endorsement.

Federal Benefit: Sheriff & Fire, Rescue & Emergency Management Personnel

Public Safety Officers Benefit Act (PSOBA) – Death, Disability, & Survivors Education Benefits

Provides death and education benefits to survivors of fallen law enforcement officers, firefighters and other first responders and disability benefits to officers catastrophically injured in the line of duty.

<https://psob.bja.ojp.gov/content/>

The amount of the 2018 PSOB benefit is \$350,079.00 for eligible deaths and disabilities occurring on or after October 1, 2017. For additional PSOB eligible deaths and disabilities benefits prior to October 1, 2017 please visit <https://psob.bja.ojp.gov/knowledge-base/benefits-by-year/>.

State Benefit: Sheriff & Fire, Rescue & Emergency Management Personnel

Virginia Line of Duty Act (LODA) – Death Benefit

Under LODA, designated beneficiaries (or family members, absent a will) may be eligible for a death benefit in the event the LODA-eligible employee or volunteer dies in the line of duty. To qualify for LODA benefits, the death or disability must have occurred “in the line of duty.” If the death or disability did not occur directly on the job but as a result of job-related factors, there may be a presumption that the disability or death occurred in the line of duty.

The death benefit is a one-time payment made to a beneficiary or the beneficiaries of deceased eligible employees or volunteers:

- It is paid based on the will of a deceased employee or volunteer.
- If there is no will, the benefit is paid according to the [order of precedence](#) as defined in the *Code of Virginia*.

One-time payment for surviving spouse and dependents.

<u>Benefit</u>	<u>Scenario</u>
\$100,000	Death as the direct or proximate result of performing duty January 1, 2006, or after
\$25,000	Cause of death is attributed to one of the applicable presumptions and is within five years of the retirement date
\$20,000	Additional benefit paid when certain members of the National Guard and U.S. military reserves are killed in action in any armed conflict on or after October 7, 2001

The beneficiary or family member must file a claim with the Virginia Retirement System (VRS) to be considered for LODA benefits.

<https://www.valoda.org/>

Virginia Line of Duty Act (LODA) - Funeral Expenses

The beneficiary or beneficiaries may request benefits to pay funeral expenses (burial and transportation) to the funeral service provider, as an advance of the death benefit payment. If a claim is later denied, then the claimant must return the funeral expense advance.

<https://www.valoda.org/>

Virginia Line of Duty Act (LODA) - Health Benefits Plans Coverage

LODA Health Benefit Plans are administered by the Virginia Department of Human Resources Management (DHRM). Eligible family members of employees or volunteers killed in the line of duty may include premium-free coverage. Death or disability must have occurred “in the line of duty.” If the death or disability did not occur directly on the job but as a result of job-related factors, there may be a presumption that the disability or death occurred in the line of duty.

- LODA Plan – Former and Current Employment
- LODA Plan – Medicare Primary

<https://www.valoda.org/>

Virginia Workers’ Compensation Benefits

If a work-related death occurs, the following benefits may be payable:

- Burial expenses up to \$10,000
- Reasonable transportation expenses up to \$1,000
- Compensation to dependents will vary depending on the claimants average weekly wage benefit, as defined by law. [Virginia Code §65.2-512](#).

Death Benefits may cover funeral expenses or wage replacement to a spouse and/or dependent children under the age of 18, and dependent children under 23 years old if enrolled in an accredited educational institution.

www.vwc.state.va.us

VRS Retirement/Pension Plan

If a career firefighter employed in a Virginia Retirement System position dies from work-related causes, the spouse, minor children, or parents receives 50% of the average final compensation if the beneficiary does not qualify for Social Security survivor benefits. If the beneficiary does qualify for Social Security, the retirement benefit is reduced to 33 1/3 percent of the average final compensation. This benefit is reduced by Workers’ Compensation benefits. The beneficiary also receives a refund of contributions and interest credited to the firefighter’s account.

Spouse’s monthly benefit continues throughout his or her lifetime, even after remarriage. If there are minor children at the time of the remarriage, they will receive the monthly benefit until age 18. If survivor is a minor child, the benefit ends at age 18.

