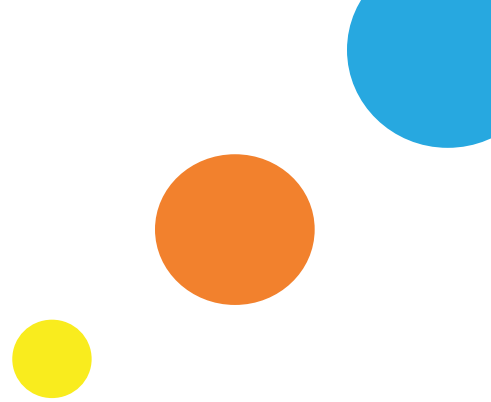


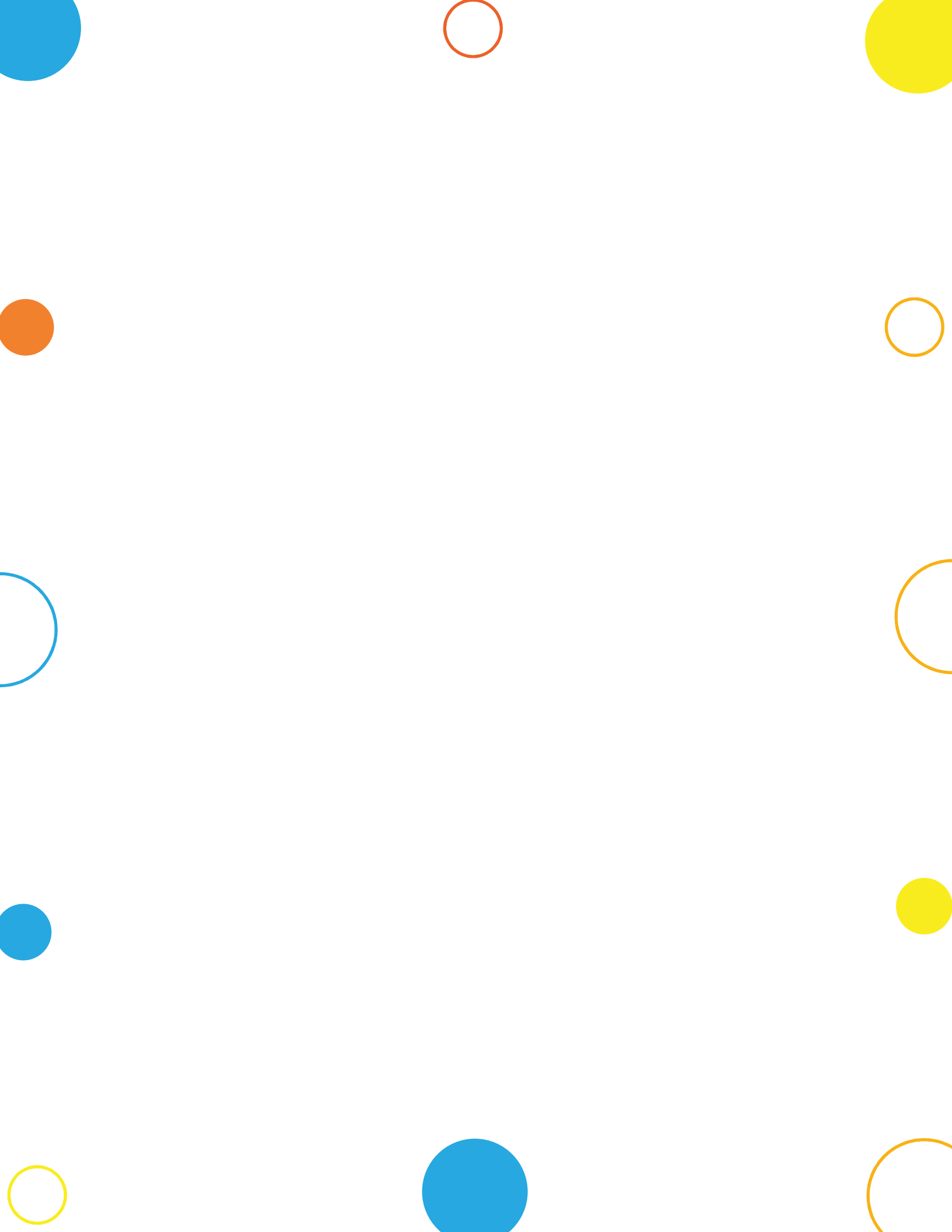


Every Child, Every Day,
Whatever it Takes!



2018 – 2019 School Year Employee Benefits Guide





Welcome

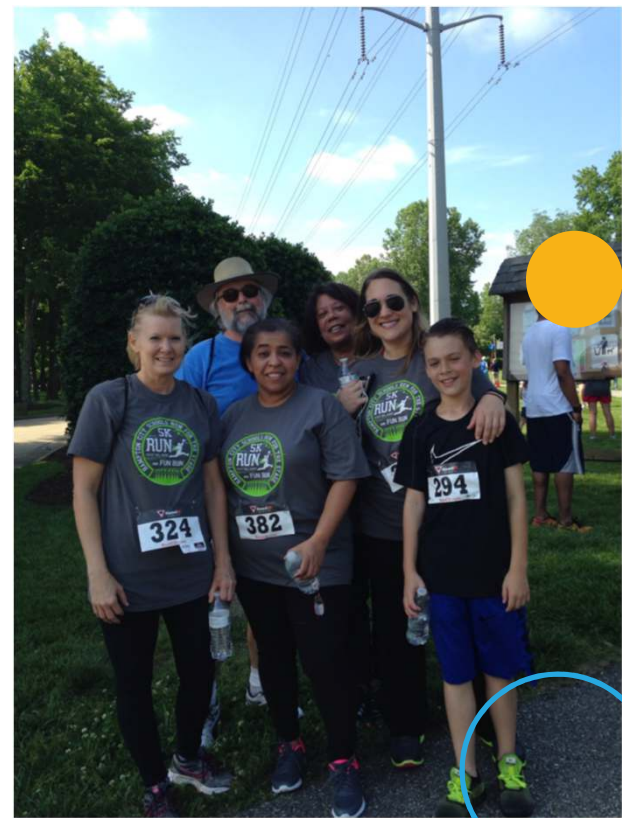
Welcome to Hampton City Schools! We are excited to offer the following benefits package to our eligible employees. A new employee with Hampton City Schools has 30 days from the first day of employment or change in status from part-time to full-time employment to enroll in benefits. The enrollment period expires after 30 days. New elections, changes and certain cancellations cannot be made until the next open enrollment period, generally during the summer with an effective date of October 1.

Changes can be made mid-year if a qualifying life event occurs such as a change in marital status, birth/adoption, death or other qualifying event. If a qualifying life event occurs, an employee has 30 days from the date of the event to request a change. To determine benefits eligibility, please refer to the eligibility table on page one (1) of this brochure. You can find the information in this booklet online at: www.hampton.k12.va.us/departments/hr/hr.html.

All benefit elections and requested changes should be made directly in our online benefits system at: <https://bswift.hampton.k12.va.us>.

If you have any questions about your benefits, please contact your benefits representative at the number below. Your benefits contact is determined by the first letter of your last name.

A- G: 727-2106	Sharmaine Alexander-Riggins
H - Q: 727-2107	Sally Seidnitzer
R - Z: 727-2326	Nicole Samuelson



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Benefits Enrollment System

ACCESSING THE BENEFITS SITE

Accessing your benefits site has been made easy by either navigating to the Hampton City Schools website, clicking the Staff link and then the Benefits Enrollment System link or using the following URL: <https://bswift.hampton.k12.va.us/>. Use your current Hampton City Schools User Name and Password.

