Detailed information about all these benefits and programs can be found in the Teaching and Research Faculty Handbook.

RETIREMENT PLANS
Newly hired employees must select either the Virginia Retirement System (VRS) or an Optional Retirement Plan for Higher Education (ORPHE) within 60 days after his/her date-of-hire. New hires will receive a welcome letter shortly after the hire date with more specific information, what retirement plans are available to enroll in, and instructions on how to enroll. For more detailed information please visit the VRS website, the ORPHE website, or the Radford University Retirement website.

Note: If a retirement selection is not made within 60 days from the date of hire, the VRS Hybrid plan is automatically selected (or Plan 1 or Plan 2 if there is past state service).

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. To contribute to one of these providers, you must have an account with one of these providers and then the Radford University Salary Agreement Form must be completed and returned to HR. 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 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 … Effective dates will be the first of the month after hire and enrollment forms are always due within 30 days of hire.
• Your Health Plan Options
• Health Insurance Premiums
• Benefits at a Glance (Health Insurance Options Comparison)

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 and enrollment forms are always due within 30 days of hire.

EMPLOYEE ASSISTANCE PROGRAM (EAP)
The employee assistance program provided to employees enrolled in a state medical plan 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

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

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 employees are eligible for an employee identification card, ONE Card. Radford ONE cards allow an employee and their dependents, spouse and children up to 23 years old, access to University recreational facilities during evenings and weekends when school is in session; full use and borrowing privileges from McConnell Library; and admission to select athletic events and cultural activities either 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
Direct Deposit is the most secure and convenient way to receive pay checks. Direct Deposit is required for all employees except Federal Work Study. An employee’s net pay is sent via electronic funds transfer directly to the employee’s checking or savings account(s). Multiple accounts can be designated for pay allocation. Net pay or take-home pay is available from the employee financial institution (bank) on pay day. Contact the Payroll Department at (540) 831-7610 for more information.

PAY STUB
Employee paystubs are obtained through Employee Self-Service accessed through OneCampus. Once logged in, go to Banner Self-Service, click on Employee, then click Pay Information, and a drop-down box will appear for Pay Stub. Once logged in, employees will be able to find payment summary, earnings, and other important information. For more information, visit Payroll’s website.

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
T/R faculty contracted for 9 months do not earn annual leave.

T/R faculty contracted for 11 or 12 months do earn annual leave. T/R faculty are granted annual leave on the date of hire (44 hours for 11 month and 48 hours for 12 month). Faculty will earn 6 hours per pay period for the first 12 months. After 12 months, the employee earns 8 hours per pay period. Upon voluntary separation of employment, A/P Faculty may be eligible for payment of unused annual leave according to provisions of the A/P Faculty Handbook.

SICK LEAVE
Full-time, salaried faculty may use sick leave for absences related to conditions that prevent them from performing their duties such as illness, injury or health problems related to pregnancy or childbirth.
SICK LEAVE for ORPHE PARTICIPANTS
T&R Faculty contracted for 9 months or more can earn 96 hours (12 days) of sick leave at the beginning of the academic year. Any faculty member working less than 9 months will have sick leave prorated in relation to the number of months worked. Accumulation of sick leave is unlimited. T&R Faculty hired on or after 01/01/94 are not paid for unused balances upon termination of employment.

SICK LEAVE for VRS PARTICIPANTS
T/R Faculty selecting the VRS who are eligible for VRS Plan 1 or Plan 2 may participate in the sick leave program described for ORP participants or participate in the Virginia Sickness & Disability Program (VSDP) which consists of two components; sick leave and family & personal leave. T/R Faculty 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 & July 9. New employees hired between July 10 & 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