The death benefit is paid in addition to any life insurance coverage the firefighter may have had. The life insurance provides a double indemnity for accidental death.

Other Resources (Sheriff Personnel)

Public Safety Officers' Educational Assistance (PSOEA)

The Federal Law Enforcement Dependents Assistance Act of 1996 (P.L. 104-238) authorized the Public Safety Officers' Educational Assistance (PSOEA) program. PSOEA provides assistance to spouses and children of public safety officers killed or disabled in the line of duty who attend a program of higher education at an eligible educational institution. PSOEA funds may be used to defray expenses associated with attending college, including tuition, room and board, books, supplies, and education-related fees. The amount of the PSOB educational assistance benefit for one month of full-time attendance on or after October 1, 2017 is \$1,041.00.

<https://psob.bja.ojp.gov/content/>

Virginia Sheriffs' Institute

The Virginia Sheriffs' Institute (VSI), Inc. is a 501(c)3 organization that encourages charitable and educational activities among the sheriffs and deputies within the Commonwealth of Virginia. VSI sponsors numerous programs including: An immediate \$5,000 in-the-line-of-duty death benefit to any sheriff or deputy killed in the line of duty.

vsavsi@virginiasheriffs.org

Dignity Memorial Funeral Benefits

Provides dignified and honorable tributes, at no cost, for career and volunteer law enforcement officers who fall in the line of duty. The program has helped families deal with the emotional and financial burdens associated with the sudden loss of a loved one. In addition to providing burial services, the program offers extended counseling services to family members, as well as the opportunity to create an Internet tribute as a loving memorial.

<http://www.dignitymemorial.com/en-us/community/public-servants-program.page>

Visit website for list of participating locations.

(800) 344-6489

Wilbert Funeral Services, Inc.

Wilbert Funeral Services and Wilbert Licensees are honored to provide families of firefighters, law enforcement officers and emergency medical personnel who have died in the line of duty with a tribute worthy of their valor and sacrifice. At no charge to the family, we donate a customized Wilbert Stainless Steel Triune® burial vault when traditional burial is chosen. If the choice is cremation, the family can choose any urn offered by Wilbert and engraving is included provided the urn is one that can be engraved. If the cremated remains are to be buried, a Stainless Steel Triune urn vault is also provided at no charge.

<http://www.wilbert.com/commemorating-first-responders/about-the-program/>

(888) WILBERT.

Badge of Honor Memorial Foundation

Assist families of slain public safety officers how to receive the financial security available to them. As the national advocates for these families, our goal is to make sure no loved one is left

behind. Foundation trustees are active members of various prominent law enforcement departments and associations, namely:

- Fraternal Order of Police
- International Association of Chiefs of Police
- FBI National Academy
- National Troopers Coalition
- Patrolmen's Benevolent Association
- Peace Officers Research Association of California
- Police Management and Supervisors Association
- International Union of Police Officers

<http://www.bohmf.org/casualty-assistance-plan/>

American Police & Sheriffs Association Inc.

Assistance is available to the families of any officer killed while in the commission of their duties. Donations help APSA provide assistance to the survivors of officers killed in the line of duty. A percentage of our operating budget is to fund this assistance, and we fulfill it every year up to the limit of our available funds.

<http://www.americanpsa.org/>

Virginia Chapter Concerns of Police Survivors

Purpose is to honor law enforcement service and sacrifice, provide assistance and support to law enforcement survivors and memorializing those officers who have died in the line of duty.

<http://www.vacops.org/>

Virginia Public Safety Foundation (formerly Silver Star Foundation)

VPSF provides immediate cash grant assistance to the families of public safety officers killed in the line of duty, with the goal of delivering this assistance as soon as possible following an officer's death. \$2,000 is given to each family.

VPSF provides educational scholarship opportunities for the dependents of public safety officers killed in the line of duty. VPSF's Scholarship Fund provides for the reimbursement of education expenses for qualified applicants.

<http://www.vpsf.org/>

United States Armed Forces Veterans Pension

Many law enforcement officers are veterans of the U.S. Armed Forces and a number of survivor's benefits are available to the spouse and children of a deceased veteran. Included in these benefits are: a death pension, funeral expenses, life insurance, and burial plot allowance.