THINGS YOU CAN DO ON THE BSWIFT SITE

- ❖ Benefit enrollment made easy with tools and charts to help you make the best decisions for your family
- ❖ You will be able to compare plans side-by-side or use “Ask Emma”, an interactive and fun tool that will gather information and show you the best choices for you and your family.
- ❖ You can change certain benefits at any time on the site or make Life Event Changes 24/7.
- ❖ Obtain valuable information about the wellness program, benefits guides and contact information for the benefits offered to you.
- ❖ View your estimated benefit costs
- ❖ Access the content library for all benefits related resources

FEATURES MAKING YOUR LIFE EASY

- Easy enrollment process that will guide you step-by-step
- Upload your documentation directly to the site for verifying your dependents
- One stop shop for all your enrollment needs
- Content library with all the materials you will need for enrollment decisions
- Enhanced communication and options to receive benefit related emails and reminders

Eligibility

The following employee classes are eligible for the following benefits:

BENEFIT	FULL-TIME EMPLOYEES	JOB SHARE*	PART-TIME TEACHER	BUS ATTENDANT (FULL-TIME)	PART-TIME EMPLOYEES	TEMPORARY EMPLOYEES
403(b) Plan	X	X	X	X	X	X
Auto & Home	X	X	X	X	X	
BenefitHub	X	X	X	X	X	X
Dental Insurance	X	X		X		
Disability Insurance	X	X		X		
Employee Assistance Program	X	X	X	X	X	
Employee Health & Wellness Center	X	X		X		
Employee Pharmacy***	X	X	X	X	X	X
Fitness Center	X	X	X	X	X	
Flexible Spending Account Plans						
- Medical	X	X		X		
- Dependent Care	X	X	X	X	X	
Health Insurance	X	X		X		
Legal Plan	X	X	X	X	X	
Life Insurance	X					
Long Term Care	X					
Optional Life Insurance	X					
Purchasing Power	If criteria is met	If criteria is met	If criteria is met	If criteria is met	If criteria is met	
Sick Leave	X	X	X	X		
Sick Leave Bank**	X	X	X	X		
Unum Accident	X	X	X	X	X	
Unum Critical Illness	X	X	X	X	X	
Unum Hospital Indemnity	X	X	X	X	X	
Unum Whole Life	X	X	X	X	X	
Virginia Retirement System	X					
Vacation Leave	12-mo. only	12-mo. only				
Vision Insurance	X	X		X		

*Job-share vacation accruals vary from those that are listed in this guide.

**VRS hybrid plan members are only eligible for the sick leave bank during their first year of full-time employment.

***While all employees can purchase discounted over-the-counter (OTC) items, only those employees enrolled in an HCS medical plan can fill their prescriptions there.

Health Benefits

HCS provides this brief summary of benefits. It does not include all services and limitations. If there are any discrepancies between this document and Cigna's plan document, Cigna's plan document will be followed. For complete plan details, including all limitations and exclusions, please obtain an Cigna enrollment packet.

CIGNA HEALTH PLAN		SIGNATURE OAP	CHOICE OAP	CDHP
In-Network	PY* Deductible (Individual/Family)	\$750/\$1,500	\$1,500/\$3,000	\$2,700/\$5,400
	Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$3,250/\$6,500	\$3,500/\$7,000
Hospital Benefits	Inpatient	20% AD	20% AD	20%, AD
	Outpatient Surgery	20% AD	20% AD	20% AD
	Outpatient Therapy & Rehab	20% AD	20% AD	20% AD
	(Chemo, Radiation, Respiratory Therapy)	20% AD	20% AD	20% AD
	Cardiac, Vascular & Pulmonary Rehab	20% AD	20% AD	20% AD
	ER (waived if admitted)	20% AD	20% AD	20% AD
Physician Office	Require referral to Specialists?	No	No	No
	PCP Office Visits	\$25	\$30	20% AD
	Specialist Office Visits	\$50	\$60	20% AD
	Diagnostic Imaging	\$25/\$50	\$30/\$60	20% AD
	Urgent Care Center	\$50	\$60	20% AD
	Chiropractic Care	\$50	\$60	20% AD
Outpatient Services	Therapy (Phys, Occ, Speech) in a facility	20% AD; Occ & Phys therapy combined max of 30 visits; Speech therapy max of 30 visits	20% AD; 30 visit combined for phys & occ therapy; 30 visits for speech therapy	20% AD; (30 visit combined for phys & occ therapy; 30 visits for speech therapy)
	Outpatient Facility Diagnostic X-Ray & Lab	20% AD	20% AD	20% AD
	Diagnostic Imaging Services (MRI, MRA, CAT, PET Scans)	20% AD	20% AD	20% AD
Preventive Care	Well Baby Care	Covered @ 100%	Covered @ 100%	Covered @ 100%
	Well Adult Care	Covered @ 100%	Covered @ 100%	Covered @ 100%
Other Services	Skilled Nursing Facility	20% AD	20% AD	20% AD
	Home Health Care	20% AD	20% AD	20% AD
	Durable Medical Equipment	20% AD	20% AD	20% AD
	Dependent Maternity Coverage	Yes	Yes	Yes
Substance Abuse	Outpatient Professional in Facility	20% AD	20% AD	20% AD
	In the Office	\$25	\$30	
	Inpatient	20% AD	20% AD	20% AD
Prescription Drugs	Plan Year Rx Deductible (Individual/Family)	\$150/\$300		Combined with Medical Deductible, with exception of preventive Rx
	Retail (Up to 31 day supply)	\$10/\$30/\$50		\$10/\$30/\$50
	HCS Pharmacy	\$2/\$15/\$25		\$2/\$15/\$25
	Mail Order (Up to 90 day supply)	\$10/\$60/\$150		\$10/\$60/\$150
	HCS Pharmacy - 90 days	\$4/\$30/\$50		\$4/\$30/\$50
Out-of-Network	Plan Year Deductible (Individual/Family)	\$3,000/\$6,000	\$4,000/\$8,000	Combined with in-network
	Out-of-Pocket Maximum (Individual/Family)	\$7,000/\$14,000	\$8,000/\$16,000	\$7,000/\$14,000
	Coinsurance	30%	40%	40%
Vision	Exam	\$15; one exam / 12 months		
	Network	Cigna Vision Provider		
	Hardware	Hardware discounts		

*PY = Plan Year (10/1 to 9/30)
 AD = After deductible (Deductible is on a Plan Year, not calendar year)
 OAP = Open Access Plus
 CDHP = Consumer Driven Health Plan

Health Benefits

Your health plan will be administered by **Cigna Health Care**. These plans will provide a wide range of health care services within a special network of health care providers and facilities. Employee premiums are deducted on a pre-tax basis (unless the Benefits Office is notified in writing) for 10 months (September through June), but coverage is for a 12-month period.

If your spouse is actively at work and eligible for health coverage through their employer, they are not eligible for coverage under our HCS health insurance. Please note that this does not apply to a spouse who is also an HCS employee, spouses who are eligible through a retiree plan only or who are self-employed.

In addition, you are not eligible to enroll in the Consumer-Driven Health Plan (CDHP) if you are covered by *any other* medical plan.

