

# CHESTERFIELD COUNTY PUBLIC SCHOOLS

## Benefits Information

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### CCPS Full Payment

Retirement & Group Life Insurance through the Virginia Retirement System. *(Employees hired before the 15th of the month, VRS membership begins the first of that month. Employees hired on the 16th or after, membership begins on the first of the following month).*

Liability Insurance & Workers' Compensation is provided through Risk Management, County of Chesterfield (804-796-2128).

An Employee Assistance Program (EAP) is provided to full-time and part-time employees and their families through MCC Behavioral Care, Inc. Assistance is available 24 hours a day, 7 days a week for personal problems. The EAP is a free, voluntary and a confidential service. *(Information is available at your job location).*

Discounts are available through area businesses. *(A listing is available through the CCPS website).*

### Optional Benefits

#### Partial Payment by Employee

A triple option plan is available to all full time employees. Employees may choose between two HMO plans and a PPO plan through Anthem. These health plans include prescription drug benefits. Dental coverage is provided through Delta Dental and includes two plans, basic and comprehensive. A new employee must apply for health and/or dental insurance coverage within 30 days from the date of employment. Enrollment outside of this 30 day period is allowed only in the event of a life change or during the Open Enrollment period held in the fall of the year. *(Detailed information is available through the brochure, CCPS Insurance Benefits2006).*

Insurance Premium Conversion provides a tax savings to employees enrolled in a School Board's health insurance plan. Payroll deductions for health, prescription drug and dental insurance are converted from after-tax to pre-tax payments. As a result, the amount deducted for insurance premiums is not taxed.

### Optional Benefits

#### Full Payment by Employee

The Flexible Benefit Plan allows employees to deduct amounts on a pre-tax basis each pay period for the following accounts: Health Care, Dependent Care and the Private Insurance Reimbursement Account. New Employees must enroll within 30 days from the date of employment. An open enrollment is held each year from October 1-November 30. *(Detailed information on the Flexible Benefit Plan is available through the brochure, CCPS Flexible Benefit Plan).*

Optional life and accidental death and dismemberment

insurance is available through the Virginia Retirement System. This insurance will supplement the basic VRS group life insurance coverage. The plan offers the opportunity to purchase additional insurance at low group rates on the employee and, if desired, family members. New employees have 30 days from date of employment to apply for optional insurance. *(Detailed information is available through the Optional Life Insurance brochure).*

Disability income protection insurance is offered through Hartford Life-Accident Insurance Company. New employees have 30 days from the date of employment to apply for disability insurance. *(Detailed information is available through the Hartford Disability Insurance brochure).*

The Sick Leave Bank provides employees with 45 days of additional sick leave (after a 30 day waiting period) in the case of a prolonged illness. Enrollment requires an employee to contribute one day of his/her own sick leave. New full-time employees must apply for participation in the Sick Leave Bank within 30 days of employment. The enrollment period for current employees is August 15 - September 15.

The Tax Sheltered Annuity Program (TSA) and the Deferred Compensation Plan offered through Chesterfield County Public Schools provides all employees the opportunity to put aside money today on a tax-free basis to build income for retirement. Six companies are approved for payroll deducted TSA contributions and five for the Deferred Compensation Plan. *(Detailed information is available through the approved companies).*

A Long Term Care Plan is offered through Aetna Health Plan. New Employees have 30 days from the date of employment to apply for long-term care insurance. *(Additional information is available by contacting Aetna at 1-877-894-2470 or visiting their web site at [www.aetna.com/group/commonwealthva](http://www.aetna.com/group/commonwealthva)).*

The 529 Virginia College Savings Plans (VPEP and VEST) are being endorsed by CCPS, which allows employees to pay a reduced application fee. *(Additional information is available by contacting the Virginia College Savings Plan at 1-888-567-0540 or visiting their web site at [www.Virginia529.com](http://www.Virginia529.com)).*

Chesterfield County Employees Federal Credit Union is available to School Board employees. Inquiries should be made to the Credit Union at 748-1417.

INFORMATION ON ALL BENEFITS IS AVAILABLE BY CONTACTING THE BENEFITS OFFICE OR VISITING THE CCPS WEBSITE.

# Leave Benefits and Payroll Information

## LEAVE BENEFITS

Annual leave for 12 month employees is earned on a semi-monthly basis and varies with the amount of experience credited for administrative/supervisory personnel and the length of service for support personnel.

Sick leave for full-time employees is earned at the rate of one day for each month of employment. Permanent part-time employees with a full-time equivalent of .5 or greater in the Departments of Food Services, Transportation, and Facilities earn sick leave in proportion to the length of the contract day. Other part-time employees who work .5 or more of a specified contract period except summer school, evening school, or substitute employees, earn sick leave at the rate of a 1/2 day per month.

Personal leave is provided for less than twelve month full-time employees. Eligible employees earn two personal leave days per year.

Questions relating to leave benefits should be directed to:

**DEPARTMENT OF BENEFITS AND COMPENSATION**  
Hours 7:00 a.m. to 5:30 p.m.  
(804) 748-1226

## PAYROLL PROCEDURES

### Pay Periods

Employees receive checks on the 15th and the last working day of each month. If the 15th falls on a holiday or weekend, paychecks will be issued on the preceding work day. Concluding dates for reporting payroll will vary each month. A schedule of the dates is available at each school office and administration building.

Direct Deposit automatically deposits an employee's paycheck in the financial institution of his/her choice.

### Deductions

#### Required:

- Federal Income Tax
- State Income Tax
- Social Security
- Medicare Tax

#### Optional:

- Health Insurance
- Dental Insurance
- Flexible Spending
- Disability Income Protection Insurance
- Credit Union
- Tax Sheltered Annuities
- Deferred Compensation Plan
- United Way
- Savings Bonds
- Cancer Insurance

Questions relating to payroll deductions and procedures should be directed to:

**FINANCE DEPARTMENT**  
Hours 8:00 a.m. - 4:30 p.m.  
(804) 748-1719