<https://www.ebenefits.va.gov/ebenefits/apply#pension>

(800) 827-1000

National Rifle Association - The Jeanne E. Bray Memorial Scholarship Awards Program

This program offers college scholarships of up to \$2,500 per semester (up to \$5,000 per year for a maximum of four years) to dependent children of any public law enforcement officer killed in the line of duty who was an NRA member at the time of death, and to dependent children of any current or retired law enforcement officers who are living and have current NRA membership.

<http://le.nra.org/law-enforcement-benefits.aspx>

National Rifle Association - Law Enforcement Officer Line of Duty Death Benefit

A \$35,000.00 insurance benefit to the widow or survivors of any NRA-member law enforcement officer who is killed in the line of duty. Coverage is automatic for all law enforcement officers who are NRA members.

<http://le.nra.org/law-enforcement-benefits.aspx>

Survivors' Education Law Enforcement Trust (SELECT) Scholarship/The IACP Foundation

IACP Foundation's programs is the Survivors' Education Law Enforcement Trust (SELECT) scholarship program which was established to honor the families of law enforcement officers killed or permanently disabled in the line of duty. The SELECT program supports the continuing education needs of dependent family members by helping to defray educational costs for undergraduate or graduate studies.

<http://www.theiacp.org/Foundation-SELECT>

800-843-4227 x829

National Sheriffs' Association Death Benefits

Paid-up-for life members (excluding Auxiliary and retired) receive free Accidental Death and Dismemberment Insurance

<http://www.sheriffs.org/>

Southern States PBA Death Benefit Payment

Members receive Accidental Death and Dismemberment Insurance.

<https://www.sspba.org/>

Other Resources (Sheriff & Fire, Rescue & Emergency Management Personnel)
--

Social Security Administration

A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements.

www.ssa.gov/planners/survivors/ifyou7.html

Fraternal Order of Eagles

Part of being an Eagle is supporting our brothers and sisters when times get tough. The Memorial Foundation was created to help provide medical and educational benefits to children of members who lose their lives while serving their country or while at work. As an Eagle, you and your family are automatically protected by this unprecedented safety net. Your children will be able to attend college or vocational school and receive various forms of medical assistance.

<http://www.foe.com/Charities/MemorialFoundation.aspx>

(614) 883-2200

Purple Heart Educational Benefits

The MOPH Scholarship Program is a competitive scholarship program that awards approximately eighty (80) scholarships to Purple Heart recipients and their spouses, children, and grandchildren each year.

<http://www.purpleheart.org/MemberBenefits.aspx>

Woodmen of the World Insurance - 1st Responders Benefit

WoodmenLife honors those who sacrifice their lives for the safety of others. WoodmenLife will pay a \$25,000 benefit if a good-standing member is killed while performing his/her duties as a First Responder. First Responders include firefighters, EMT/paramedics, police or a person performing a supporting role to such individuals.

<http://www.woodmen.org>

Other Resources (Sheriff & Fire, Rescue & Emergency Mgmt. Volunteer Personnel)

Volunteer Firefighters' & Rescue Squad Workers' Service Award Program

The amount the deceased firefighter member contributed to the fund will be given to the beneficiary in a lump-sum payment upon death. Death benefits are payable to the spouse, or equally to the children if no spouse survives.

Contact:

9020 Stony Point Parkway, Suite 200

Richmond, VA 23235

Phone: (804) 267-3116

or the Department/County's VOLSAP representative.

Other Resources (Fire, Rescue & Emergency Management Personnel)

State Council of Higher Education for Virginia

Undergraduate tuition and required educational and auxiliary fees waived for children ages 16-25 at any public institution of higher learning in Virginia.

Contact:

James Monroe Building

101 N. 14th Street, 10th Floor

Richmond, VA 23219

Phone: (804) 225-2600

Fax: (804) 225-2604

Website: www.schev.edu

E-mail: communications@schev.edu

Virginia Public Safety Foundation

Provides immediate payment of \$2,000 to the families of firefighters killed in the line of duty.

