Detailed information on all these benefits and programs can be found in the Classified Handbook.

**VIRGINIA RETIREMENT SYSTEM (VRS):** VRS is a defined benefit retirement plan provided for eligible full-time or part-time classified employees. Note: The VRS Retirement plan and applicable provisions for employees with hire dates prior to July 1, 2010 is referred to as VRS Plan 1; the plan for employees hired on or after July 1, 2010 is referred to as VRS Plan 2.

**TAX DEFERRED ANNUITIES (403b)**
The University will make payroll deductions for tax-deferred annuities to participating companies. Approved 403b providers are TIAA-CREF, AXA, Ameriprise, and VALIC. Fringe Benefits Management Company (FBMC), the third-party administrator, serves as compliance coordinator and routes contributions to the selected provider(s). The employee or the participating company pays an administrative fee.

**DEFERRED COMPENSATION PLAN (457)**
Newly hired and re-hired state employees are eligible to enroll in the Commonwealth of Virginia 457 Deferred Compensation Plan with a minimum contribution of $10 per pay period. Employees may enroll online at [https://www.varetire.org/retirement-plans/defined-contribution-plans](https://www.varetire.org/retirement-plans/defined-contribution-plans) and select Commonwealth of Virginia 457 Deferred Compensation Plan, or enroll by phone by calling 1-VRS-DC-PLAN (1-877-327-5621), Option 1. The employee pays an annual administrative fee.

**CASH MATCH PLAN**
Eligible employees who contribute to a 403b tax deferred annuity or the 457 deferred compensation plan are eligible to participate in the Commonwealth of Virginia’s Cash Match Plan. Employees must have an account with one of the approved plan providers in order to receive a cash match contribution. Employees will receive each pay period, the lesser of $20 or 50% of the employee’s contribution amount. Employees enrolled in the VRS Hybrid Retirement Plan must make the maximum 4% voluntary contribution to the defined contribution component of the plan in order to receive a match on contributions to your employer 457 or 403(b) plans.

**HEALTH CARE PLANS**
The Commonwealth of Virginia health benefits program offers the COVA Care, COVA HealthAware and COVA HDHP (High Deductible Health Plan) statewide to full-time employees, early retirees and certain family members. The Kaiser Permanente regional health maintenance organization is available to members in Northern Virginia only and the Optima Health HMO is available to members in Hampton Roads zip codes. Additional information ...

• Your Health Plan Options
• Health Insurance Premiums
• Benefits at a Glance (Health Insurance Options Comparison)

Part-time classified employees may participate in the health care plans but do not receive a state contribution to the premiums, or the employee pays the full monthly amount.
FLEXIBLE SPENDING ACCOUNTS
Enrolling in a health and/or dependent care flexible spending account (FSA) allows employees who are eligible health plan members to set aside part of their salary on a pre-tax basis each pay period to pay for certain out-of-pocket expenses. You can use a Health FSA to pay for medical, dental and vision care expenses not covered by your health plan. A Dependent Care FSA can be used to reimburse eligible child care or dependent self-care expenses so that you and your spouse can work or actively look for work. Additional information... Effective dates will be the first of the month after hire.

EMPLOYEE ASSISTANCE PROGRAM (EAP)
The employee assistance program is available to employees enrolled in one of the state health plans and offers up to four visits at no cost to you or members of your household for counseling in such areas as mental health, substance abuse, work and family issues, and financial or legal matters. Get additional information on the Employee Assistance Program.

GROUP LIFE INSURANCE
Upon employment, full-time employees automatically are enrolled in a group life insurance policy at no cost to the employee. This plan provides natural death, accidental death and dismemberment coverage. Coverage is the equivalent of two times the employee's annual salary for natural death and four times the employee's annual salary for accidental death. Get additional information on the Group Life Insurance Plans.

OPTIONAL LIFE INSURANCE. State employees are eligible to apply for optional life insurance coverage to enroll themselves, spouse, and/or eligible children. The employee pays the premiums. Optional Life Information.

LONG-TERM CARE INSURANCE
Employees that enrolled in the Virginia Retirement System (VRS) have long-term care insurance paid by the state as part of the Virginia Sickness and Disability Program (VSDP). VRS also offers Voluntary Group Long Term Care Insurance available for purchase by eligible state employees, retirees and certain family members. Additional information.

