

**QUICK REFERENCE GUIDE**

**STATUS AND ELIGIBILITY FOR BENEFITS – CLASSIFIED EMPLOYEES<sup>1</sup>**

<b>BENEFIT</b>	<b>Full-Time</b> 40 Hours per week for twelve months per year.	<b>Quasi Full-Time (Q)</b> 32-39.9 hours per week for 12 months per year; or 40 hours per week for 9, 10, or 11 consecutive months.	<b>Part-Time (P)</b> 20 – 31.9 hours per week, 12 months per year; or At least 1040 hours or less than 32 hours per week for 9, 10, or 11 consecutive months per year.
<b>Health Insurance</b>	Participating employees contribute a monthly amount toward cost of benefit; premium varies by plan.	Participating employees contribute a monthly amount toward cost of benefit; premium varies by plan.	Participating employees must pay 100% of premium; premium varies by plan.
<b>Life Insurance</b>	Provided at no cost to the employee. Provides life insurance and accidental death/ dismemberment insurance during employment. Value based on base salary. <i>Employees may also purchase optional group life and pay the entire premium through payroll deduction.</i>	Provided at no cost to the employee. Provides life insurance and accidental death/ dismemberment insurance during employment. Value based on base salary. <i>Employees may also purchase optional group life and pay the entire premium through payroll deduction.</i>	Provided at no cost to the employee. Provides life insurance and accidental death/ dismemberment insurance during employment. Value based on base salary. <i>Employees may also purchase optional group life and pay the entire premium through payroll deduction.</i>
<b>Holidays</b>	Receive 8 hours of pay for all designated state holidays.	Receive holiday pay proportionate to hours worked for all designated state holidays.	Receive holiday pay proportionate to hours worked for all designated state holidays.
<b>Retirement</b> <i>Defined Benefit Plan</i>	Vested after five years of credited service. Defined benefit based on age, average of the 36 consecutive months of highest compensation, and years of service.	Vested after five years of credited service. Defined benefit based on age, average of the 36 consecutive months of highest compensation and years of service. Status may reduce retirement income but does not affect the calculation of the monthly benefit.	Vested after five years of credited service. Defined benefit based on age, average of the 36 consecutive months of highest compensation and years of service. Status may reduce retirement income but does not affect the calculation of the monthly benefit.

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<b>Annual Leave</b>	4 to 9 hours per pay period. Accrual rate based on total years of salaried service. Maximum carryover and payout rates are based on years of service.	4 to 9 hours per pay period accrued at a rate proportionate to the number of hours worked based on total years of salaried service. *Maximum carryover and payout rates are not reduced and are based on years of service.	4 to 9 hours per pay period accrued at a rate proportionate to the number of hours worked, based on total years of salaried service. *Maximum carryover and payout rates are not reduced and are based on years of service.
<b>VSDP Family Personal</b>	16-40 hours per year. May be used for any purpose. Allotment rates based on total months of full-time or part-time salaried state service.	16-40 hours per year. May be used for any purpose. Allotment rates based on total months of full-time or part-time salaried state service.	16-40 hours per year. May be used for any purpose. Allotment rates based on total months of full-time or part-time salaried state service.
<b>VSDP Sick Leave</b>	64-80 hours per year. May be used for personal illnesses/medical visits. 33% may be used for family illness under FMLA. Allotment rates based on total years of state service or date of employment for new hires/rehires.	64-80 hours per year. May be used for personal illnesses/medical visits. 33% may be used for family illness under FMLA. Allotment rates based on total years of state service or date of employment for new hires/rehires.	32-40 hours per year. May be used for personal illnesses/medical visits. 33% may be used for family illness under FMLA. Allotment rates are based on total years of salaried service or date of employment for new hires/rehires.
<b>VSDP Short-Term Disability Leave (STD) and Long-Term Disability Leave (LTD)</b>	Provides supplemental replacement income during periods of partial or total disability for both non-work and work-related disabilities at 100%, 80% or 60% of salary for up to 125 workdays after 7 day waiting period. After STD expires: Income replacement of 60% (80% for catastrophic disabilities).  <i>Income replacement may be higher if Workers Compensation is the primary benefit plan.</i>	Provides supplemental replacement income during periods of partial or total disability for both non-work and work related disabilities at 100%, 80% or 60% of salary for up to 125 workdays after 7 day waiting period. After STD expires: Income replacement of 60% (80% for catastrophic disabilities).  <i>Income replacement may be higher if Workers Compensation is the primary benefit plan.</i>	Provides supplemental replacement income during periods of partial or total disability for both non-work and work related disabilities at 100%, 80% or 60% of salary for up to 125 workdays after 7 day waiting period. After STD expires: Income replacement of 60% (80% for catastrophic disabilities).  <i>Income replacement may be higher if Workers Compensation is the primary benefit plan.</i>