This is to help with necessary expenses until long-term benefits take effect. Educational grants available to children and spouses. The grant may cover room and board or books (those expenses which the State Council of Higher Education for Virginia does not cover). Grief counseling and legal services also available.

Contact:

2201 West Main Street

Richmond, VA 23220

Phone: (804) 648-6299 x1004

Fax: (804) 359-9680

Website: www.vpsf.org

E-mail: vpsf@alliancegroup ltd.com

Volunteer Firefighter Alliance

Through grants to Volunteer Fire Departments we provide free survivor benefits up to \$10,000 per firefighter. This includes Line-of-Duty Death benefits & burn insurance.

<http://www.volunteerfirefighteralliance.org/programs.html>

Benefit Comparison Spotsylvania Schools, Government and Stafford Schools 2016-2017

Provided by Lee Deskins Associates

	Spotsylvania Public Schools			Spotsylvania County Government		Stafford Schools		
	KeyCare Expanded (patient liability)	KeyCare 200 (patient liability)	KeyCare 500 (patient liability)	OPTIONAL PLAN KEYCARE 20 (patient liability)	BASIC PLAN KEYCARE 30 (patient liability)	Anthem Core PPO	Anthem Premium PPO	Anthem HDHP with HSA
DEDUCTIBLE CY (January 1 through December 31) or PY (Plan Year)	\$100 individual / \$200 family	\$200 individual / \$400 family	\$500 individual / \$1,000 family	\$0 individual / \$0 family CY	\$500 individual / \$1,000 family CY	\$1,000 individual / \$2,000 family CY	\$200 individual / \$400 family CY	\$1,500 single coverage / \$3,000 if two or more are covered under your plan CY
OUTPATIENT OFFICE VISITS Primary Care Physician (PCP) Specialist	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$15 copay \$25 copay	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$20 copay \$40 copay	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$25 copay \$40 copay	\$20 copayment \$40 copayment	DEDUCTIBLE DOES NOT APPLY \$30 copayment \$50 copayment	DEDUCTIBLE DOES NOT APPLY \$30 copayment \$30 copayment	DEDUCTIBLE DOES NOT APPLY \$20 copayment \$40 copayment	SUBJECT TO DEDUCTIBLE 20% coinsurance
PREVENTIVE CARE and WELL BABY CARE	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$0 copayment	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$0 copayment	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$0 copayment	\$0 copayment	DEDUCTIBLE DOES NOT APPLY \$0 copayment	DEDUCTIBLE DOES NOT APPLY \$0 copayment	DEDUCTIBLE DOES NOT APPLY \$0 copayment	DEDUCTIBLE DOES NOT APPLY \$0 copayment
ANNUAL VISION EXAM	\$25 co-pay (\$50 out of network allowance)	\$40 co-payment (\$50 out of network allowance)	\$25 co-pay (\$50 out of network allowance)	\$15 co-payment (\$30 out of network allowance)	DEDUCTIBLE DOES NOT APPLY \$15 co-payment (\$30 out of network allowance)	DEDUCTIBLE DOES NOT APPLY \$15 co-payment (\$30 out of network allowance)	DEDUCTIBLE DOES NOT APPLY \$15 co-payment (\$30 out of network allowance)	DEDUCTIBLE DOES NOT APPLY \$15 co-payment (\$30 out of network allowance)
DIAGNOSTIC TESTS	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE 10% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	Advanced imaging \$150 Diagnostic x-rays \$30	SUBJECT TO DEDUCTIBLE 20% coinsurance
THERAPIES: Physical, speech, occupational	AFTER PLAN YEAR DEDUCTIBLE 10% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	FACILITY: \$40 copayment + 20% coinsurance PROFESSIONAL: \$20/\$40 copayment Physical and occupational therapy have a combined 30 visit limit per calendar year. Speech therapy has a 30 visit limit per calendar year.	FACILITY and PROFESSIONAL: SUBJECT TO DEDUCTIBLE 20% coinsurance Physical and occupational therapy have a combined 30 visit limit per calendar year. Speech therapy has a 30 visit limit per calendar year.	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance

OUTPATIENT SURGERY	FACILITY: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$100 copayment PROFESSIONAL: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$15 / \$25 copayment	FACILITY and PROFESSIONAL: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	FACILITY: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance PROFESSIONAL: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$25 / \$40 copayment	FACILITY: \$100 copayment + 20% coinsurance PROFESSIONAL: \$20/\$40 copayment	FACILITY and PROFESSIONAL: SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance
MATERNITY CARE	FACILITY: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$200 copayment PROFESSIONAL (global bill): NOT SUBJECT TO PLAN YEAR DEDUCTIBLE 0% coinsurance	FACILITY and PROFESSIONAL (global bill): AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	FACILITY: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance PROFESSIONAL (global bill): NOT SUBJECT TO PLAN YEAR DEDUCTIBLE 0% coinsurance	FACILITY: \$400 copayment + 20% coinsurance PROFESSIONAL (global bill): 20% coinsurance	FACILITY and PROFESSIONAL: SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance
MENTAL HEALTH and SUBSTANCE ABUSE OFFICE VISITS	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$0 copayment	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$0 copayment	NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$0 copayment	\$20 copayment	DEDUCTIBLE DOES NOT APPLY \$30 copayment	SUBJECT TO DEDUCTIBLE 20% coinsurance		SUBJECT TO DEDUCTIBLE 20% coinsurance
INPATIENT HOSPITAL SERVICES	FACILITY: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$200 copayment PROFESSIONAL: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE 0% coinsurance	FACILITY and PROFESSIONAL: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	FACILITY: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance PROFESSIONAL: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE 0% coinsurance	FACILITY: \$400 copayment + 20% coinsurance PROFESSIONAL: 20% coinsurance	FACILITY and PROFESSIONAL: SUBJECT TO DEDUCTIBLE 20% coinsurance NO CO-PAY APPLIES	SUBJECT TO DEDUCTIBLE 20% coinsurance	\$400 per stay + 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance
SKILLED NURSING FACILITY 100 day per stay limit	FACILITY and PROFESSIONAL NOT SUBJECT TO PLAN YEAR DEDUCTIBLE 0% coinsurance	FACILITY and PROFESSIONAL: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	FACILITY and PROFESSIONAL: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE 0% coinsurance	FACILITY and PROFESSIONAL: 20% coinsurance	FACILITY and PROFESSIONAL: SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	\$400 per stay + 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance
DURABLE MEDICAL EQUIPMENT	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance
AMBULANCE SERVICES	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance

