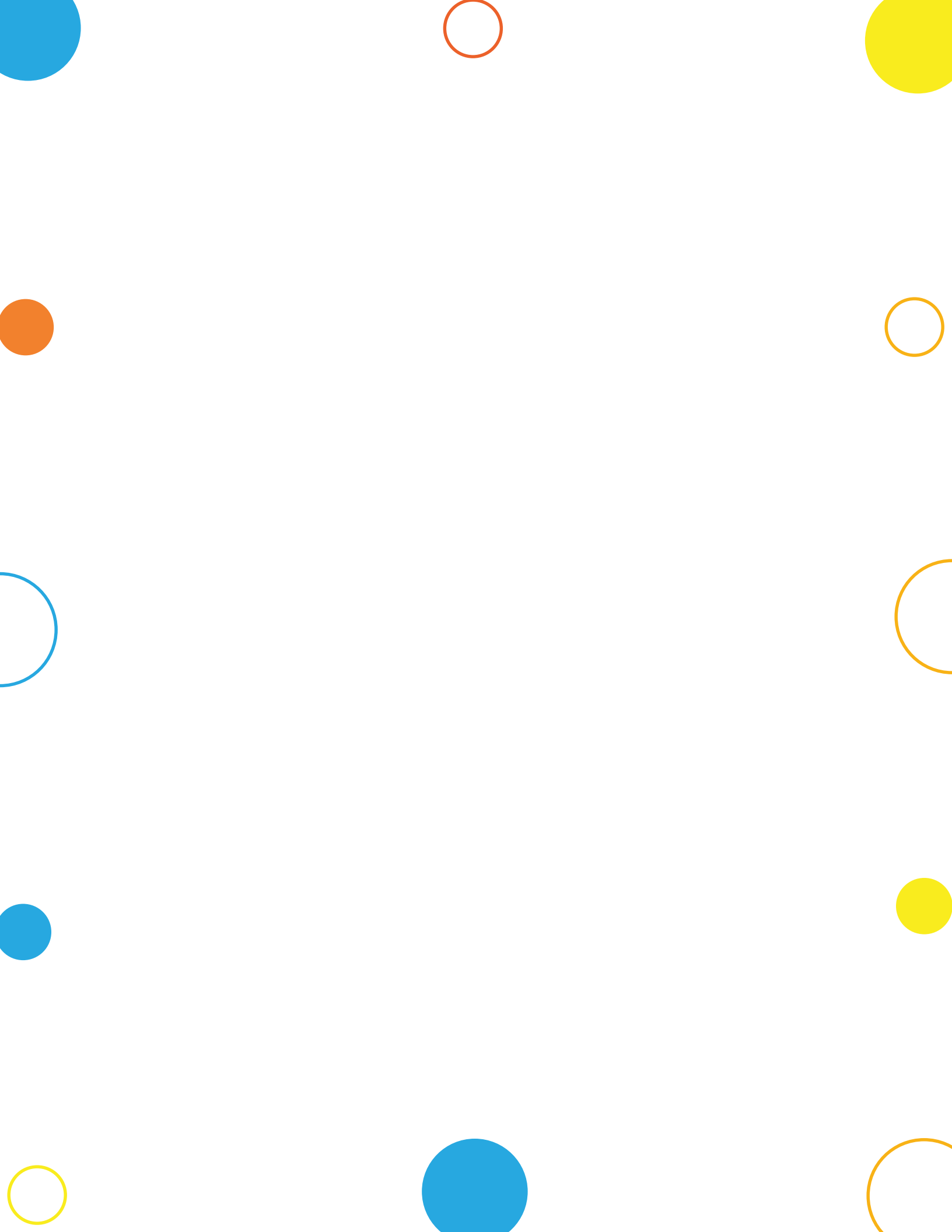




2021 - 2022 Employee Benefits Guide



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.

All benefit elections and requested changes should be made directly in our online benefits system at: <https://bswift.hampton.k12.va.us>. Supplemental benefits information can also be found in the library on this site.

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	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	
Group Life Insurance	X					
Health Insurance	X	X		X		
Identity Theft Protection	X	X	X	X	X	
Legal Plan	X	X	X	X	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		
The Standard Accident	X	X	X	X	X	
The Standard Critical Illness	X	X	X	X	X	
The Standard Hospital Indemnity	X	X	X	X	X	
TrustMark Universal 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 a Cigna packet.

