

**MOUNT ROGERS COMMUNITY SERVICES (MRCS)**

**2023/2024 Benefit Summary**

**FULL TIME EMPLOYEES**

The Following List Provides a Brief Outline of Current Benefits Provided to Full-Time Employees of Mount Rogers Community Services. Employees should refer to the individual Benefits Book provided during the orientation process for a description of Benefits. MRCS reserves the right to change, alter, amend, or delete these benefits in the future. The Benefits set forth in this Summary is not to be regarded as creating between MRCS and Employees a contract of employment either expressed or implied.

<u>BENEFIT</u>	<u>WHO PAYS</u>	<u>BENEFITS RECEIVED</u>
Medical Insurance	Employee/ Agency	Key Advantage 1000 (KA1000) High Deductible Health Plan (HDHP)
Prescription Coverage	Employee/ Agency	<b>KA 1000 Only</b> Tier 1: \$10 Tier 2: \$30 Tier 3: \$45 Tier 4: \$55
Dental Insurance (Delta Dental)	Employee/ Agency	Covers Preventive and Comprehensive Services for both plans
Vision Coverage (BlueView Vision)	Employee/ Agency	Office Visit Co-Pay \$40-KA 1000 Office Visit Co-Pay \$15 -HDHP

**Eligibility: First day of the month following a 30 Day waiting period.**

**The Monthly Pre-Taxed Premium for Health and Dental Coverage is as follows:**

Key Advantage 1000 Comprehensive	Employee Monthly Premium	Employee Cost Per Pay Period
EE (Single)	\$120.00	\$55.38
EE + One	\$658.00	\$303.69
EE + Family	\$1,121.00	\$517.38
Family Combined for Married Staff (2 or more children)	\$841.00	\$388.15
EE (4 day)	\$281.00	\$129.69
EE (4day) + One	\$868.00	\$400.62
EE + Family (4 day)	\$1,395.00	\$643.85
EE (10 mth)	\$254.00	\$117.23
EE (10 mth) + One	\$833.00	\$384.46
EE + Family (10 mth)	\$1,349.00	\$622.62
EE (11 mth)	\$187.00	\$86.31
EE (11 mth) + One	\$745.00	\$343.85
EE + Family (11 mth)	\$1,235.00	\$570.00

<b>High Deductible Plan</b>	<b>Employee Monthly Premium</b>	<b>Employee Cost Per Pay Period</b>
EE (Single)	\$111.00	\$51.23
EE + One	\$610.00	\$281.54
EE + Family	\$1,009.00	\$465.69
Family Combined for Married Staff(2 or more children)	\$729.00	\$336.46
EE (4 day)	\$272.00	\$125.54
EE (4day) + One	\$820.00	\$378.46
EE + Family (4 day)	\$1,283.00	\$592.15
EE (10 mth)	\$245.00	\$113.08
EE (10 mth) + One	\$785.00	\$362.31
EE + Family (10 mth)	\$1,237.00	\$570.92
EE (11 mth)	\$178.00	\$82.15
EE (11 mth) + One	\$697.00	\$321.69
EE + Family (11 mth)	\$1,123.00	\$518.31

**Health Insurance is available to Full-Time employees the 1<sup>st</sup> of the following month after hire date. If hired on the 1st of the month can be effective that day.**

**HEALTH SAVINGS ACCOUNT (HSA) AGENCY**

**If enrolled in the HDHP, the agency contributes to a HSA monthly in the amount of \$125 for EE Only, \$200 for EE Plus One and \$250 Family.**

**PENSION PLAN EMPLOYEE  
VIRGINIA RETIREMENT SYSTEM**

**5% employee contribution (pre-taxed)  
Please visit the VRS website at [www.varetire.org](http://www.varetire.org) for information on your plan.**

**ELIGIBILITY: Employees become members of VRS on the first day of the month following a 30 day waiting period.**

**BASIC LIFE INSURANCE AGENCY  
(Virginia Retirement System)**

**Twice your annual salary rounded up to the nearest \$1,000. Effective the first day of the month following a 30-day waiting period.**

**OPTIONAL LIFE INSURANCE EMPLOYEE  
(Virginia Retirement System)**

**May Purchase additional life insurance on self, spouse and dependent children. guaranteed issue if apply during the first 31days after becoming eligible.**

**LONG TERM DISABILITY INSURANCE AGENCY**

**60% of salary after 180 day waiting period. Must apply and be approved for long-term disability.**

**SHORT TERM AGENCY**

**60% of salary after 7 day waiting period. For VRS Employees hired after January 1, 2014 are eligible for STD. Must be employed one year and approved for short-term disability.**

**PROFESSIONAL LIABILITY AGENCY**

**Coverage at no cost to employee**

**PAID TIME OFF (PTO) AGENCY**

**0 – 5 years: 12.5 hrs. per month**

		<b>5 - 10 years: 16.25 hrs. per month</b> <b>10 – Up: 18.75 hrs. per month</b>
<b>PTO ANNUAL CARRYOVER</b>	<b>AGENCY</b>	<b>0 – 5 years: 195 hours</b> <b>5 – 10 years: 240 hours</b> <b>10 – Up 255 hours</b>
<b>WELLNESS DAY</b>	<b>AGENCY</b>	<b>One day of official leave per calendar year will be Granted for a general Wellness Day.</b>
<b>FAMILY ILLNESS/BEREAVEMENT</b>	<b>AGENCY</b>	<b>Employees may use their PTO or Sick Leave for family illness / bereavement.</b>
<b>FAMILY MEDICAL LEAVE ACT</b>		<b>Up to 12 weeks of unpaid leave to attend to a serious personal illness, family illness, birth, or adoption. Must meet eligibility requirements.</b>
<b>PAID HOLIDAYS</b>	<b>AGENCY</b>	<b>Eight Paid Holidays</b>
<b>LEAVE OF ABSENCE</b>	<b>EMPLOYEES</b>	<b>Excused time off without pay for approved reasons.</b>
<b>SERVICE AWARDS</b>	<b>AGENCY</b>	<b>Service recognition at five years of service and every five years thereafter.</b>
<b>COST OF LIVING AND SATISFACTORY PERFORMANCE INCREASES</b>	<b>AGENCY</b>	<b>Provided based on Board approval and budget appropriations</b>
<b>TRAVEL</b>	<b>AGENCY</b>	<b>Vehicles provided or travel pay provided at Board approved rates.</b>

Updated June, 2023