EMERGENCY ROOM	FACILITY: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$100 copayment PROFESSIONAL: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$15 / \$25 copayment	FACILITY and PROFESSIONAL: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance	FACILITY: AFTER PLAN YEAR DEDUCTIBLE 20% coinsurance PROFESSIONAL: NOT SUBJECT TO PLAN YEAR DEDUCTIBLE \$25 / \$40 copayment	FACILITY: \$100 copayment + 20% coinsurance PROFESSIONAL: \$20/\$40 copayment	FACILITY and PROFESSIONAL: SUBJECT TO DEDUCTIBLE 20% coinsurance NO CO-PAY APPLIES	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance	SUBJECT TO DEDUCTIBLE 20% coinsurance
OUT-OF-POCKET (in-network)	\$1,000 individual / \$2,000 family	\$2,000 individual / \$4,000 family	\$3,000 individual / \$6,000 family	\$3,000 individual / \$6,000 family COPAYMENTS, and COINSURANCE ACCUMULATE TO ANNUAL OUT-OF- POCKET	\$3,500 individual / \$7,000 family DEDUCTIBLE, COPAYMENTS, and COINSURANCE ACCUMULATE TO ANNUAL OUT-OF- POCKET	\$3,000 individual / \$6,000 family DEDUCTIBLE, COPAYMENTS, and COINSURANCE ACCUMULATE TO ANNUAL OUT-OF- POCKET	\$3,000 individual / \$6,000 family DEDUCTIBLE, COPAYMENTS, and COINSURANCE ACCUMULATE TO ANNUAL OUT-OF- POCKET	\$3,000 for single coverage / \$6,000 if two people are covered under your plan
(out-of-network) CALENDAR YEAR DEDUCTIBLE COINSURANCE OUT-OF-POCKET	\$200 individual / \$400 family Varies (25% - 45%) \$2,000 individual / \$4,000 family	\$300 individual / \$600 family 40% \$2,750 individual / \$5,500 family	\$1,000 individual / \$2,000 family 30% \$6,000 individual / \$12,000 family	\$500 individual / \$1,000 family 30% coinsurance \$4,500 individual / \$9,000 family COMBINED MEDICAL and PRESCRIPTION DRUG CALENDAR YEAR	\$1,500 individual / \$3,000 family 40% coinsurance \$5,250 individual / \$10,500 family COMBINED MEDICAL and PRESCRIPTION DRUG CALENDAR YEAR	\$1,750 individual / \$3,500 family 50% coinsurance \$7,000 individual / \$14,000 family COMBINED MEDICAL and PRESCRIPTION DRUG CALENDAR YEAR	\$1,000 individual / \$2,000 family 50% coinsurance \$6,250 individual / \$12,500 family COMBINED MEDICAL and PRESCRIPTION DRUG CALENDAR YEAR	Combined In and Out of Network deductible then 40% out of network \$10,000 for single coverage / \$20,000 if two people are covered under your plan
PRESCRIPTION DRUGS Retail (30 day supply) Mail Order (90 day supply)	Tier 1 \$10 / Tier 2 \$20 / Tier 3 \$35 Tier 1 \$20 / Tier 2 \$40 / Tier 3 \$70	Tier 1 \$10 / Tier 2 \$20 / Tier 3 \$35 Tier 1 \$20 / Tier 2 \$40 / Tier 3 \$70	Tier 1 \$10 / Tier 2 \$20 / Tier 3 \$35 Tier 1 \$20 / Tier 2 \$40 / Tier 3 \$70	Tier 1\$10 /Tier 2\$20 /Tier 3\$35 Tier 1\$10 /Tier 2\$40 /Tier 3\$105	Tier 1\$10 /Tier 2\$30 /Tier 3\$50 Tier 1\$10 /Tier 2\$60 /Tier 3\$150	Tier 1\$10 /Tier 2 \$30 /Tier 3 \$50 Tier 4 \$150 Tier 1 \$20 /Tier 2 \$60 /Tier 3 \$100 Tier 4 N/A	Tier 1\$10 /Tier 2 \$30 /Tier 3 \$50 Tier 4 \$150 Tier 1 \$20 /Tier 2 \$60 /Tier 3 \$100 Tier 4 N/A	Tier 1\$10 /Tier 2 20% /Tier 3 40% Tier 4 \$200 Tier 1 \$10 /Tier 2 \$40 /Tier 3 20% Tier 4 N/A

2017-2018 Full-time Benefits
Spotsylvania County Spotsylvania County Schools (rev. 2.27.2018)

County			Schools		
ANNUAL LEAVE ACCRUAL: FULL-TIME					
Years of Service	Annual Leave (semi-monthly)	Days Earned Each Year	Years of Service (12-month contracted)	Days Earned/Month	Days Earned/Year
1 – 5 yrs.	4 hours	12	Less than 5	1	12
5 yrs. and over, but less than 10	5 hours	15	More than 5, less than 10	1 1/4	15
10 yrs. and over, but less than 15	6 hours	18	More than 10, less than 15	1 1/2	18
15 yrs. and over, but less than 20	7 hours	21	More than 15, less than 20	1 3/4	21
20 yrs. and over	8 hours	24	20 or more	2	24

County		Schools	
ANNUAL LEAVE ALLOWABLE MAX & LEAVE CONVERSION: FULL-TIME			
Maximum Allowed	Leave Conversion	Maximum Allowed	Leave Conversion
288 hours (36 days)	Converted to sick leave	60 days	Up to 60 days carried to next fiscal year. If at least 15 days used, days in excess of 60 are paid at per-diem rate. Up to 9 days paid.

