

Employment Benefits

Full Time Salaried County Employees Only

July 1, 2026 – June 30, 2027

Retirement

All full-time employees are automatically enrolled in the Virginia Retirement System (VRS) and are vested after 5 full years of covered service. Membership includes Group Life Insurance for the employee, with a regular death benefit of two times the annual salary and accidental death benefit at four times the annual salary. The employee is required to pay a 5% contribution to the Virginia Retirement System. With the exception of hazardous duty employees, employees enrolling in VRS beginning January 2014 will be a member of the Hybrid Plan.

Deferred Compensation Plans

Deferred compensation plans enable employees to save for retirement on a pre-tax basis with a payroll deduction. As of 2026, participants under age 50 may contribute \$24,500 annually; participants age 50 or older may contribute an additional \$8,000. Nelson County offers two 457(b) plans - Nationwide Retirement and Corebridge Financial (formerly VALIC/AIG) Retirement.

Optional Life Insurance

Additional life insurance may be purchased through Minnesota Life and is administered by Securian Financial. Employees can select coverage up to an additional eight times their creditable compensation to a maximum of \$800,000. Employees can also elect coverage for their spouse up to twice the amount of the employee's creditable compensation, to a maximum of \$400,000. Coverage for children can be elected as well. Children are covered up to \$30,000 based on the employee's selection of coverage. Premium rates are determined by employee's creditable compensation, age of employee or spouse, and cost per unit of insurance for the age bracket of the insured. Optional Life Insurance can be elected through the Virginia Retirement System website www.varetire.org.

Supplemental Benefits Administered Through First Financial Group

Accident, Critical Illness, Hospital Indemnity, and Short-term Disability insurance is available through AFLAC and administered through FFGA for employee only or family coverage. Additional Life Insurance is offered through Texas Life. A Health Savings Account (HSA) is also available to those employees who select the High Deductible Health Plan. Some of these benefits qualify for a pre-tax payroll deduction.

Voluntary Group Long Term Care Insurance

Voluntary long term care insurance is available to employees and their family members through Genworth Life as provided to VRS members and retirees. Information on rates and enrollment is available online at www.genworth.com/cov or by calling 1-866-859-6060. Premium payments are not payroll deducted and are the responsibility of the insured.

Weather Line: (434) 263-7005

Employees are encouraged to use this line to access updated closing and delay information on inclement weather days or in cases of emergency. If additional information is required, please contact your direct supervisor for instruction.

Employee Assistance Program

Employees and any household members have access to an Employee Assistance Program (EAP). This service is free for up to four visits per issue annually and available 24 hours a day, 365 days a year. Whether you're having relationship problems, feeling work-related stress or need assistance with a financial problem, your EAP can help.

Anthem Health Insurance

Medical, vision, and dental insurance is available through Anthem Blue Cross and Blue Shield. Employees can choose from three plans; Key Advantage 500, Key Advantage 250, and High Deductible Health Plan. All plans have comprehensive and preventive dental options. The County covers a percentage of the employee health insurance premium. The employee pays the remainder of the premium through payroll deduction. Employee plus one (minor or spouse) and employee family coverage are also available.

Active Employees	FY27		
<u>Key Advantage 250</u>	Employee	County	Total
Single, Comprehensive Dental	\$101	\$904	\$1,005
Dual, Comprehensive Dental	\$660	\$1,200	\$1,860
Family, Comprehensive Dental	\$1,249	\$1,465	\$2,714
Single, Preventative Dental	\$99	\$886	\$985
Dual, Preventative Dental	\$647	\$1,176	\$1,823
Family, Preventative Dental	\$1,224	\$1,436	\$2,660

<u>Key Advantage 500</u>	Employee	County	Total
Single, Comprehensive Dental	\$91	\$819	\$910
Dual, Comprehensive Dental	\$595	\$1,087	\$1,682
Family, Comprehensive Dental	\$1,130	\$1,326	\$4,456
Single, Preventative Dental	\$89	\$801	\$890
Dual, Preventative Dental	\$582	\$1,063	\$1,645
Family, Preventative Dental	\$1,105	\$1,297	\$2,402

<u>High Deductible Health Plan</u>	Employee	County	Total
Single, Comprehensive Dental	-	\$734	\$734
Dual, Comprehensive Dental	\$431	\$927	\$1,358
Family, Comprehensive Dental	\$860	\$1,120	\$1,980
Single, Preventative Dental	-	\$714	\$714
Dual, Preventative Dental	\$419	\$902	\$1,321
Family, Preventative Dental	\$836	\$1,090	\$1,926

Holidays:

- New Year's Day (January 1)
- Martin Luther King, Jr. Day (the third Monday in January)
- George Washington Day (the third Monday in February)
- Memorial Day (last Monday in May)
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Columbus Day (the second Monday in October)
- Election Day (the first Tuesday in November)
- Veterans Day (November 11)
- Day before Thanksgiving (4 hours)
- Thanksgiving Day (fourth Thursday in November)
- Day after Thanksgiving
- Christmas Day (December 25)

Paid Leave

Sick Leave:

VRS Plan 1 or Plan 2 employees earn 8 hours per month of sick leave and may carry over sick leave from one leave year to the next.

Hybrid Plan VRS employees will initially receive an annual allotment of 96 sick leave hours. At hire, this allotment will be pro-rated based on the number of complete pay periods from the date of hire through June 30. Hybrid Plan employees will be covered by short and long term disability through the Virginia Local Disability Program administered by VRS and therefore may not carry over sick leave from one leave year to the next. There is a one-year waiting period from the hire date for non-work-related disability coverage.

Vacation: Full-time employees earn annual leave at the following rates:

Years of Service	Hours Earned Monthly	Maximum Carryover at the end of each fiscal year (June 30th)
Less than 5 years	8 hours per month	192 hours
5 – 9 years	12 hours per month	288 hours
10 or more years	16 hours per month	384 hours

Anytime Fitness

First month membership fee is free for new members. Sign up at the Anytime Fitness in Lovingston and use the membership at any location.