Longwood University is proud to offer a comprehensive benefits package to all full-time employees. Below are some of the highlights of the benefits, more details can be provided upon request.

HEALTH BENEFITS:
- The Commonwealth of Virginia offers three statewide plans for employees to choose. Each plan provides medical, dental, prescription drug, behavioral services and wellness and preventive services
  - **COVA Care**—Administered by Anthem and provides this Preferred Provider Organization (PPO) plan where you will pay a copay for covered services
  - **COVA HealthAware**—Administered by Aetna; this is a consumer-driven health plan and provides a Health Reimbursement Arrangement to assist in meeting the deductible
  - **COVA Care HDHP (High Deductible Health Plan)**—Administered by Anthem and provides coverage after a deductible is met for services other than the plans’ wellness and preventive services
- Employees may choose one of three membership levels: Employee Only, Employee plus One, or Family
- The premium rate depends upon the type of health plan coverage, the level of membership selected, and is deducted pre-tax each pay period. The state pays approximately 80% of the total premium cost for each full-time employee. Employees pay monthly premiums ranging from $0 to $463 depending on the plan
- Optional additional coverages are available for expanded dental, vision and out of network coverages
- Health insurance elections must be made within 30 days of employment or during annual open enrollment
- Health benefits are effective the first of the month following the hire date

FLEXIBLE SPENDING ACCOUNTS (FSA):
Employees who are eligible for the health benefits program can also participate in two Flexible Spending Accounts.
- **Health Flexible Spending Account:**
  This account assists with out-of-pocket medical, dental and vision care expenses for the employee and eligible dependents. This includes a VISA Card, which can be used to access FSA funds directly from the account
- **Dependent Care Reimbursement Account:**
  This account assists with expenses incurred for the care of your child, disabled spouse, elderly parent, or other dependent that is physically or mentally incapable of self-care so that you (and your spouse) can work or actively look for work

RETIREMENT PLAN:
Administrative and Professional Faculty employees have a choice from two retirement plans. They may choose to participate in VRS Hybrid Retirement Plan or Optional Retirement Plan (ORP). Re-hire AP Faculty with a deferred retirement account, will be enrolled into the previous deferred Commonwealth of Virginia Retirement Account either VRS or ORP. Retirement plan elections are irrevocable.
VRS Hybrid Retirement Plan:

- The VRS Hybrid Retirement Plan combines the features of a defined benefit plan and a defined contribution plan.
- The defined benefit is based on your age, creditable service and average final compensation (average of the 60 consecutive months of highest compensation not including any overtime or temporary pay or pay for extra duties) at retirement using a formula.
- The benefit from the defined contribution plan depends on the contributions made to the plan and the investment performance of those contributions.
- The mandatory 5% retirement contribution into the VRS Hybrid Retirement Account is split 4% into the defined benefit plan and 1% defined contribution plan.
- Mandatory contributions are based on a percentage of your creditable compensation and are required from both you and your employer.
- You may choose to make voluntary contributions of more than the mandatory amount (maximum up to 4% additional) to the defined contribution component of the plan.
- Your employer is required to match those voluntary contributions according to specified percentages.

Optional Retirement Plan (ORP):

- ORP is a defined contribution plan. You are required to contribute 5% of your annual salary into the retirement account.
- You have three providers to choose from, DCP; TIAA-CREF and Fidelity Investments.
- You can choose investments options.
- Benefit at retirement is based on contributions to the account, net earnings of investment options chosen by the employee, and age at retirement. Vesting is immediate for account balance.

*All employees are required to have 5% of their pay deducted each pay period into their VRS Hybrid Retirement Plan or ORP retirement account.*

LEAVE OF ABSENCE:
Employees are eligible for various types of leave including Holidays; Sick leave, Annual Leave, etc. The Summary of Leave of Absences provides a more detailed description of leave types and eligibility.
[Summary Leaves of Absence/Summary Leaves of Absence AP Faculty.pdf](Summary Leaves of Absence/Summary Leaves of Absence AP Faculty.pdf)

SICK LEAVE PLANS:
Employee’s retirement plan election will determine which Sick Leave plan the employee will be in (ORP or VRS Hybrid Retirement Plan):

**ORP:** If enrolled in ORP, the employee will be enrolled in the Longwood Sick Leave Plan.

**VRS Hybrid Retirement Plan:** If VRS is elected the employee may choose either the Longwood Sick Leave Plan or the Virginia Sickness and Disability Program (VSDP).
VIRGINIA SICKNESS AND DISABILITY PROGRAM (VSDP):
- Provides income protection during periods of partial or total disability due to most medical conditions whether work-related or non-work related after a waiting period of seven calendar days
- The program includes an allotment of sick leave and family and personal leave hours to be used throughout the leave year. Employees can qualify for up to 125 workdays of short-term disability, long-term disability benefits, and long-term care insurance coverage
- The program encourages rehabilitation to help you return to gainful employment as soon as medically appropriate
- Employees hired after July 1, 2009 must complete one year of continuous employment before becoming eligible for short-term disability coverage for non-work related illnesses or injuries

LONGWOOD SICK LEAVE PLAN: Provides 120 days of sick leave at the beginning of appointment or reappointment. No carryover or payout upon separation of employment.