CIGNA HEALTH PLAN		SIGNATURE OAP	CHOICE OAP	CDHP
In-Network	PY* Deductible (Individual/Family)	\$750/\$1,500	\$1,500/\$3,000	\$2,700 (Individual with Employee Only Coverage) \$2,800 (Individual within a family)/\$5,400 (family)
	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 (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
	Require referral to Specialists?	No	No	No
Physician Office	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
				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.

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	\$1,009.13	\$209.21	\$104.60	
Employee + Child	\$1,443.06	\$384.70	\$192.35	
Employee + Children	\$1,998.09	\$549.88	\$274.94	
Employee + Spouse	\$2,169.65	\$658.28	\$329.14	
Employee + Family	\$3,027.41	\$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	\$966.74	\$103.49	\$51.75	
Employee + Child	\$1,382.44	\$197.06	\$98.53	
Employee + Children	\$1,914.14	\$316.65	\$158.33	
Employee + Spouse	\$2,078.49	\$353.66	\$176.83	
Employee + Family	\$2,900.20	\$538.57	\$269.28	
CDHP*	Total Premium per month	Employee Portion per month	Employee Cost per paycheck	HSA Employer Contribution Per Paycheck
Employee Only	\$848.02	\$ -	\$-	\$25.00
Employee + Child	\$1,212.66	\$ 40.61	\$20.31	\$37.50
Employee + Children	\$1,679.07	\$107.37	\$53.69	\$50.00
Employee + Spouse	\$1,823.23	\$128.00	\$64.00	\$37.50
Employee + Family	\$2,544.03	\$230.25	\$115.13	\$50.00

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

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, 2021, are eligible for the premiums below for the 21/22 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 21/22 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 meet the minimum requirements as well in order for an employee to receive the wellness incentive rates listed here.

The 21/22 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, 2021 and June 30, 2022 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	\$1,009.13	\$134.21	\$67.10		
Employee + Child	\$1,443.06	\$309.70	\$154.85		
Employee + Children	\$1,998.09	\$474.88	\$237.44		
Employee + Spouse	\$2,169.65	\$583.28	\$291.64		
Employee + Family	\$3,027.41	\$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	\$966.74	\$28.49	\$14.25		
Employee + Child	\$1,382.44	\$122.06	\$61.03		
Employee + Children	\$1,914.14	\$241.65	\$120.83		
Employee + Spouse	\$2,078.49	\$278.66	\$139.33		
Employee + Family	\$2,900.20	\$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	\$848.02	\$ -	\$-	\$25.00	\$750.00
Employee + Child	\$1,212.66	\$ 40.61	\$20.31	\$37.50	\$750.00
Employee + Children	\$1,679.07	\$107.37	\$53.69	\$50.00	\$750.00
Employee + Spouse	\$1,823.23	\$128.00	\$64.00	\$37.50	\$750.00
Employee + Family	\$2,544.03	\$230.25	\$115.13	\$50.00	\$750.00

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

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
9:00 am – 6:00pm (closed 1:00 – 1:30 for lunch)

Friday
9:00 am – 4:00pm (closed 1:00 – 1:30 for lunch)

Saturday
9:00 am – 1:00pm

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

Dental Benefits

DELTA DENTAL INSURANCE

Delta Dental 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.

	BASIC PLUS PLAN	BASIC PLAN
DELTA DENTAL PLANS	PER PAYCHECK	PER PAYCHECK
Employee Only	\$17.25	\$14.01
Employee + Child	\$32.56	\$26.12
Employee + Children	\$52.02	\$40.40
Employee + Spouse	\$32.56	\$26.12
Employee + Family	\$52.02	\$40.40