FRINGE BENEFITS MANAGEMENT COMPANY (FBMC)
FBMC is a third-party administrator of companies that participate in the Commonwealth’s voluntary payroll deduction program. These companies provide life, health, dental, cancer, disability, automobile, and home owners insurance; financial planning, etc. Additional information.

WORKER’S COMPENSATION (WC)
Under the WC Act, medical bills and compensation for loss of pay are paid if injuries were received on the job or while on official University business. Accidents must be reported immediately to your supervisor. Radford Workers Compensation Website.

TUITION WAIVER
Eligible full and part-time employees of the University may request a waiver up to seven (7) credit hours (typically two (2) courses and one (1) laboratory) per fall, spring and all intersessions terms within a calendar year. Application and registration for course work is subject to eligibility and other participation requirements as stated in the Employee Tuition Waiver Policy.
12 PAID HOLIDAYS
Radford University observes an alternate holiday schedule with 12 paid holidays.

UNIVERSITY PRIVILEGES
All salaried University employees are eligible for free employee identification cards. Current ID cards allow an employee & his/her dependents access to University recreational facilities during evenings & weekends when school is in session; full use & borrowing privileges from McConnell Library; & admission to athletic events & cultural activities free of charge or at a reduced rate.

WELLNESS PROGRAMS
Radford University offers several wellness programs for faculty & staff. CommonHealth is a state-wide wellness program offering various educational programs to meet employee needs & interests. The Commonwealth of Virginia offers Weight Watchers at special pricing to state employees, spouses & adult dependents. Radford University’s Dept of Health & Human Performance offers Faculty & Staff Fitness Programs in Peters Hall Fitness Lab.

DIRECT DEPOSIT
Pay is directly deposited into an employee’s bank account on payday by electronic transfer from the State payroll bank account. Contact the Payroll Department at 831-7610 for more information.

PAYLINE
Payline provides you with the access to view and print your pay stubs for each payday. You will be able to view current pay information at least 4 days prior to the payday. Sign up for Payline.

VIRGINIA CREDIT UNION
The Virginia Credit Union is available to all state employees and offers a full line of services which include share draft accounts (checking), savings accounts, Quickline Audio Response, ATM cards, loans, revolving credit plan, share certificates of deposit, and money market certificates. There is no membership fee and deposits are payroll deductible.

ANNUAL LEAVE
Annual leave is earned at the end of each completed pay period, at a rate set according to your total state service. New, full-time employee start accruing four (4) hours per pay period. Classified employees who work less than 100%, but at least 50% accrue at a rate proportionate to the percentage worked. DHRM Annual Leave Policy No. 4.10

VSDP Leave
VSDP Family and Personal Leave and VSDP Sick Leave are granted to participants in the VSDP program upon hire and at the beginning of the leave year, January 10. Hours from the previous year does not roll over.

SICK LEAVE for VRS Participants
Classified employees selecting VRS may participate in the Virginia Sickness & Disability Program (VSDP) which consists of two components; sick leave and family & personal leave. Classified employees enrolled in the VRS Hybrid Retirement Plan are enrolled in the VSDP plan. VSDP benefits are described in the Virginia Sickness & Disability Program Handbook for Participants. In addition to granted leave, the VSDP
provides benefits which include short- & long-term disability and long-term care coverage.

**VSDP Sick Leave**
New employees are granted 64 hours (8 days) of sick leave each year if hired between January 10 and July 9. New employees hired between July 10 and January 9 will be credited with 40 hours (5 days) of sick leave for the remainder of the year. Sick leave is credited each January 10 thereafter. You may use granted sick leave for absences due to illness, injury or for appointments with a physician. This leave does not carry forward into the next year nor is a payout made for any unused sick leave upon termination.

**VSDP Family and Personal Leave (F&P)**
New employees are granted 32 hours (4 days) of F&P Leave each year if hired between January 10 and July 9. New employees hired between July 10 and January 9 receive 16 hours (2 days) of F&P Leave for the remainder of the year. F&P Leave is credited each January 10 thereafter. F&P Leave must be pre-approved by your supervisor & may be used for personal illness, family illness, bereavement or personal business. This leave does not carry forward into the next year nor is a payout made for any unused leave upon termination.

For More Information call (540) 831-5008