ANNUAL LEAVE: AP Faculty accrues 8 hours of annual leave per pay period. The maximum yearly amount of 192 hours may be rolled over to the next leave year (January 10 – January 9). No pay-out at change in status termination, retirement, and etc, if not taken prior to the date of separation from employment or change in status, any accrued annual leave will be lost.

BASIC GROUP LIFE INSURANCE:
- Enrollment is automatic and is provided by the University at no cost to employees
- The basic coverage amount is equal to your annual salary rounded to the next highest thousand and then doubled for natural death, and four times the rounded annual salary for accidental death
- Coverage can continue after retirement at a reduced level of coverage

OPTIONAL GROUP LIFE INSURANCE:
- Employees may purchase additional coverage for themselves and coverage for spouses and children
- Employees are offered four coverage levels to choose from
- Premiums are based on the age of the employee and spouse
- Premiums for children are a flat rate, and depend upon the level of coverage elected by the employee
- Apply within 31 days of employment for coverage up to $375,000 without providing proof of good health

VOLUNTARY SUPPLEMENTAL RETIREMENT PLANS:
- Allows employees the opportunity to have additional savings for retirement through a tax-deferred account
- The minimum contribution for each plan is $10.00 per pay period
- The maximum is up to 100% of includible compensation or the calendar year IRS contribution limit whichever is less

457 Deferred Compensation Plan:
The University will payroll deduct contributions to the Commonwealth’s 457 plan offered by ICMA-RC.
Funds are available upon termination of employment or in cases of severe financial hardship as defined by the Internal Revenue Service.
For those employees enrolled in the Hybrid Retirement Plan will not be eligible to enroll into a 457 Supplement Retirement Plan until they have reached the maximum voluntary contribution percent under the Hybrid Retirement Plan.

**403(b) Tax Sheltered Annuity Plan:**
- The University offers two 403(b) Tax Sheltered Annuity plans.
- The plan providers are TIAA-CREF and VALIC.
- These tax sheltered annuity plans offer both pre-tax and Roth options. The University will payroll deduct contributions and send to the selected provider.

**SUPPLEMENTAL CASH MATCH PLAN:**
- Full-time employees who make a continuous contribution to a participating vendor’s 403(b) annuity plan or the 457 Deferred Compensation Plan are eligible for a cash match amount of 50% of the employee contribution up to a maximum of $20.00 per semi-monthly pay period, whichever is less.
- In order to receive the cash match, eligible employees have to be enrolled in either the 403(b) or 457 plan.
- Employees will only be able to receive one cash match.

**TUITION WAIVER/EDUCATION ASSISTANCE:**
- Eligible employees must continuously be employed by Longwood University for a minimum of one year prior to being eligible to receive this benefit.
- Tuition, student activity and comprehensive fees are waived for one four (4) credit course or one non-credit course per semester.
- Enrollment in credit courses is contingent upon having vacant seats in the class subsequent to regular student registration.
- Enrollment in non-credit courses is contingent upon having sufficient paying students to cover costs.
- Spouses and unmarried children under age twenty-five may have the comprehensive fee waived for any full or part-time credit courses taken at the University.

**WORKER’S COMPENSATION:**
- Longwood University employees are covered under the Virginia Worker’s Compensation Act for injuries and/or illnesses incurred in the course of official work-related duties.
- Compensability is determined by Managed Care Innovations, the Commonwealth’s insurance carrier for worker’s compensation.

**VOLUNTARY POST-TAX DEDUCTIONS:**
- You are offered a wide variety of insurance and investment options, most of which are available through voluntary post-tax payroll deductions.
- Enrollment may take place any time during employment.
- An administrative fee may be assessed for participation with some providers.
- Contact these providers directly for information on plans offered and enrollment material.
• A list of the participating Commonwealth of Virginia providers and plans offered by them is available by clicking on the following link:  www.fbmc-benefits.com/vaprovidernetwork

EMPLOYEE IDENTIFICATION CARD:
• University employees receive an employee ID card
• ID cards provides some building access, access to parking garage; University recreational facilities, borrowing privileges from the Greenwood Library, and admissions to athletic events and cultural activities either free of charge or at a reduced rate

LU FITNESS CENTER:
• The University’s fitness center is open to the university’s employees and family members
• There is a membership fee for employees and family members which can be payroll deducted after-taxes

BOOKSTORE:
• Barnes and Noble operates the Longwood University bookstore which includes a Starbucks Café
• Employees receive a 20% discount when they present their Longwood employee ID

COMMUTER BENEFIT:
• A Rideshare vanpool is offered to provide a stress-free way for employees to commute from the Richmond/Chesterfield areas to Longwood
• Employees can pay for this benefit through a pre-tax payroll deduction

For more detailed information regarding Longwood University’s benefits package, please contact either:

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