## City Employee Benefits

Full-time and part-time employees are eligible to participate in our plans and programs based on the number of hours they work weekly. In addition to outstanding comprehensive health and welfare benefits, the City also provides a Wellness Program for employees and retirees.

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## **Benefits Summary**

## **Standard Benefits**

- Paid Parental Leave
- Health Insurance
- Life and Accidental Death and Dismemberment Insurance
- Long Term Disability Insurance (excluding sworn personnel)
- Flexible Spending Accounts (Health and Dependent Care)
- · Paid Annual and Sick Leave
- Paid Holidays

## **Voluntary Benefits**

- Dental Insurance
- Supplemental Life Insurance
- Long Term Care Insurance
- Sick Leave Bank

## Retirement

The City participates in a number of public employee retirement plans. Visit the Pension Administration website </retirementsfor detailed information on these plans, or contact the Pension Administration Division at 703.746.3906.

## **Health Insurance**

New employees must elect coverage within 30 days of employment. All other employees must elect coverage within 30 days of a qualifying life event that affects the employee's coverage (e.g., divorce, birth or death of a family member, spouse's loss of employment, etc.) or otherwise wait until open enrollment, which is held annually in May. Coverage begins on the first day of the month following 30 days of employment. For example, if an employee starts work on Monday, March 10, his or her health insurance is effective May 1. If the employee's first day of work is April 1, his or her effective date of coverage is still May 1.

The City's health plans renew annually on July 1st and enrollments and changes made during open enrollment begin July 1st. The choice of plans and their costs are subject to change.

The City pays a portion of health insurance costs regardless of the plan chosen. The remainder of the premium is deducted from an employee's bi-weekly paycheck.

Brochures on all health, life, and dental insurance plans are available from the Employee Benefits Division of the Human Resources. Please review them carefully so you can choose the health insurance plan that best suits your needs.

**Important:** All benefits and services are governed by the specific terms of the respective health insurance contracts. In the event of a conflict between a summary and the actual contract, the contract controls the service provided. For more information, contact the Employee Benefits Division of the Human Resources.

#### **PLAN SUMMARIES**

#### **Kaiser Permanente:**

- Standard HMO (no deductible) plan 👜
- Deductible HMO (DHMO) plan 🗐

#### **United Healthcare:**

- Choice (EPO) Plan 👨
- Choice Plus (PPO) Plan 🗟
- Consumer Driven Health Plan (CDHP)



- Aetna Mobile 🔤
- Finding a doctor

#### **Dental**

- Aetna Dental Enrollment Form 🗐
- Aetna DMO Brochure
- Aetna DMO Plan Benefit Summary
- Aetna DMO VIDEO <a href="http://www.aetna.com/video/dental/dmo/index.html">http://www.aetna.com/video/dental/dmo/index.html</a>
- Aetna DPPO Brochure 🗐
- Aetna DPPO Plan Benefit Summary
- Aetna DPPO VIDEO <a href="http://www.aetna.com/video/dental/ppo/index.html">http://www.aetna.com/video/dental/ppo/index.html</a>
- Aetna Dental Plan Discounts Brochure 📠
- 🔹 Using Orthodontia Benefits 🗐
- Aetna Navigator Member Website Brochure 🖻

#### Vision

- Aetna Vision Enrollment Form 👜
- Aetna Vision Overview
- Aetna Vision Plan Benefit Summary 📠
- Aetna Vision VIDEO <a href="http://www.aetna.com/about-aetna-insurance/sas/vision-preferred-video.html">http://www.aetna.com/about-aetna-insurance/sas/vision-preferred-video.html</a>

#### **Other Enrollment Forms**

- Kaiser Permanente Enrollment Form 📠
- LTD Waiting Period Buy-Up Enrollment Form 🔤
- Sick Leave Bank Enrollment Form 🛅
- United Healthcare Choice EPO Enrollment/Change Form 🗐
- United Healthcare Choice Plus POS Enrollment/Change Form

## Paid Annual Leave, Sick Leave and Holidays

#### 2021 CITY HOLIDAYS

• NEW YEAR'S DAY: Friday, January 1

• MARTIN LUTHER KING, JR. DAY: Monday, January 18

INAUGURATION DAY: Wednesday, January 20

• GEORGE WASHINGTON DAY: Monday, February 15

• MEMORIAL DAY: Monday, May 31

• INDEPENDENCE DAY(observed): Monday, July 5

LABOR DAY: Monday, September 6

• INDIGENOUS PEOPLES' DAY: Monday, October 11

THANKSGIVING DAY: Thursday, November 25

DAY AFTER THANKSGIVING: Friday, November 26

• CHRISTMAS EVE: Thursday, December 23

• CHRISTMAS DAY: Friday, December 24

## **Pre-Tax Spending Accounts**

Three pre-tax spending accounts are available to employees: the Health Care Account, the Dependent Care Account and the Parking Account. You no longer have to spend your entire balance in the Health Care Account during the year; you are able to carryover up to \$500 to the next year. All three accounts will continue to be available and a new provider, Chard Snyder <a href="http://www.chard-snyder.com/">http://www.chard-snyder.com/</a> will administer the accounts as of July 1.

Flexible Spending Accounts (FSAs) are available for full-time, regular and part-time employees who work 10 or more hours per week to set aside pre-tax dollars at the beginning of the plan year to pay for out-of pocket, eligible health care (e.g., physician and prescription co-pays, eyeglasses, and dependent care expenses. Dependent day care accounts cover day care expenses for children under age 13 or disabled dependents while employees work. During the open enrollment period, employees designate the amount to be deducted from their paychecks in equal amounts throughout the next plan year. IRS rules stipulate unused funds will be forfeited and no longer available if they are not used during the plan year or the 75-day grace period that follows after the plan year ends. Funds cannot be transferred from the dependent care account to the health care account so careful planning is required.

