



Benefits Overview

Retirement Pension Plan (FT Employees): Participation with the Virginia Retirement System (VRS) is mandatory for all full-time Employees. Retirement benefits are funded through member and employer contributions. An employee contributes 5% of their base pay into the plan. VRS offers three retirement plans, Plan 1, Plan 2, and the Hybrid Retirement Plan. An employee's plan eligibility is generally based on an employee's date of hire. The Hybrid Retirement Plan combines features of a defined benefit retirement plan and a defined contribution retirement plan.

Group Term Life Insurance (FT Employees): Regular full-time employees are automatically enrolled in a group-term life insurance program paid in full by Colonial Behavioral Health. Securian Life Insurance Company is the current provider of all life insurance benefits administered by VRS. Benefits for natural death are equal to the employee's annual salary rounded up to the next thousand and then doubled. Benefits for accidental death are equal to twice the amount of natural death benefits.

Additional Optional Life Insurance (FT Employees): Additional optional life insurance is available for purchase by the employee at group rates for those who wish to supplement the basic group life insurance. Additional insurance may be purchased for the employee, their spouse and/or their children. Employees can choose additional insurance for themselves up to eight times their annual salary with this option.

Optional Deferred Compensation (FT /PT Employees): Deferred compensation 457 Plan and 403b Retirement Plan through payroll deduction is available. This supplemental retirement plans are tax-deferred and allows a variety of investment choices. This benefit does not offer an employer match. Both plans are open to regular part-time employees that opt to participate.

Group Health Insurance (FT Employees): Group health insurance is available through Cigna Health Care with two plan options. Employees may choose between the Open Access Plus 1 Plan (OAP1) or the Choice Fund Open Access Plus Plan paired with a Health Savings Account (HSA). This HSA includes monthly contributions from Colonial Behavioral Health, and the option for employees to contribute as well.

Group Dental Insurance (FT Employees): Group dental insurance is available through Delta Dental of Virginia with two options to suit each employee's particular needs. Dental insurance is a stand-alone plan; employees may enroll in the group dental plan without enrolling in the group health plan. Employees may choose between the Preferred Provider Organization (PPO), or the Exclusive Provider Option (EPO).

Flexible Spending Account (FSA) (FT Employees): Participation in a FSA is optional. Employees can participate in a medical and/or dependent care FSA that is offered through the Flexible Benefit Administrators. These accounts are fully funded by the employee through pre-tax payroll deductions. Monthly fees for these accounts are paid by the employer.

Premium Conversion (FT Employees): Employees can opt to have health insurance and/or dental premiums taken on a pre-tax basis. Electing this option allows employees to lower their taxable income which results in having more take-home pay.

Administrative Leave (FT/PT Employees): Leave may be granted up to three days with pay upon the death of an immediate family member.

Short-term and Long-term Disability Insurance (FT Employees): Disability insurance is provided for Hybrid Retirement Plan members through VRS.

AFLAC Coverage (FT Employees): AFLAC plans are available for purchase by employees through payroll deduction.

Employee Assistance Program (EAP): EAP is available at no cost to all regular part-time and full-time employees.

CBH Employee Discounts: CBH employees have access to local business discounts and fitness program discounts.