RATES WITHOUT WELLNESS INCENTIVE

Signature OAP Plan \$750/\$1,500 Deductible	Total Premium per month	Employee Portion per month	Employee Cost per paycheck	
Employee Only	\$848.25	\$209.21	\$104.60	
Employee + Child	\$1,213.00	\$384.70	\$192.35	
Employee + Children	\$1,679.54	\$549.88	\$274.94	
Employee + Spouse	\$1,823.75	\$658.28	\$329.14	
Employee + Family	\$2,544.76	\$942.17	\$471.09	
Choice OAP Plan \$1,500/\$3,000 Deductible	Total Premium per month	Employee Portion per month	Employee Cost per paycheck	
Employee Only	\$812.62	\$103.49	\$51.75	
Employee + Child	\$1,162.04	\$197.06	\$98.53	
Employee + Children	\$1,608.97	\$316.65	\$158.33	
Employee + Spouse	\$1,747.12	\$353.66	\$176.83	
Employee + Family	\$2,437.84	\$538.57	\$269.28	
CDHP	Total Premium per month	Employee Portion per month	Employee Cost per paycheck	HSA Employer Contribution Per Paycheck
Employee Only	\$712.82	\$ -	\$-	\$25.00
Employee + Child	\$1,019.33	\$ 40.61	\$20.31	\$37.50
Employee + Children	\$1,411.38	\$107.37	\$53.69	\$50.00
Employee + Spouse	\$1,532.56	\$128.00	\$64.00	\$37.50
Employee + Family	\$2,138.45	\$230.25	\$115.13	\$50.00

Health Benefits Wellness Program

At Hampton City Schools our mission is to promote the health, well-being and quality of life of our employees and their family members through population health and wellness programming focused on the body, mind, and healthful habits. We recognize good health is priceless and essential to our enjoyment of life. We believe that employees who feel good and take care of themselves contribute to a happier, healthier, and more productive workplace. Therefore, through, our wellness program, employees who are enrolled in one of our Cigna medical plans, have the opportunity to earn a credit for a lower premium on their medical insurance or a higher health savings account contribution.

Employees who earned and logged the required points through the Marathon Health portal by June 30, 2018, are eligible for the premiums below for the 18/19 benefits plan year. CDHP participants will receive an additional \$750 employer contribution to their health savings account. Employees who are newly eligible for health insurance benefits during the 18/19 school year will receive the wellness incentive rates for the current school year. These employees must meet the requirements of the wellness program to keep the lower premiums for the following school year.

Spouses who are enrolled in an HCS Cigna medical plan are required to earn five wellness points, two of which need to come from a required activity in order for the employee to earn the wellness premium incentive. The 18/19 HCS Wellness Program document can be found on the human resources section of the website under the Wellness Program tab. Employees must earn and log the minimum required points between July 1, 2018 and June 30, 2019 in order to earn the incentive for the next school year.

WELLNESS INCENTIVE RATES

Signature OAP Plan \$750/\$1,500 Deductible	Total Premium per month	Employee Cost per month	Employee Cost per paycheck		
Employee Only	\$848.25	\$134.21	\$67.10		
Employee + Child	\$1,213.00	\$309.70	\$154.85		
Employee + Children	\$1,679.54	\$474.88	\$237.44		
Employee + Spouse	\$1,823.75	\$583.28	\$291.64		
Employee + Family	\$2,544.76	\$867.17	\$433.59		

Choice OAP Plan \$1,500/\$3,000 Deductible	Total Premium per month	Employee Cost per month	Employee Cost per paycheck		
Employee Only	\$812.62	\$28.49	\$14.25		
Employee + Child	\$1,162.04	\$122.06	\$61.03		
Employee + Children	\$1,608.97	\$241.65	\$120.83		
Employee + Spouse	\$1,747.12	\$278.66	\$139.33		
Employee + Family	\$2,437.84	\$463.57	\$231.78		

CDHP	Total Premium per month	Employee Cost per month	Employee Cost per paycheck	HSA Employer Contribution per paycheck	Additional Lump Sum HSA Wellness Contribution
Employee Only	\$712.82	\$ -	\$-	\$25.00	\$750.00
Employee + Child	\$1,019.33	\$ 40.61	\$20.31	\$37.50	\$750.00
Employee + Children	\$1,411.38	\$107.37	\$53.69	\$50.00	\$750.00
Employee + Spouse	\$1,532.56	\$128.00	\$64.00	\$37.50	\$750.00
Employee + Family	\$2,138.45	\$230.25	\$115.13	\$50.00	\$750.00

Health Benefits

EMPLOYEE HEALTH & WELLNESS CENTER

Our goal is to help you achieve your optimum health. To reach this goal, the Employee Health & Wellness Center staff are licensed to diagnose, treat, and prescribe for a wide variety of common illnesses and inquire. In addition to sick care, you have access to a full range of health assessment, coaching and disease management services – all from a convenient location.

Services are available to all HCS full-time and job share employees. Spouses and children (ages 6 and over) who are covered under an HCS Cigna medical plan can also use the Employee Health & Wellness Center. *Preventive care is available at no charge.* Full-time and job share employees without HCS medical coverage, employees enrolled in the CDHP, and spouses and dependents covered under an HCS medical plan will have a \$15 fee for a sick visit. Sick visits are free for employees on the Signature and Choice OAPs.

OUR CENTER IS OPEN:

Monday - Thursday
7:00am – 6:00pm

Friday - Saturday
8:00am – 1:00pm

2238 Todds Lane, Hampton, VA
Phone: 757-315-8100

EMPLOYEE PHARMACY

Our pharmacy fills prescription drugs and sells some over-the-counter (OTC) products that you would typically find at a pharmacy. Both prescriptions and OTC products are available at a lower cost. 90 day prescriptions can be filled at our pharmacy without needing to go through mail order. Prescriptions can be brought in to the pharmacy or called in by doctors or our Employee Health & Wellness Center providers.

ELIGIBILITY

All employees are eligible to purchase our OTC products that are available at the pharmacy. All full-time and job share employees who are enrolled in one of our HCS CIGNA medical plans are eligible to use the pharmacy to fill their prescriptions. In addition, all spouses and children of all ages who are covered under one of our CIGNA medical plans can use the pharmacy to fill prescriptions.

COST

Prescriptions and OTC products can be purchased from our pharmacy at a lower cost. Prescription costs will differ based on enrollment:

SIGNATURE AND CHOICE OAP COVERAGE

There is no deductible when you fill your prescriptions at our pharmacy. Those employees and dependents covered under our OAP plans will pay \$2 (or less)/\$15/\$25 copays.

CDHP COVERAGE

Employees and their dependents covered under the CDHP will still be responsible for their plan deductible. Costs for prescriptions filled at our pharmacy will be less expensive than those filled at other traditional pharmacies. The cost of the prescriptions will be applied to the deductible.

LOCATION

Our pharmacy is located in the back of the same building as our Employee Health & Wellness Center at 2238 Todds Lane. Parking is available along the side of the building and access is through a door at the rear of the left side of the building.

HOURS AND CONTACT INFO:

Monday – Thursday
8:00 am – 6:00pm (closed 1:00 – 2:00 for lunch)

Friday - Saturday
9:00 am – 1:00pm

2238 Todds Lane
Hampton, VA
Phone: 757-224-9681



Dental Benefits

METLIFE DENTAL INSURANCE

MetLife insures Hampton City Schools' dental program. We offer two dental plans from which you can select the one that best meets your and your family's needs.

