

Basic Life and Accident Insurance

Protecting Employees and Their Family

If unfortunate circumstances result in an employee's death or critical injury, eligible employees are automatically enrolled in Basic Life and Accident coverage through VRS to protect the financial well-being of employees and their families.

In the event of your death, your beneficiary will receive 2 times your annual earnings. If your death is caused by an accident, the plan pays up to 2 times your annual earnings.

If an employee is critically injured and suffers the loss of limb(s) or senses, the plan pays benefits according to a schedule.

Short Term Disability Benefits

When Employees Can't Work

If an accident, illness or pregnancy takes an employee away from the workplace.

Hybrid employees short-term disability benefit begins after a seven-calendar day waiting period from the first day of your disability and continues for up to 125 workdays. Short-Term benefits are paid on a weekly basis at 60% of your pre-disability income after sick leave is exhausted.

Non-Hybrid employees can purchase short-term disability through Continental Life or Aflac.

Long Term Disability Benefits

When Employees Still Can't Work

After exhausting short-term disability benefits, employees may need to be on out on long-term disability.

Non-Hybrid employees can purchase long-term disability through Continental Life or Aflac.

VRS Long Term Disability Benefits

When Employees Still Can't Work

Members of the VRS Hybrid Retirement plan are eligible for Short and Long-Term Disability benefits through The Standard Insurance Company after a one year waiting period.

Short-Term Disability benefit begins after a seven-calendar day waiting period from the first day of your disability and continues for up to 125 workdays. Short-Term benefits are paid on a weekly basis at 60% of your pre-disability income after sick leave is exhausted.

Long-Term Disability benefit begins after 125 workdays of Short-Term disability. Employees will receive 60% of your pre-disability income (80% for catastrophic conditions).

Paid Time Off

Time Away from Work

PCPS provides paid time off from work for a variety of reasons. This time includes *Sick Leave* (for eligible employees), *Vacation Leave* (for full-time 12-month), *Holidays*, and *2 Personal Days*. Eligible employees accrue 1 day per contracted month in sick leave, with no limits on the amount of sick leave accumulated.

Retirement Savings

Planning for the Future

Employees may participate in PCPS 403b Plan. Participation can begin immediately upon employment, or at any time during employment.

In addition, salaried employees are eligible to enroll in the Commonwealth of Virginia 457 Deferred Compensation Plan.

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Patrick County Public Schools

Benefits in Brief



BENEFITS BRIEF SUMMARY



Benefits at Patrick County Public Schools (PCPS)

PCPS strives to be a premier workplace in southwest Virginia. Over the years we have never compromised on quality in any aspect of our work, and that standard has always characterized our employee benefits program as well.

To meet the diverse needs of our workforce, the PCPS Benefits Program has been designed to be comprehensive and flexible, and includes all of the following elements:

- Two Medical plan options with Prescription Drug benefits
- Full service Dental coverage
- Vision coverage when medical is elected
- Basic Life and Accidental Death
- Optional Life Insurance coverage for employees and their dependents
- Short Term Disability benefits / Long Term Disability coverage
- Paid Time Off
- Retirement Savings
- Flexible Benefits (pre-tax health care, private health insurance and dependent care FSAs)
- Tuition Assistance
- Patrick County Education Foundation
- Voluntary accident, critical illness, hospital indemnity and whole life insurance

Medical Benefits *Our Employees Have Choices*

Employees may choose from two health plan options to meet their needs as well as the needs of their family members. Employees may select between two different KeyCare PPO plans administered by Anthem Blue-Cross BlueShield. Plan highlights are below:

Plan Provisions	KeyCare 30/\$1,000	KeyCare 30/\$2,000
In-Network Benefits		
Calendar Year Deductible	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 Family
Annual Out-of-Pocket Maximum	\$3,000 Individual \$6,000 Family	\$6,000 Individual \$9,000 Family
Office Visit	\$30 copay PCP \$50 copay Specialist	\$30 copay PCP \$50 copay Specialist
Emergency Room	\$150 copay + 20% not subject to deductible	\$250 copay + 20% not subject to deductible
Outpatient Surgery	20% After Deductible	20% After Deductible
Inpatient Hospitalization	20% After Deductible	20% After Deductible
Lifetime Maximum	Unlimited	Unlimited
Out-of-Network Benefits	Deductible: \$2,000/\$4,000 Coinsurance: 40% Annual OOP Maximum: \$4,500/\$9,000	Deductible: \$4,000/\$8,000 Coinsurance: 40% Annual OOP Maximum: \$6,000/\$12,000

Dental Benefits *The Next Step in Health Care*

To safeguard employees' dental health, PCPS offers dental coverage through Ameritas. Our PPO plan gives plan members the freedom to work with a dentist of your choice.

Benefit Schedule	Basic Option PPO
Preventive Care (checkups, cleaning, x-rays, fluoride treatments, sealants)	Plan pays 80%; deductible waived
Basic Care (fillings, root canals, extractions, periodontics, oral surgery and anesthesia)	Plan pays 50% after deductible
Major Care (crowns, bridges, dentures, inlays, onlays)	Plan pays 50% after deductible
Orthodontia (braces)	Not covered
Calendar Year Deductible	\$50 per person
Calendar Year Maximum	\$1,250

Vision Benefits *A Further Step in Health Care*

When an employee enrolls in the medical plan, they are automatically provided with vision benefits through Superior Vision.

Benefit Schedule	In-Network
Frequency (Exam/Lens/Frame)	12 months/12 months/12 months
Annual Exam	\$20 copay
Standard Lenses (Single, Bifocal, Trifocal)	Covered in Full
Contact Lenses	Medically necessary: Covered in Full Conventional: \$150 allowance