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<b>Traditional Sick Leave</b>	Provides non-VSDP employees with paid leave for health-related reasons. Accrues at a rate of five work hours per pay period.	Provides non-VSDP employees with paid leave for health-related reasons. Accrual rate proportionate to number of hours worked.	Provides non-VSDP employees with paid leave for health-related reasons. Accrual rate proportionate to number of hours worked.
<b>Cash Match Program 401 (a)</b>	Employer-paid tax-deferred program for employees who contribute to the Deferred Compensation Plan. Minimum contribution of \$10 per pay period. Participants receive a cash match of either 50% of the contribution or \$20 per pay period, whichever is less. Account balances are immediately vested.	Employer-paid tax-deferred program for employees who contribute to the Deferred Compensation Plan. Minimum contribution of \$10 per pay period. Participants receive a cash match of either 50% of the contribution or \$20 per pay period, whichever is less. Account balances are immediately vested.	Employer-paid tax-deferred program for employees who contribute to the Deferred Compensation Plan. Minimum contribution of \$10 per pay period. Participants receive a cash match of either 50% of the contribution or \$20 per pay period, whichever is less. Account balances are immediately vested.
<p><b>457 Deferred Compensation Plan</b></p> <p>Employees of state colleges and universities who participate in 403(b) arrangements may participate in both the 403(b) plan and the 457 Plan, but they will not be enrolled automatically. They must actively enroll in the 457 Plan by submitting a paper enrollment form to the plan record keeper, Great-West.</p>	<p>All newly hired and re-hired salaried employees will be enrolled automatically unless within 90 days they actively enroll in the Plan, begin contributing to a 403(b) arrangement or Opt out of participation.</p> <p>\$20 per pay period automatically deferred to the 457 Plan. Employees receive a \$10 employer match to the 401(a) Cash Match Plan, for a total of \$30 to the employee's accounts per pay period.</p>	<p>All newly hired and re-hired salaried employees will be enrolled automatically unless within 90 days they actively enroll in the Plan, begin contributing to a 403(b) arrangement or Opt out of participation.</p> <p>\$20 per pay period automatically deferred to the 457 Plan. Employees receive a \$10 employer match to the 401(a) Cash Match Plan, for a total of \$30 to the employee's accounts per pay period.</p>	<p>All newly hired and re-hired salaried employees will be enrolled automatically unless within 90 days they actively enroll in the Plan, begin contributing to a 403(b) arrangement or Opt out of participation.</p> <p>\$20 per pay period automatically deferred to the 457 Plan. Employees receive a \$10 employer match to the 401(a) Cash Match Plan, for a total of \$30 to the employee's accounts per pay period.</p>

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<b>Tax-Deferred Annuity Plans (403b)</b>	<p>Some college and universities offer Tax-Deferred Annuity (TDA) programs as allowed by Section 403(b) of the federal tax code. Eligible employees can reduce taxable income without reducing life insurance, Social Security or retirement benefits.</p> <p>All new employees of most state colleges and universities are automatically enrolled in the 457 Plan unless prior to being automatically enrolled they begin actively contributing to a 403b arrangement.</p> <p>Note: Employees of most state colleges and universities may use both the 403b and 457 plans to the limits allowed by the Internal Revenue Service</p>	<p>Some college and universities offer Tax-Deferred Annuity (TDA) programs as allowed by Section 403(b) of the federal tax code. Eligible employees can reduce taxable income without reducing life insurance, Social Security or retirement benefits.</p> <p>All new employees of most state colleges and universities are automatically enrolled in the 457 Plan unless prior to being automatically enrolled they begin actively contributing to a 403b arrangement.</p> <p>Note: Employees of most state colleges and universities may use both the 403b and 457 plans to the limits allowed by the Internal Revenue Service</p>	<p>Some college and universities offer Tax-Deferred Annuity (TDA) programs as allowed by Section 403(b) of the federal tax code. Eligible employees can reduce taxable income without reducing life insurance, Social Security or retirement benefits.</p> <p>All new employees of most state colleges and universities are automatically enrolled in the 457 Plan unless prior to being automatically enrolled they begin actively contributing to a 403b arrangement.</p> <p>Note: Employees of most state colleges and universities may use both the 403b and 457 plans to the limits allowed by the Internal Revenue Service</p>

<sup>1</sup> Covered employees only as defined in Policy 2.20, Types of Employment.

NOTES: All classified employees hired or re-hired on or after January 1, 1999 are enrolled in VSDP.

For detailed information consult DHRM and VRS policies, manuals, and handbooks at <http://www.dhrm.virginia.gov> or <http://www.varefire.org>.