Health Care Accounts (HSAs) are for unreimbursed healthcare expenses that are allowable by the IRS as tax deductions. Carryover Feature: \$500 in unused funds go to next year's fund. Limit is \$2,650 per year.

Parking Accounts include eligible expenses for parking at or near your site of employment, or parking at a location where you commute to work by public transit, vanpool or carpool. Limit is \$255 per month.

#### CHARD SNYDER RESOURCES

- Chard Snyder Flexible Spending Account Reference Guide
- Understanding the Flexible Spending Account <a href="http:">http:></a>
- Advantages of Having a Health Savings Account (HSA) <a href="https://player.vimeo.com/video/156851855">https://player.vimeo.com/video/156851855</a>
- Transportation & Parking Payments Are Easy With the Prepaid Benefits Card <a href="https://player.vimeo.com/video/156854209">https://player.vimeo.com/video/156854209</a>

# Group Term Life & Accidental Death and Dismemberment (AD&D) Insurance

The City of Alexandria provides group term life insurance coverage at no cost to full-time, regular employees per the following schedule:

- Employees hired prior to July 1, 2009: Basic coverage equal to 2 times annual base salary rounded to next highest thousand up to \$500,000
- Employees hired on or after July 1, 2009: Basic coverage equal to 1 time annual base salary rounded to next highest thousand up to \$500,000

The coverage begins the first of the month following 90 days of continuous service. Additionally, you can purchase supplemental life insurance in the amount of one (1) or two (2) times your basic yearly earnings, but the total amount of basic and supplemental life insurance may not exceed \$750,000. You will be required to show proof of good health if you apply for any amount of supplemental life insurance more than 31 days after the date you become eligible. Additionally, employees may purchase dependent life insurance. As with all insurance policies, it is important to notify the Employee Benefits Division of the Human Resources of all changes in personal data, particularly dependent and beneficiary changes.



## **Long-Term Disability Insurance**

The City's full-time, regular and part-time employees, who work 20 or more hours per week, except sworn police officers and firefighters, are eligible for long term disability (LTD) insurance benefits through the Standard Insurance Company. LTD benefits are designed to partly replace income lost during periods of disability that result from injury, sickness, or pregnancy. Employees may receive 60% of basic monthly pay (excluding bonuses, overtime and other non-basic wages) subject to a maximum schedule amount of \$5,000 per month, or until the maximum benefit period ends. The waiting period is 120 days for non-contributory insurance and 90 days for contributory insurance. The long term disability benefits are offset by other benefits received such as worker's compensation, retirement, or social security. It is important to read the LTD insurance plan documents below carefully to determine eligibility, type, and amount of benefits available.

- LTD Enrollment and Change Form 🗐
- LTD Certificate of Insurance
- LTD Claim Packet 🔤

## **Long-Term Care Insurance**

The City makes available to eligible employees the Commonwealth of Virginia's Long Term Care Insurance (LTC) through the Genworth Life Insurance Company. Long Term Care (LTC) insurance covers the costs of services not covered by health insurance. Individuals who require long-term care are generally not sick in the traditional sense, but instead, are unable to perform some or all of the basic activities of daily living (ADLs) such as dressing, bathing, eating, toileting, continence, transferring (getting in and out of a bed or chair), and walking. LTC situations can result from injuries caused by accidents, illnesses like MS, diseases like Alzheimer's or Parkinson's, or strokes and other chronic conditions. This insurance is provided at group rates. Newly hired full-time and part-time employees who work 20 or more hours per week can enroll during their first 30 days of employment with no requirement for medical underwriting. Employees who do not elect to enroll at that time can enroll later, but evidence of insurability is required. Enrollment is easy. Go to: www.genworth.com/cov <a href="http://www.genworth.com/cov">http://www.genworth.com/cov</a>. You may also call 1-866-859-6060 to get a quote.

## **Transportation Benefits**

The City encourages employees to take transit, walk, bike, vanpool or carpool to work by providing a variety of incentive programs. For detailed information on these programs, or for commute assistance, please contact the City of Alexandria's Local Motion Program at 703.746.4084 or visit the GO Alex </goalex> website.

## **Retiree Health Insurance**

As long as a full-time employee retires under a primary City-sponsored retirement plan, they may continue to participate in a City-sponsored health insurance plan as a retiree. Contact the Employee Benefits Division of the Human Resources for plan options and monthly premium rates.

#### RETIREE HEALTH INSURANCE REIMBURSEMENT PROGRAM

The purpose of this program is to help defray the rising costs of health insurance for retirees enrolled in a non-City-sponsored health insurance plan. Retired full-time employees receiving lifetime monthly benefits from a primary City-sponsored retirement plan that were enrolled in a City health insurance plan at the time of retirement are eligible to participate. Please note that retired police officers and firefighters participating in the defined contribution retirement income plan must have at least 20 years of City service to be eligible to participate. The City reserves the right to amend or terminate any provision of this program.

For enrollment information, please contact the Employee Benefits Division of the Human Resources.

#### Contact Us Alex311 </alex311> | 703.746.4311

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Visitor Information
VisitAlexandriaVA.com <a href="https://www.visitalexandriava.com/">https://www.visitalexandriava.com/</a>

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