County		Schools			
ANNUAL LEAVE PAYOUT MAX (SEPARATED EMPLOYEE): FULL-TIME					
Up to 288 hours (36 days)	Years of Service (12-month contract)	Annual Days Earned	Days Used/Lost	*Days for Annuity Payout	
	More than 5, less than 10	15	15	60	
	More than 10, less than 15	18	15	63	
	More than 15, less than 20	21	15	66	
	20 or more	24	15	69	

*Includes 60 day carry over

County	Schools
SICK LEAVE ACCRUAL: FULL-TIME	
4 hours semi-monthly	1 day monthly (given in 10 day block annually)

2017-2018 Full-time Benefits
Spotsylvania County Spotsylvania County Schools (rev. 2.27.2018)

2017-2018 Full-time Benefits
Spotsylvania County Spotsylvania County Schools (rev. 2.27.2018)

SICK LEAVE PAYOUT: FULL-TIME		
Years of Service	*Payout Amount	
Less than 5 years	\$500	\$30 per day up to 240 days (\$7,200 max)
5 years and over, less than 10	\$1,000	
10 years and over, less than 15	\$1,500	
15 years and over, less than 20	\$2,000	
20 years, less than 25 years	\$2,500	
25 years and over	\$3,000	

*Employees receive 25% of accrued sick leave, up to the maximum dollar amount based on length of service shown in chart.

On 10/31/2017 the CBRC requested a summary comparison of all benefits provided to active and retired staff for both schools and county, including the employer and employee contributions for all benefits, including retirement plans, and including the number of retirees on each policy plan.

In response to that question, both Spotsylvania County and Spotsylvania County Schools participate in the Virginia Retirement System (VRS), with County and School employees qualifying for the same retirement benefits.

In recognition of their hazardous duties, VRS offers enhanced coverage for Sheriff and Fire and Rescue Emergency Services employees who meet certain requirements. For example, while there is a new VRS Hybrid Plan for employees who are hired after June 30, 2012, hazardous duty employees qualify for the original VRS plan coverage, regardless of their date of hire.

Counties can elect to pay an additional cost to provide enhanced hazardous duty coverage for qualified public safety employees, which Spotsylvania County does. This enhanced coverage provides:

- The ability to retire sooner than non-hazardous duty employees
- A higher multiplier for benefit calculations
- A hazardous duty supplement (\$1,132 month current rate) that is provided in addition to their monthly retirement, from the date of their retirement until they reach their normal social security retirement age, for hazardous duty employees who retire with at least 20 years of service

VRS Participation Counts		
	County VRS Participants	School VRS Participants
Plan 1 – Membership dated before 7/1/2010 and vested as of 1/1/2013	495	1885
Plan 2 – Membership date before 7/1/2010 and not vested as of 1/1/2013, or membership dates is between 7/1/2010 and 12/31/2013	287	389
Hybrid – membership date is on or after January 1, 2014 or employee elected Hybrid Plan, except law enforcement officer, firefighter or emergency medical technician, because the County provides enhanced hazardous duty benefits, so they are covered on VRS Plan 1 or Plan 2 depending on their membership date.	156	654

VRS Contribution Rates		
	Employer Rate	Employee Rate
County Employees	9.51%	5%
School Teacher Plan	16.32%	5%
School Teacher Retiree Health Credit	1.23%	0%
School Employees (Non-Teacher)	6.62%	5%

The following pages detail the VRS plan and provide details about the Health Insurance plans offered to County and School retirees.