COVERED SERVICES	DELTA DENTAL PPO PLUS PREMIER	
Benefit Attributes	Basic Plus Plan	Basic 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	Preventive Services do not accumulate to the Plan maximum	
Diagnostic and Preventative	Covered at 100%	Covered @ 100%
Oral Exams (limit 2 per contract year)	Covered at 100%	Covered @ 100%
Bitewing X-Rays (limit 1 per contract year)	Covered at 100%	Covered @ 100%
Full-mouth X-Rays (limit 1 per 3-year period)	Covered at 100%	Covered @ 100%
Prophylaxis Treatments (limit 2 per contract year)	Covered at 100%	Covered @ 100%
Fluoride Treatments (limit 1 per contract year)	Covered at 100%	Covered @ 100%
	(for dependent children to age 19)	(for dependent children to age 19)
Sealants on posterior permanent teeth (limit 1 per tooth)	Covered at 100%	Covered @ 100%
	(for dependent children to age 16)	(for dependent children to age 16)
Space Maintainers (limit once per lifetime)	Covered at 100%	Covered @ 100%
	(for dependent children to age 14)	(for dependent children to age 14)
Basic Services		
Restorative Amalgams, Composites	20% Anterior & Posterior	20% Anterior & Posterior
Endodontic Treatment (root canal)	20%	20%
Periodontic Treatment (limited to 2-3 years based on services rendered)	20%	20%
Simple Extractions	20%	20%
Oral Surgery (Impacted Extractions)	20%	20%
Major Services		
Crowns and Onlays (limit 1 per 5-year period)	50% (for dependents over the age of 12)	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 Benefit	Not Covered
Orthodontia Services (dependents to age 19)	50%	Not Covered
Out-of-Network		
Allowance	Contracted amount	

Note: Deductibles & Maximums listed are for in- and out-of-network benefits combined.

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 \$2,750 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 \$550 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 \$10,500 per year for eligible dependent-care expenses or \$5,250 per year if married filing a separate tax return. This limit increase will expire on 1/1/2022. The plan limit will return to \$5,000 or \$2,500 married filing separately in the 2022 tax year.

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 The Standard. You can enroll within 31 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.) The coverage 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 period is 14 days with an 11-week benefit period for injury or illness. 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 when you elect STD coverage.

LONG-TERM DISABILITY INSURANCE

Hampton City Schools offers eligible employees a long-term disability program through The Standard. You can enroll within 31 days of becoming eligible. (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 elimination period for LTD is 90 days. Refer to your Certificate of Coverage and benefit plan for conditions, special rules and other details.

HYBRID PLAN DISABILITY INSURANCE

You are covered under the VRS Hybrid Retirement Plan if your VRS 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 The Standard 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.

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

UNIVERSAL LIFE/LIFE EVENTS® INSURANCE WITH LONG-TERM CARE BENEFIT

Trustmark Universal Life is permanent life insurance. In addition to providing a death benefit, it can help pay for long-term care services. The Universal LifeEvents® option gives you a higher death benefit during your working years for the same price, and a higher long-term care benefit that never reduces. Your cost won't increase due to age, and your policy builds cash value over time.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

LIVING BENEFITS

Long Term/Convalescent Care Benefit (LTC)¹ pays 4% of your death benefit for up to 25 months for home healthcare, assisted living, nursing home care and adult day care. There is a 90-day elimination period before benefit can be paid. To receive benefits you must meet Conditions of Eligibility for Benefits.

- **Benefit Restoration**² restores the death benefit that is reduced to pay for LTC, so your family receives the full death benefit amount when they need it most.
- **Extension of Benefits for Long Term Care**² extends the Long Term Care benefit up to an additional 25 months.

¹The LTC/Convalescent Care Benefit is an acceleration of the death benefit. Benefits begin to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. In New York, the Long-Term Care benefit is a Convalescent Care Benefit, and once benefits begin, they cover the period retroactive to the first day you received care, and total benefits cannot exceed the death benefit amount. ²Benefit Restoration and Extension of Benefits not available in New York.

ADDITIONAL BENEFITS

Accidental Death Benefit doubles the death benefit if death occurs by accident prior to age 75.

- **Waiver of Premium** waives policy payments if your doctor determines you are totally disabled.
- **Children's Term Life** (separately priced) covers newborns to age 22 and is convertible to Universal Life insurance without evidence of insurability.
- **Lifelong protection** – Provides coverage designed to last a lifetime.
- **Family coverage** – Apply for your spouse and dependent children and grandchildren.
- **Terminal Illness Benefit** – Accelerates up to 75 percent of your death benefit if your doctor determines your life expectancy is 24 months or less.
- **Guaranteed renewable** – Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.

Underwritten by Trustmark Insurance Company, Lake Forest, Illinois. In New York, Universal Life and Universal LifeEvents are underwritten by Trustmark Life Insurance Company of New York, Albany, New York. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Your policy/certificate will contain complete information. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

GROUP CRITICAL ILLNESS INSURANCE

Could your bank account survive a serious illness? Be prepared with group critical illness insurance from The Standard. 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
- Major organ failure
- End-stage renal (kidney) failure
- Occupational hepatitis
- 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)

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.