	HIGH PLAN	BASIC PLAN
METLIFE DENTAL PLANS	PER PAYCHECK	PER PAYCHECK
Employee Only	\$15.83	\$13.73
Employee + Child	\$29.89	\$25.60
Employee + Spouse	\$29.89	\$25.60
Employee + Children	\$46.25	\$39.60
Employee + Family	\$46.25	\$39.60

COVERED SERVICES	METLIFE PPO	
Benefit Attributes	High PPO Plan	Basic PPO Plan
Plan Year Deductible/Individual	\$50	\$50
Plan Year Deductible/Family	\$150	\$150
Waived for Preventative	Yes	Yes
Plan Year Plan Maximum	\$1,000	\$1,000
Diagnostic and Preventative Services		
Diagnostic and Preventative	20%	Covered @ 100%
Oral Exams (limit 2 per contract year)	20%	Covered @ 100%
Bitewing X-Rays (limit 1 per contract year)	20%	Covered @ 100%
Full-mouth X-Rays (limit 1 per 3-year period)	20%	Covered @ 100%
Prophylaxis Treatments (limit 2 per contract year)	20%	Covered @ 100%
Fluoride Treatments (limit 1 per contract year)	20%	Covered @ 100%
	(for dependent children to age 19)	(for dependent children to age 19)
Sealants on posterior permanent teeth (limit 1 per tooth)	20%	Covered @ 100%
	(for dependent children to age 16)	(for dependent children to age 16)
Space Maintainers (limit once per lifetime)	20%	Covered @ 100%
	(for dependent children to age 14)	(for dependent children to age 14)
Periodontal Maintenance	20%	Covered @ 100%
	(2 treatments in 1 contract year)	(2 treatments in 1 contract year)
Basic Services		
Restorative Amalgams, Composites	50% Anterior & Posterior	20% Anterior & Posterior
Endodontic Treatment (root canal)	50%	20%
Periodontic Treatment (limited to 2-3 years based on services rendered)	50%	20%
Simple Extractions	50%	20%
Oral Surgery (Impacted Extractions)	50%	20%
Major Services		
Crowns and Onlays (limit 1 per 5-year period)	50% (for dependents over the age of 11)	Not Covered
Prosthetic Benefits (Bridges and Dentures) (limit 1 per 5-year period)	50%	Not Covered
Implant Coverage	50%	Not Covered
Orthodontia Services		
Orthodontia Lifetime Limit	\$1,000	Not Covered
Orthodontia Services	50%	Not Covered
Out-of-Network		
Allowance	99th percentile	

Note: Deductibles & Maximums listed are for in- and out-of-network benefits combined. MetLife's "Allowable Charge" (AC) is reduced for out-of-network claims.

Vision Benefits Flexible Spending Accounts



UNIVIEW VISION INSURANCE

UniView insures Hampton City Schools' vision program. We offer a voluntary vision plan which you can select to meet your and your family's vision needs.

VOLUNTARY VISION RATES	TOTAL PREMIUM PER PAYCHECK
Employee	\$3.40
Employee + Child	\$5.95
Employee + Spouse	\$5.95
Employee + Children	\$6.82
Employee + Family	\$9.91

UNIVIEW VOLUNTARY VISION

VISION CARE SERVICES	IN-NETWORK COST	OUT-OF-NETWORK COST
Frequency Exam/Lens/Frame	Exam (every 12 months)	
	Lens (every 12 months)	
	Frames (every 24 months)	
Annual Routine Eye Exam	\$15	\$35 allowance
Eyeglass Frames	\$140 allowance, 20% off balance over \$140	\$45 allowance
Standard Plastic Lenses		
Single Vision	\$15	\$25 allowance
Bifocal	\$15	\$40 allowance
Trifocal	\$15	\$55 allowance
Options and Upgrades (in addition to cost of lenses)		
UV Coating	\$15	n/a
Tint (solid/gradient)	\$15	n/a
Standard Polycarbonate	\$40	n/a
Standard Progressive (add-on to Bifocal)	\$65	n/a
Standard Anti-Reflective	\$45	n/a
Other Add-Ons & Services	20% off retail	n/a
Contact Lenses		
Conventional	\$140 allowance, 15% of balance over \$140	\$105 allowance
Disposable	\$140 allowance	\$105 allowance
Medically Necessary	Covered in full	\$210 allowance

Allowance is the amount that the insurer will pay. Member pays over that amount.

FLEXIBLE SPENDING ACCOUNTS

Our Flexible Spending Accounts help cover expenses not covered by insurance and help pay for day care/aged adult care expenses. Under Section 125 of the Internal Revenue Service Code, certain medical and dependent care expenses can be paid for on a pre-tax basis.

The **medical flexible spending account** allows employees to set aside up to \$2,650 per year for eligible medical expenses. Employees enrolled in the consumer-driven health plan with the accompanying health savings account are ineligible from also enrolling in a health-care reimbursement plan. Unused funds up to \$500 can be carried over from year-to-year so long as a new election is made.

The **day care/aged adult care plan** allows employees to set aside up to \$5,000 per year for eligible dependent-care expenses or \$2,500 per year if married filing a separate tax return.

PayFlex is the plan administrator for our flexible benefit plans. Each participant will receive a benefits card from PayFlex to use for the purchase of eligible expenses. Please save your detailed receipts as substantiation may be requested per IRS regulations. The benefits card is not paperless, just less paper. The real benefit of the card is that you are not paying for expenses out-of-pocket and then waiting for reimbursement.

Enrollment Process: You must sign up each year during enrollment in order to participate in the spending accounts. Flexible spending account elections do not roll over from year-to-year.

Disability Group Life Insurance

SHORT-TERM DISABILITY INSURANCE

Hampton City Schools offers eligible employees a short-term disability program through Aetna with three options. You can enroll within 30 days of becoming eligible. If you don't enroll, then you can apply during the next open enrollment period. (If you do not enroll when you are first eligible for STD, you will need to provide evidence of insurability when you apply.) Each option provides a weekly benefit that is 66.67% of the first \$2,550 of your pre-disability earnings subject to policy terms. The elimination and benefit periods vary from: 14 days with an 11-week benefit period; 28 days with a 9-week benefit period; or 42 days with a 7-week benefit period for injury or illness, depending on the option chosen. The maximum weekly benefit is \$1,700. Refer to your Certificate of Coverage and benefit plan for conditions, special rules, and other details. LTD is also included in each of our STD options.

HYBRID PLAN DISABILITY INSURANCE

You are covered under the VRS Hybrid Retirement Plan if your membership date is on or after January 1, 2014. Hybrid plan members are automatically enrolled in an employer-paid disability policy.

The 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. You are eligible for income replacement at 60 percent of your pre-disability income if you go on non-work-related short-term disability. After five years of continuous participation in VLDP with your current employer, you will become eligible for higher income replacement levels.

The long-term disability benefit begins after 125 workdays of short-term disability. You are eligible for a long-term disability benefit if you are unable to work at all or you are working less than 20 hours a week. You will receive up to 60 percent of your pre-disability income. There is a one-year waiting period that applies regardless of service, including existing employees who opt into the hybrid plan. Therefore, hybrid members are eligible for a short-term and long-term disability program through Aetna during their first year in a VRS-eligible position.

LIFE INSURANCE BENEFITS

BASIC GROUP LIFE INSURANCE

Eligible employees are automatically enrolled in life insurance through the Virginia Retirement System (VRS) and administered by Minnesota Life. Hampton City Schools pays the total premium for group life insurance for these employees. Your amount of coverage is determined by rounding your annual salary to the next highest thousand and then doubling that amount. In the event of accidental death or dismemberment, the amount doubles again. Your basic group life insurance provides you two kinds of life insurance during active employment—basic life insurance and accidental death and dismemberment insurance. Your life insurance benefits are:

- Group life insurance without a medical examination
- Natural death benefits
- Double the natural death benefit for an accidental death
- Dismemberment payments for accidental loss of one or more limbs or loss of sight in one or both eyes
- Accelerated death benefit for a terminal medical condition
- A safety belt benefit
- A repatriation benefit
- Felonious assault benefits.

LONG-TERM DISABILITY INSURANCE

Hampton City Schools offers eligible employees a long-term disability program through Aetna. You can enroll within 30 days of becoming eligible. Employees must have at least 55 days of sick leave in order to elect the LTD option. (If you do not enroll when you are first eligible for LTD, you will need to provide evidence of insurability when you apply.) This plan provides disabled employees 60% of the first \$10,000 of your pre-disability earnings subject to policy terms with a maximum monthly benefit of \$6,000. The premium depends upon your salary and elimination period. Refer to your Certificate of Coverage and benefit plan for conditions, special rules and other details.