Retiree Health Insurance Benefit

County

Employees eligible for Full Virginia Retirement System (VRS) Retirement Hired Prior to November 1, 2007	Must complete ten consecutive years of regular full-time employment with the County immediately prior to full retirement under VRS or Social Security retirement to be fully subsidized by the County for the County's standard employee only health insurance plan.
Employees eligible for Full VRS Retirement Hired on or after November 1, 2007	Must complete twenty consecutive years of regular full-time employment with the County immediately prior to full retirement under VRS or Social Security retirement to be fully subsidized by the County for the County's standard employee only health insurance plan.
Employees eligible for Reduced VRS Retirement	Employees who retire with a reduced VRS or Social Security benefit must complete at least twenty consecutive years of regular fulltime employment with the County prior to retirement to be eligible for 50% subsidy towards employee only health insurance coverage. For every additional consecutive year of service worked over twenty years the employee receives an additional 5% subsidy toward their coverage, for example 21 Years = 55%; 22 years = 60%; 23 Years = 65%, up to 30 years @ 100%.
Coverage for Retiree	Retiree health insurance plan is the same basic plan coverage that is provided to active employees. Retirees may choose to enroll in higher level plan, at their cost.
Coverage for Retiree's Spouse or Family	Retirees may choose to enroll their spouses or family members in one of the County's plans, with the retiree paying 100% of the cost.
VRS Health Insurance Credit – a tax free benefit that assists retirees with health insurance premiums they pay for single coverage under qualified health plans, excluding any portion of the premium covering a spouse or dependent.	<p>General Registrars and their employees, Constitutional Officers and their employees and local social service employees who retire with at least 15 years of service credit, may be eligible for the health insurance credit.</p> <p>The credit is a monthly dollar amount that is earned for each year of service credit. Qualified employees (as noted above) earn \$1.50 per year of service with a monthly cap of \$45.00</p>

Retiree Health Insurance Benefit

Schools

Employees hired prior to July 1, 2007	Must be at least 55 years of age, have at least five (5) consecutive years of service with Spotsylvania County Public Schools, and be eligible for and receive an immediate retirement annuity; or, be at least 50 years of age, have at least ten (10) consecutive years of service with Spotsylvania County Public Schools, and be eligible for and receive an immediate retirement annuity. Must be eligible to enroll in the School Board's health insurance program for a period of one year prior to seeking retiree healthcare benefits.
Employees Hired on or after July 1, 2007	Must have at least fifteen (15) consecutive years of service with Spotsylvania County Public Schools, and be eligible for and receive an immediate retirement annuity. Must be eligible to enroll in the School Board's health insurance program for a period of one year prior to seeking retiree healthcare benefits.
<p>Coverage – Prior to Medicare Eligibility</p> <p>Employees must meet the eligibility for healthcare retiree benefits</p> <p>Survivor Annuitant</p>	<p>Prior to Medicare eligibility, retirees may choose from the same health insurance options as an active employee. The level of cover available includes retiree only, retiree + one or family.</p> <p>Employees hired prior to July 1, 2009 pay the same premiums as active employees while they are pre-Medicare eligible</p> <p>Employee hired on or after July 1, 2009, the employer will contribute a set monthly dollar amount (\$214) towards the total premium with the retiree responsible for paying the balance of the total premium</p> <p>If ineligible for any other comparable health insurance plan, the spouse of a deceased retiree could continue subscription to the group health insurance plan if the provider allows the participation. The spouse would be responsible for the total cost.</p>
<p>Employees who are Medicare eligible</p> <p>Employees must meet the eligibility for healthcare retiree benefits</p>	<p>The retiree and/or spouse must apply for and receive Medicare coverage (Part A and Part B)</p> <p>A Medicare supplement plan is available to the retiree and spouse</p> <p>Retirees hired prior July 1, 2009, pay a retiree portion (\$36.30) of the Medicare Supplement Plan, which includes a Part D Prescription plan. The spouse of a retiree pays (\$117) but does not have the option to enroll in the Part D Prescription Plan</p> <p>Retirees hired on or after July 1, 2009, the employer will contribute a set monthly dollar amount, \$60.50 towards Medicare Supplement Plan and \$38.75 towards the Medicare Part D Prescription Plan, with the retiree responsible for paying the balance of the total premium</p>
<p>VRS Health Insurance Credit – a tax free benefit that assists retirees with health insurance premiums that they pay for single coverage</p>	<p>Teachers and Administrative School Employee, who retire with at least 15 years of service credit, may be eligible for health insurance credit.</p> <p>The credit is a monthly dollar amount that is earned for each year of service. Teachers and Administrative School Employees earn \$4.00 per year of service with no maximum cap</p>