Voluntary Benefits

RECURRENCE BENEFIT

This benefit can provide:

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

WHO IS ELIGIBLE?

- All employees who are actively at work
- Spouse ages 18 through 70
- Child(ren) newborn through age 25

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 21 childhood specific conditions, including: 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

Actively at work - 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.

Group Insurance Certificate

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

This is a limited benefit policy.

HOSPITAL INDEMNITY INSURANCE

The Standard'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 benefit will pay \$100 per day of a hospital confinement up to 15 days; CCU admission of \$500 that pays in addition to the hospital admission benefit. The benefit amount is \$2,000 per insured per calendar year. Coverage for dependents is available. This benefit can pay \$75 per calendar year per insured individual if a covered health screening test is performed (a full list of covered tests will be provided in your certificate).

ACCIDENT INSURANCE

The Standard'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 full-time and part-time employees who are actively at work.
- 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.
- Youth Organized Sports benefit pays an additional 25% of the total benefit for dependents injured while playing organized sports
- Several family coverage options are available.

Group Insurance Certificate

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

This is a limited benefit policy. GP0614-HI

Voluntary Benefits

FARMERS INSURANCE GROUP® (FORMERLY METLIFE AUTO & HOME®) YOUR PROVIDER OF AN AT-WORK VOLUNTARY AUTO AND HOME INSURANCE PROGRAM

PROGRAM DESCRIPTION

Farmers Insurance Group 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, Farmers Insurance Group offers a variety of other insurance policies to meet your diverse needs, including: Personal Excess Liability, Boat, Motor Home, Recreational Vehicle, Condo and Renters.

MetLife Home & Auto has recently been sold to Farmers Insurance Group. There will be no changes to your MetLife Auto and Home policies outside of branding. All contact numbers and e-mail address will remain the same and will be currently operated by the former MetLife team.

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 Farmers Insurance Group'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.

IDENTITY THEFT PROTECTION

InfoArmor leads the identity protection industry with Privacy Armor Plus, a proactive monitoring service that alerts you at the first sign of fraud. Get alerts for credit inquiries, accounts opened in your name, compromised credentials, financial transactions, and more. Enrolling your family extends that protection to anyone in your household.

In the event of fraud, InfoArmor's dedicated Privacy Advocates fully manage and restore your identity. Their 401(k) and HSA reimbursements, tax fraud refund advances, and \$1 million identity theft insurance policy mean they won't let your finances suffer.

Voluntary Benefits

PURCHASING POWER

Purchasing Power is an employee purchasing program that helps you buy items you need now from our online store and pay for them over time – right from your paycheck. No credit check. No hidden fees. Fixed payments. While Purchasing Power is not a discount program, it can save you money and stress compared to high-interest credit cards or rent-to-own stores. You must meet a few eligibility requirements. Go online and get started today!

IS PURCHASING POWER RIGHT FOR ME?

While cash is the best way to pay; sometimes it isn't an option. Purchasing Power offers an alternative way to purchase items when you:

- Have a large purchase and don't want to use cash
- Need your item quickly – no time for layaway
- Are looking for a secure way to make a purchase without a credit card
- Want to manage expenses and not use to payday loans or rent-to-own stores

HOW IT WORKS

- Sign up for free online
- Shop thousands of brand name products
- Receive your order now
- Pay over time, directly from your paycheck

THE PRICE YOU SEE IS THE PRICE YOU PAY

At Purchasing Power, we never check your credit. You don't have to worry about hidden fees or missing payments. And many of our products even include warranty coverage.

CAN I PARTICIPATE?

- You must be at least 18 years of age
- You must have been a full or part time Hampton City Schools employee for at least the last 6 months
- You must earn at least \$16,000 a year
- You must have a bank account or credit card (to be used in case of non-payment via payroll deduction)
- Your ID is your Employee ID

Learn more at hcs.benefithub.com or by phone at (888) 923-6236.

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

Hampton City Schools offers a legal plan through MetLife Legal Plans.

For **\$21.60**, you get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms, when using a network attorney for a covered matter.

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Management Services²ⁱ 	<ul style="list-style-type: none"> Identity Theft Defense Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance 	<ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection Pre-nuptial Agreement 	<ul style="list-style-type: none"> Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Vehicle & Driving	<ul style="list-style-type: none"> Defense of Traffic Tickets³ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession

To learn more, visit info.legalplans.com and enter access code **Legal** or call **800.821.6400** Monday – Friday 8:00 am – 8:00 pm (ET).