OPTIONAL GROUP LIFE INSURANCE

The Optional Group Life Insurance Program—a voluntary program—allows you to purchase additional protection for yourself and your family. Minnesota Life also administers the Optional Group Life Insurance Program.

DEPENDENT COVERAGE

If you are an active employee participating in the Optional Group Life Insurance plan, optional group life insurance is available to your spouse and dependent children. Your spouse is eligible for up to 50 percent of the maximum amount of your optional group life insurance coverage. You can purchase optional group life coverage for your minor children.

The VRS group life insurance provider is Minnesota Life. Direct questions about basic, optional, and dependent coverage to:

Minnesota Life,
P.O. Box 1193,
Richmond, VA 23218-1193
Toll free: (800) 441-2258

Voluntary Benefits

You can enroll in Whole Life, Critical Illness, Hospital Indemnity and Accident insurance only during the annual open enrollment period.

INTEREST-SENSITIVE WHOLE LIFE INSURANCE WITH LONG-TERM CARE RIDER

Unum's interest-sensitive whole life insurance is designed to provide death benefits to your beneficiaries if you pass away, but it also can potentially build cash value that you can utilize while you are still alive. At an affordable guaranteed level premium, you can have the added financial protection you and your family may need during times of uncertainty.

- Unum's interest-sensitive whole life insurance plan is voluntary, which means you can choose whether or not to purchase coverage, and buy only the amount that is right for your needs.
- In addition to providing death benefits, the policy can build cash value, which can be utilized during your working years.
- The policy's accumulated cash value may also be used to buy a smaller, "paid up" policy on which no further premiums are due.
- Available for employees ages 15-80 who meet the eligibility requirements.
- Coverage for dependents is available.
- Optional riders available include children's term rider and accidental death benefit rider.
- The policy includes a Living Benefit Option as a basic feature to all employee, spouse and child/grandchild policies. This feature allows the policy owner to request up to 100% of the death benefit, to a maximum of \$150,000, if the insured is diagnosed with a medical condition that limits life expectancy to 12 months or less. MAY VARY IN SOME STATES.
- Your employer has elected for you to receive the waiver of premium and long-term care benefit riders.

Eligible employees must be actively at work to apply for coverage. Being "actively at work" means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health, or if you are on a leave of absence.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations, which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21794 or contact your Unum representative. Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Provident Life and Accident Insurance Company 1 Fountain Square, Chattanooga, TN 37402 unum.com
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LONG-TERM CARE RIDER

People live longer now and that can mean long-term treatment in a nursing home or assisted living facility. There are more than 50 million Americans today providing unpaid care for family members and loved ones¹. By adding a long-term care rider to your life insurance policy, you can help protect your savings from the drain of this expensive care. Choose from several options that can extend or increase your LTC benefits. The LTC rider is available at initial offering to employees and spouses ages 15 to 70. Additional LTC riders are Continuous Benefits, Restoration Benefits, and Restoration and Continuation Benefits. See your outline of coverage for additional benefits.

¹ Caring.com, "Caregivers Need a Bailout Too!", January, 13, 2009

GROUP CRITICAL ILLNESS INSURANCE

Could your bank account survive a serious illness? Be prepared with group critical illness insurance from Unum. Critical illness insurance can pay a lump sum benefit at the diagnosis of a covered illness. You choose the level of coverage with benefit amounts from \$5,000 to \$50,000. You can use the money to pay for co-pays, deductibles, childcare, transportation, lodging or any other expenses that you may have.

WHAT IS COVERED?

The following specified critical illnesses are covered under the base plan:

- Heart attack
- Blindness
- Major organ failure
- End-stage renal (kidney) failure
- Occupational HIV
- Coronary artery bypass surgery pays 25% of lump sum benefit
- Benign brain tumor
- Stroke (evidence of persistent neurological deficits confirmed at least 30 days after the event)
- Coma (resulting from severe injury lasting for 14 consecutive days or more)
- Permanent paralysis (complete and permanent loss of the use of two or more limbs for a continuous 90 days as a result of a covered accident)

Voluntary Benefits

You may choose to select this benefit for an additional premium:

- Cancer
- Carcinoma in situ¹ pays 25% of the lump sum benefit

You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis. Each condition is payable once per lifetime.

The following is automatically included in your plan:

WELLNESS BENEFIT

This benefit can pay \$75 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Chest X-rays
- Stress tests
- Mammograms
- Colonoscopies

A full list of covered tests will be provided in your certificate.

RECURRENCE BENEFIT

This benefit can provide:

- An additional 50% payout for a second occurrence of:
 - benign brain tumor
 - coma
 - heart attack
 - stroke
- 12 months must elapse between occurrences of the same condition

WHO IS ELIGIBLE?

- All employees who are actively at work
- Spouse ages 17 through 64
- Child(ren) newborn through age 24 and unmarried

All eligible children are automatically covered at 50% of the employee benefit amount at no additional cost. Eligible children are covered for the same conditions as employee and the following specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, down syndrome and spina bifida. Diagnosis must occur after the child's coverage effective date.

POLICY PROVISIONS

Waiting period — diagnosis must occur at least 30 days after the coverage effective date to be eligible for benefits (does not apply to coma, occupational HIV and permanent paralysis or the specific childhood conditions listed above)

Pre-existing condition limitation — Unum will not pay benefits for a claim that is caused by, contributed to by or occurs as a result of a preexisting condition. Please refer to information provided in your certificate or consult with your benefit representative to determine what would be considered a pre-existing condition.

Reduction of benefits — The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary date after the insured individual's 70th birthday. Premiums will not be reduced. For coverage purchased after age 70, benefit amounts will not be reduced.

Being "actively at work" means that on the day you apply for coverage, you are working at one of your company's business locations, or you are working at a location where you are required to represent your company. If you are applying for coverage on a day that is not one of your scheduled workdays, then you will be considered actively at work if you meet this definition as of your last scheduled workday. You are not considered actively at work if your normal duties are limited or altered due to your health, or if you are on a leave of absence.

¹ Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

Underwritten by: Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

unum.com. Unum complies with all state civil union and domestic partner laws when applicable.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. The policy or its provisions may vary or be unavailable in some states. For complete details of coverage and availability, please refer to Policy Form: CI-1 or contact your Unum representative.

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THIS INSURANCE PROVIDES LIMITED BENEFITS. CU-4234 (2012)

Voluntary Benefits

HOSPITAL INDEMNITY INSURANCE

Unum's hospital indemnity insurance provides a benefit when you are admitted to the hospital for a covered hospital stay. This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. The plan can provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as a deductible and coinsurance. The benefit amount is \$2,500 per insured per calendar year. Coverage for dependents is available.

ACCIDENT INSURANCE

Unum's supplemental accident insurance provides benefits for covered injuries and specified accident-related expenses for an individual or family. Since health insurance only goes so far, this group policy is designed to help cover the out-of-pocket expenses that can result from a sudden accident.

- Available to employees who are actively at work with a minimum of 15 hours per week.
- Base plan covers a wide variety of injuries and accident-related expenses such as hospitalization, physical therapy, emergency room treatment, doctor's visits, fractures and dislocations, transportation, lodging and more.
- Benefits are paid for accidents that occur on or off the job.
- Plan also offers coverage for accidental death and catastrophic accident.
- Several family coverage options are available.
- Employees may elect a Sickness Hospital Confinement rider.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form: L-21762 (FUL-21762 for NY) or contact your Unum representative.

This base policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all people with this policy.

IMPORTANT NOTICE - THE BASE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. THIS IS A LIMITED POLICY. Unum complies with all state civil union and domestic partner laws when applicable.

Underwritten by: Provident Life and Accident Insurance Company 1
Fountain Square Chattanooga, TN 37402 unum.com

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CU-4234 (2012)

METLIFE AUTO & HOME® YOUR PROVIDER OF AN AT-WORK VOLUNTARY AUTO AND HOME INSURANCE PROGRAM

PROGRAM DESCRIPTION

MetLife Auto & Home is the provider of a voluntary group auto and home* benefit program that provides you with access to insurance coverage for your personal insurance needs. In addition to auto and homeowners, MetLife Auto & Home offers a variety of other insurance policies to meet your diverse needs, including: Personal Excess Liability, Boat, Motor Home, Recreational Vehicle, Condo and Renters.

BENEFITS

The program gives you access to **competitive group rates and policy discounts**. Here are some of the premium discounts*: (Maximum Amount)

Group Discount	Up to 15%
Years of Service	Up to 20%
Automatic Payment Discount	Up to 10%
Youth Superior Driver	Up to 10%
Passive Restraint	Up to 40%
Driver Improvement Course	Up to 10%
Anti-Lock Brakes	Up to 5%
Anti-Theft Devices	Up to 10%

CONVENIENT PAYMENT OPTIONS

You can choose to have your premiums automatically deducted from your paychecks or bank account. With these options, insurance premiums are spread throughout the policy term with no down payments, interest charges or service fees (a down payment is required in some instances). Plus, most states allow an additional discount when you choose payroll or bank account deduction as your method of payment.** Other payment options are available, including mortgagee billing for home/condo insurance.

FREE PREMIUM QUOTES AND APPLICATION PROCESSING

Since everyone's insurance policies renew at different times during the year, you may apply for group auto and home insurance at any time by calling 1 800 GET-MET 8 (1-800-438-6388).

An insurance consultant will provide you with free, no-obligation premium quotes. If you choose to switch, a consultant can help you apply for insurance while you're on the phone. Please have your current insurance policy(ies) with you when you call.

*Some discounts apply to certain coverages.

*Available in most states to those who qualify.

* Home insurance is not part of MetLife Auto & Home's benefit offering in Florida and Massachusetts.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify.
Met P&C®, MetCasSM, and MetGenSM are licensed in the state of Minnesota.

Voluntary Benefits

PURCHASING POWER

Purchasing Power is the premier purchase program that makes it possible for you to buy name brand computers, electronics and home appliances through the ease of payroll deduction. No credit check, no down payment, and each of the equal payments comes out of your paycheck automatically, it makes it easier for you to budget, and you won't risk missing a payment.

HOW DO I DETERMINE IF PURCHASING POWER IS MY BEST OPTION?

Paying cash for purchases is the best way to buy. But when cash is not an option, Purchasing Power may save you money over financing options like credit cards or rent-to-own -- especially if you are prone to making the minimum payment or incurring late fees.

DISCIPLINED PURCHASING

- It's easy to budget since manageable payments automatically come out of your check in equal installments over 10 months.
- Because it's through payroll deduction, you won't risk missing a payment.
- Individual spending limits are based on your annual income and help protect you from overextending your paycheck.

ALL-INCLUSIVE PRICE

- You'll know the total price up front, which includes the product, financing, taxes, and delivery.
- You won't have payments strung out over several years, and no ballooning interest.
- Extended warranties, upgrades and accessories are negotiated with our vendors and are included in the price.

NO ADDITIONAL FEES

- There are no fees beyond the all-inclusive price.
- You won't risk late fees like you would with other financing options because your payments are made through payroll deduction.
- A down payment is not required, but you have the option to make a deposit to decrease your payroll deductions.

Order online at www.Hampton.PurchasingPower.com or by phone at (800) 903-0801.

GENWORTH LONG-TERM CARE

VRS-eligible employees are able to sign up for group long-term care coverage through Genworth during their first 60 days of full-time employment. Enrollments can be made by navigating to www.genworth.com/groupltc. The group ID for Hampton City Schools is 'cov' and our access code is 'groupltc'. Questions about rates and enrollments can be answered by calling Genworth at (866)-859-6060.



Voluntary Benefits

LEGAL

Whether you're dealing with an existing legal or financial concern, or preparing for an unexpected situation, a legal benefits plan reduces the stress and worry of trying to find an attorney when it matters most.

Hampton City Schools Employee Insurance can ease the biggest stress – finding and paying for a better attorney.

LegalGUARD is a legal insurance plan underwritten by Virginia Surety Company that provides support and protection for unexpected personal legal issues.

What you get with a LegalGUARD Plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In and out-of-network coverage
- Concierge help navigating common individual or family legal issues

WHO'S COVERED?

Member	Member's Spouse
Dependent Children	Up to age 19; Age 19 enrolled full-time at an accredited university.
Parents	Elder Benefits designed for Plan members <i>and</i> Spouse's parents.

The LegalGUARD Plan is \$20.77 per month, via payroll deduction, based on a 10-period deduction schedule.

To learn more about your legal insurance plan, call 1(800) 248-9000 or visit [legaleaseplan.com/hcs](https://www.legaleaseplan.com/hcs). Member Services: 1(888) 416-4313.

ADDITIONAL BENEFITS

As a LegalGUARD plan member, you have access to a national network of over 18,000 attorneys who are matched to your specific legal needs. Being a LegalGUARD member also saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage* for:

The Value of a LegalGUARD PLAN:

Home & Residential: Purchase/sale/refinancing of primary home, Tenant dispute, Foreclosure

Auto & Traffic: Traffic defense, License suspension

Financial & Consumer: Debt collection, Bankruptcy, Tax audit, Consumer dispute, Life insurance claims

Family: Separation, Divorce, Name change, Adoptions, Elder law, Misdemeanor defense, Guardianship/conservatorship, Civil litigation defense, Juvenile court proceedings

Estate Planning & Wills: Will or codicil, Complex will, Living will or Health Care Power of Attorney, Living trust document, Probate of small estate, Document preparation, Small claims court representation

*Please visit <https://www.legaleaseplan.com/hcs> for specific plan benefits

Be prepared and fully confident with LegalGUARD.

You work hard to make the right choices for your loved ones – especially when it comes to legal and financial matters. Get the peace of mind you want and the protection you need with LegalGUARD.

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. If this benefit summary conflicts in any way with the Policy issued to your employer/association, the Policy shall prevail. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states, but is available in all states. Underwritten by Virginia Surety Company in all states except where underwriting is not required but the product is available. Please contact LegalEASE for complete details.

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VSC_INS_Enroll_BenefitGuide_HamptonCitySchools_2018-07

Retirement Benefits

403(B) TAX-DEFERRED ANNUITY RETIREMENT PLAN

The Internal Revenue Code's Section 403(b) provides employees of public education organizations a powerful retirement plan. A 403(b) tax-deferred annuity offers significant tax advantages to retirement savers.

Employees are eligible to set aside a portion of their income on a pre-tax basis. This plan helps you save money. Here's how:

1. Less tax today: Contributions to your plan are made prior to income tax deductions, which means you're paying less in current taxes from each paycheck.
2. Potentially less tax tomorrow: Your account grows tax-deferred, meaning you won't pay taxes on it until you withdraw funds from the plan. If you are in a lower tax bracket at that time, you will likely pay less in taxes than you would today.

YOUR MONEY IS YOUR MONEY-MAKER

When you invest in fixed credited interest rate accounts, you earn interest on your money. And then that interest earns interest. That's called compound interest, and it's how your account grows over time.

COMPOUNDING CIRCUMSTANCES

Liz and Jenna, both 25, started work for the same employer of the same day. Liz began making a monthly contribution of \$100. Jenna chose to wait another 10 years before contributing to the plan. Liz stopped investing after 15 years, while Jenna continued to invest \$100 a month until she retired at age 65.