- You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
- This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
- Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark, and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY. [ML3]

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.

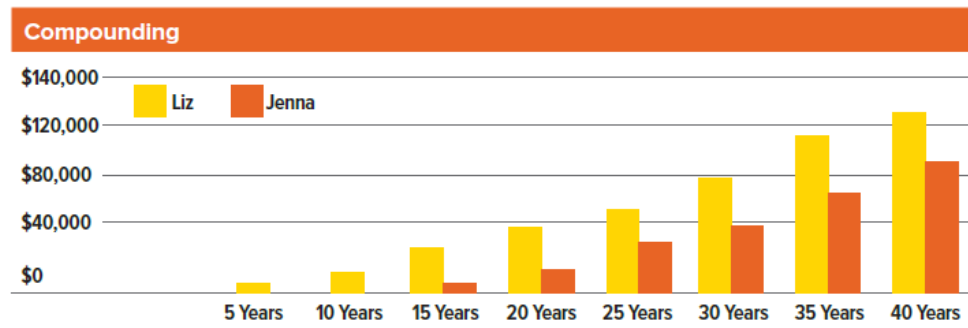
You can't expect to spend less on living expenses in your Golden Years than you do today. Most financial advisors agree that you'll need 70 – 80 percent or more of your pre-retirement income to maintain your lifestyle in retirement.

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) 333-7377 or scott@cfspro.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

Cigna is our current Employee Assistance Program (EAP) vendor. All employees and their household family members have access to the Cigna EAP at no cost. EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more. Cigna EAP includes the following benefits:

- › **Counseling Sessions:** 5 face-to-face counseling sessions with a counselor in your area, as well as video-based sessions.
- › **Legal assistance:** 30-minute consultation with an attorney, face-to-face or by phone.
- › **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- › **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- › **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- › **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- › **Identity theft:** 60-minute consultation with a fraud resolution specialist.

To initiate services, call 877-622-4327 or log in to myCigna.com. 16 Employer ID: hcs (Needed for initial registration only)
 If already registered on myCigna.com, simply log in and go to the EAP link under Coverage.

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

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

The YMCA Health & Wellness Center
4001 Coliseum Drive
Hampton, VA 23666
(757) 755-9622

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.

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 BenefitHub CustomerCare Team at: (866) 664-4621 or email CustomerCare@benefitHub.com

Contact Information

The following is your carrier contact information:



BenefitHub https://hcs.benefitHub.com	InfoArmor (800) 789-2720 clientservices@infoarmor.com
Cigna (Medical) (800) 244-6224 / (800) CIGNA24 www.cigna.com	MetLife Legal (800) 821-6400 www.Info.legalplans.com
Cigna EAP (877) 622-4327 myCigna.com	Minnesota Life (800) 441-2258
Delta Dental (800) 237-6060 www.Deltadentalva.com	PayFlex (FSA Administrator) (844) PAY-FLEX / (844) 729-3539
Employee Health & Wellness Center (757) 315-8100 2238 Todds Lane, Hampton VA Monday - Thursday 7:00am - 6:00pm Friday - Saturday 8:00am - 1:00pm	Purchasing Power Customer Service (800) 903-0801 www.Hampton.PurchasingPower.com
Employee Pharmacy (757) 224-9681 2238 Todds Lane, Hampton VA Monday - Thursday 8:00am - 6:00pm (closed 1:00 - 1:30 for lunch) Friday 9:00am - 4:00pm (closed 1:00 - 1:30 for lunch) Saturday 9:00am - 1:00pm	The Standard (800) 378-2395 Disability Intake (800) 368-2859 Disability Questions (866) 851-5505 Supplemental Questions https://www.standard.com
Farmers Insurance Group® (800) GET-MET 8 / (800) 438-6388 www.metlife.com/mybenefits	Trustmark (800) 918-8877 Email- customercare@trustmarksolutions.com
Genworth LTC (866) 859-6060	UniView Vision (888) 884-8428 www.unicare.com
Hampton City Schools <i>Human Resources</i> (757) 727-2300	Virginia Retirement System (888) VARETIR / (888) 827-3847 www.varetire.org
HRECU (757) 838-0707	Voya 403(b) Retirement Plan (800) 262-3862 VOYA Customer Care (757) 333-7377 scott@cfspro.com
HSA Bank (HSA Administrator) (800) 244-6224 / (800) CIGNA24	