Both contributed \$100 a month, totaling \$1,200 each year. Both earned a 6 percent rate of return on their investment. Liz invested for 15 years and a total of \$18,000; Jenna invested for 30 years and a total of \$36,000 – more than double Liz's investment. Yet Liz still came out ahead. (See chart on next page.) That's the power of compounding. Remember, this is simply an example of how compounding interest could work for you. Your actual results may vary.

The impact of waiting.

The following chart shows that waiting may cost you (depending on your investment choices and market conditions).

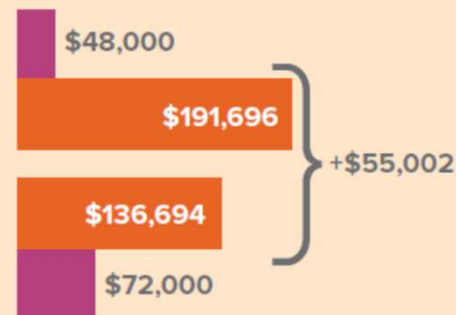
With more time to grow, Susan contributes less... but ends up with more.



Susan started saving \$100 a month at age 25. After 40 years she saved \$191,696.



Larry started saving \$300 a month at age 45. After 20 years he saved \$136,694.



■ Total contributions ■ Total pre-tax savings at age 65

MORE YEARS, MORE MONEY

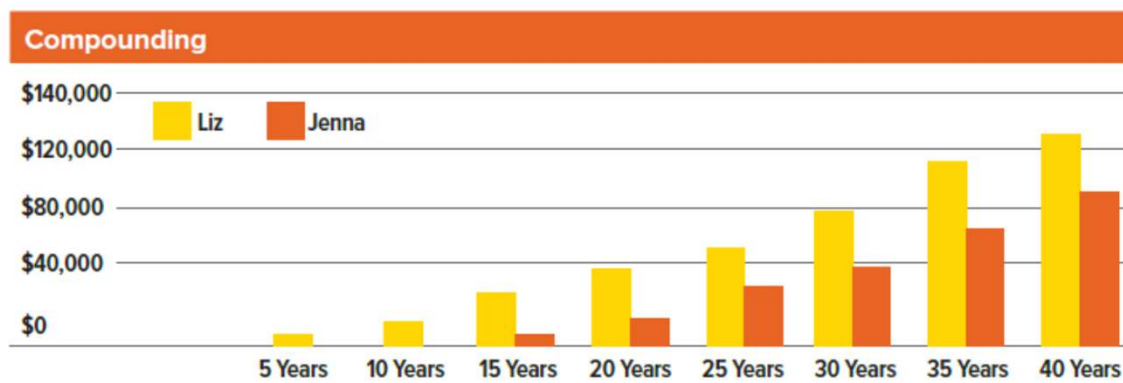
The good news is, odds are, you'll probably live longer than past generations. The bad news is, living longer means you'll need more money for retirement – possibly up to 30 years' worth.

You can't expect to spend less on living expenses in your Golden Years than you do today. Most financial advisors agree that you'll need 70 – 80 percent or more of your pre-retirement income to maintain your lifestyle in retirement.

The cost of retirement living will increase if the cost of healthcare, housing, energy and other costs increase. Inflation can also damage the purchasing power of your retirement dollars. For example, if you project a 3% inflation rate over the next 25 years, a gallon of milk purchased today for \$3.49 will hypothetically cost you \$7.31 in 2038.

Retirement Benefits Employee Assistance Program (EAP)

HYPOTHETICAL ESTIMATES OF HOW MONEY ACCUMULATES OVER TIME?



This illustration does not reflect the performance of any specific investment. The returns are not guaranteed and do not reflect the past or future performance of any specific investment option. Payment of income taxes is not reflected.

Note: This hypothetical illustration is based on an annual effective rate of return of 6% and does not reflect the performance of any specific investment option. It does not take into account the payment of taxes and does not intend to predict investment results. The illustration does not include fees or expenses that an investment product could assess. If included, these fees would reduce the figures shown above. Systematic investing does not ensure a profit or guarantee against loss. You should consider your ability to invest consistently in up as well as down markets. Not intended to serve as financial advice or as a primary basis for your investment decisions. Taxes are generally due upon withdrawal.

403(B) VENDOR

Voya is the investment provider for Hampton City Schools. You can contact our representative directly at:
Scott Komarnicki (757) 286-1225 or skomarnicki@gwnsecurities.com

VIRGINIA RETIREMENT SYSTEM

Eligible employees are automatically enrolled in the Virginia Retirement System (VRS). You become vested with five years of credited service; the years need not be continuous. As a VRS member, you enjoy benefits important to you and your family's financial well-being. These benefits include retirement, disability and survivor benefits. Current, active members of VRS may be eligible to purchase prior service credit. Read the Handbook for Members Virginia Retirement System to better acquaint yourself with its benefits.

You are in Plan 1 if your membership date is before July 1, 2010 and you were vested (you had at least five years of service credit) as of January 1, 2013. You are in Plan 2 if your membership date is before July 1, 2010 and you were not vested (you had less than five years of service credit) as of January 1, 2013, or your membership date is on or after July 1, 2010.

You are covered under the VRS Hybrid Retirement Plan if your membership date is on or after January 1, 2014. If your membership date is before January 1, 2014 and you elected to transfer to the VRS Hybrid Retirement Plan from the VRS Plan 1 or the VRS Plan 2, your coverage is effective July 1, 2014. If you were previously employed in a covered position and took a refund of your defined benefit member contributions and interest or withdrew your full account balance in an optional retirement plan (ORP), you will be rehired under the Hybrid Retirement Plan if you return to a position eligible for the plan. If you return to a position providing eligibility for either the hybrid plan or an ORP, you will elect one of these retirement plans upon reemployment. If you have questions about your VRS account, please contact Brian Sheffler, Retirement and Finance Specialist, at bsheffler@hampton.k12.va.us.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) offered through Optima provides no-cost, confidential assistance whenever a problem or issue negatively affects an employee or their eligible family members – whether it's at home, relationships with coworkers, job performance or satisfaction, or general well being. This program offers assistance with a broad range of life issues including, but not limited to: stress, job concerns, depression, relationship or family difficulties, parenting issues, grief and loss, substance abuse, financial concerns, etc. The EAP program can be accessed 24 hours a day, 7 days a week by calling (757) 363-6777 or (800) 899-8174. For additional information, log onto EAP online at www.OptimaEAP.com using "HCS" as the user name and password.

Time Away From Work

Hampton Roads Educator's Credit Union

TIME AWAY FROM WORK

SICK LEAVE

All regular full-time employees are eligible to accrue one day of paid sick leave each month the employee is in an active payroll status. Regular part-time teachers (defined as employees paid on the teacher scale) and job share employees are eligible to accrue .5 days of sick leave each month the employee is in an active payroll status. There is no limit on the accrual of sick leave for employees who were members of the Virginia Retirement System (VRS) on or before December 31, 2013. Employees who become members of the VRS Hybrid Plan on or after January 1, 2014, can accrue a maximum of 90 days of sick leave.

If transferring to another public school division in Virginia, the employee may be able to transfer some or all of the accumulated sick leave to the new school division. The employee is responsible for contacting the new school division to determine that school's requirements. Hampton City Schools will keep a record of sick leave hours that were not transferred upon termination. These hours will be reinstated if a terminated employee comes back to work for Hampton City Schools as a full-time employee within five years.

Upon retirement, an employee may choose one of three options: (1) pay out of \$30.00 per day for unused sick leave, (2) pay out of \$30.00 per day to a tax-sheltered annuity up to individual limits and IRS regulations, or (3) receive a credit toward their HCS health insurance premium. Retirees are able to continue medical, dental, and/or vision coverage only if they have maintained continuous coverage for the previous five years and are under 65 years of age.

VACATION LEAVE

Hampton City Schools provides its full-time, 12-month employees with vacation leave immediately upon hire. Leave is accrued based upon the number of years of full-time service as follows:

YEARS EMPLOYED IN FT STATUS	DAYS PER MONTH
7 mo - 5 years	1
6 - 10 years	1.25
11+ years	1.5

Up to 2 years' worth of vacation accrual may be carried over from year to year. Anything in excess of 2 years will automatically transfer to the employee's sick leave balance at the end of the school year.

PERSONAL LEAVE

Employees who are eligible to accrue sick leave are also eligible for personal leave. Personal leave is provided to enable employees to attend to personal needs that cannot be addressed at times other than their regular hours and days of work. Employees who start the school year January 1st or later will receive half of the annual personal leave credit. Employees are advanced personal leave at the beginning of the school year based on the following schedule:

SICK LEAVE BALANCE AS OF JULY 1ST OF EACH SCHOOL YEAR	PERSONAL LEAVE CREDIT
0 - 40 days	3 days
41-79 days	4 days
80+ days	5 days

SICK LEAVE BANK

The sick leave bank allows eligible employees who are absent for 30 consecutive working days due to their own long-term personal illness or injury to receive up to 40 additional days from the bank. To become a member of the bank, employees must donate one day of their accumulated sick leave to the bank and abide by all rules and regulations of the bank. Enrollment must be elected within the first 30 days of employment or during open enrollment each year. VRS hybrid plans members are only eligible for the sick leave bank during their first year of full-time employment.

HAMPTON ROADS EDUCATORS' CREDIT UNION

All employees (with the exception of temporary employees) are eligible to join Hampton Roads Educators' Credit Union. The credit union is located at 2130 Cunningham Drive next to Thomas Eaton Middle School.

THE HAMPTON ROADS EDUCATORS' CREDIT UNION ALSO OFFERS THE FOLLOWING SERVICES:

- vehicle and personal loans
- VISA Platinum Rewards credit card
- financial planning resources
- worldwide account access
- flexible account options (free checking accounts, youth accounts, club accounts)
- online banking and bill pay

Fitness Memberships

BenefitHub Discount Marketplace

FITNESS CENTER MEMBERSHIPS

You may be eligible for discounts at various local fitness centers. Membership is strictly voluntary and can be elected at any time during the year. You should contact the fitness centers directly for more information.

Curves

The Curves location below offers a corporate discount to Hampton City Schools employees of \$199 off of the enrollment fee and the first month of membership dues free of charge. Included in the Premium Membership is the Curves cardio and strength training program, free personal training and free one-on-one weight loss and nutrition counseling. All Hampton City Schools employees are invited to come for a one-week free trial anytime to try the facility.

1814 Todds Lane
Hampton, VA
(757) 265-9200

Riverside Wellness and Fitness Center 12650 Jefferson Avenue Newport News, VA 23602 (757) 875-7525

Riverside Wellness and Fitness Center offers all Hampton City Schools employees and family (living in the same household) an 18% corporate discount plus 50% off the initiation fee. The facility holds a variety of cardiovascular and strength training systems, group exercise classes, exercise testing done by Exercise Physiologists, Registered Dietitians, indoor and outdoor tennis courts, indoor heated pool, racquetball, youth programs and much more.

Hampton Center for Health & Fitness 4001 Coliseum Drive Hampton, VA 23666 (757) 766-2658

Hampton Center for Health & Fitness offers discounted monthly memberships to Hampton City Schools employees. Group exercise classes, full amenity lounges, fitness testing and orientations, nutritional counseling, warm water pools, and much more are available. Spa services and personal training are also offered.

YMCA

The YMCA waives its enrollment fee for eligible Hampton City Schools employees who wish to join at the following facilities. The YMCA also offers income-based membership rates for households with incomes below \$60,000.

Hampton Family YMCA
1322 LaSalle Ave.
Hampton, VA 23669
(757) 722-9044

Luter Family YMCA
259 James Street
Smithfield, VA 23430
(757) 365-4060

Newport News Family YMCA
7827 Warwick Blvd.
Newport News, VA 23607
(757) 245-0047

R. F. Wilkinson Family YMCA
301 Sentara Circle
Williamsburg, VA 23188
(757) 229-9622

Victory Family YMCA
101 Long Green Blvd.
Tabb, VA 23693
(757) 867-3300

Northern Neck Family YMCA
39 Harris Road P.O. Box 1809
Kilmarnock, VA 22482
(804) 435-0223

BENEFITHUB DISCOUNT MARKETPLACE

SPECIAL OFFERS AND DISCOUNTS

BenefitHub gives you access to an online marketplace with fantastic travel deals, great gift opportunities, and discounts on everyday practical necessities. Access over 100,000 name brands at hundreds of your favorite retailers. Find great deals on restaurants, gyms, Groupon deals and thousands of other local offers, too, as well as tickets to sporting events, concerts, theatres, movies and theme parks. It is a smart way for you and your family to stretch your hard-earned income.

BenefitHub also allows participating employees direct access to SmartPay to view voluntary benefit deductions processed on a per-payroll basis. Employees may also access information on voluntary benefits offered by Hampton City Schools.

TO LOGIN INTO BENEFITHUB

If you are new to BenefitHub:

Go to <https://hcs.benefitHub.com>, Enter your email address and referral code **KNG9DE** then click on "Create Account" to create your profile.

If you already have a BenefitHub Account:

Go to <https://hcs.benefitHub.com> and enter your email address and click "login".

For assistance logging in or general questions, please call Motivano Customer Care Team at: (866) 664-4621 or email CustomerCare@Motivano.com

Contact Information

The following is your carrier contact information:



Aetna

(866) 326-1380

<https://www.aetnadisability.com/login.aspx>

BenefitHub

<https://hcs.benefitHub.com>

Cigna (Medical)

(800) 244-6224 / (800) CIGNA24

www.cigna.com

Employee Health & Wellness Center

(757) 315-8100

2238 Todds Lane, Hampton VA

Monday - Thursday 7:00am - 6:00pm

Friday - Saturday 8:00am - 1:00pm

Employee Pharmacy

(757) 224-9681

2238 Todds Lane, Hampton VA

Monday - Thursday

8:00am - 6:00pm

(closed 1:00 - 2:00 for lunch)

Friday - Saturday

9:00am - 1:00pm

Genworth LTC

(866) 859-6060

Hampton City Schools

Human Resources

(757) 727-2300

HRECU

(757) 838-0707

HSA Bank (HSA Administrator)

(800) 244-6224 / (800) CIGNA24

LegalGuard Legal Plan

(888) 416-4313

hampton.vsc-legallease.com

MetLife Dental

(800) GET-MET 8 / (800) 438-6388

www.metlife.com/dental

MetLife Auto & Home®

(800) GET-MET 8 / (800) 438-6388

www.metlife.com/mybenefits

Minnesota Life

(800) 441-2258

Optima EAP

(800) 899-8174

PayFlex (FSA Administrator)

(844) PAY-FLEX / (844) 729-3539

Purchasing Power

Customer Service

(800) 903-0801

www.Hampton.PurchasingPower.com

Unum Voluntary Benefits

(800) 635-5597

www.unum.com

UniView Vision

(888) 884-8428

www.unicare.com

Virginia Retirement System

(888) VARETIR / (888) 827-3847

www.varetire.org

Voya 403(b) Retirement Plan

(800) 262-3862 VOYA Customer Care

(757) 286-1225

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