



**City of Norfolk**  
**Overview of Employee Benefits**

AVAILABILITY AND OPTIONS DESCRIBED IN THIS DOCUMENT ARE DEPENDENT UPON CATEGORY OF EMPLOYMENT AND MAY NOT REFLECT MOST RECENT REVISIONS. THIS INFORMATION IS INTENDED AS AN OVERVIEW AND INTRODUCTION TO THE BENEFITS OFFERED TO THE EMPLOYEES OF THE CITY OF NORFOLK.

The City of Norfolk offers a benefit plan that can be tailored by employees to meet their various needs. Briefly listed below are the current benefits. For more information call the Department of Human Resources at 664-4486.

**CAFETERIA PLAN** - Employees are eligible for the City's Cafeteria Plan (Pre-tax/Salary Reduction) when they enroll in one of two medical plans, two dental plans, the Health Care Reimbursement Account Plan and/or the Dependent Care Reimbursement Account Plan.

**Health Care**

**Dental Care**

**Reimbursement Accounts**

**Life & Accidental Death &  
Dismemberment Insurance**

**Sickness/Disability Protection**

**Time Off With Pay**

**Retirement Health Savings**

**Official Holidays – 2005**

**Pension Plan**

**Deferred Compensation**

**Tuition Assistance**

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**STILL HAVE QUESTIONS?**

Email our Benefits Manager at: [thomas.luckman@norfolk.gov](mailto:thomas.luckman@norfolk.gov)

**Health Care**

Norfolk City employees are eligible to receive medical care coverage from one the following two medical plans:

**SENTARA (POS) Plan** - a point-of-service or open-ended health maintenance organization which combines the components of traditional health insurance and health maintenance organizations.

**OPTIMA (HMO) Plan** - a health maintenance organization which utilizes the expertise of a Primary Care Physician to coordinate the care of the subscriber.

**Dental Plan**

**DOMINION DENTAL SERVICES (DHMO PLAN)** - a dental health maintenance organization which covers preventive services and offers reduced fees for corrective services.

**DOMINION DENTAL SERVICES (INDEMNITY PLAN)** - a traditional fee for service dental plan.

## **Reimbursement Accounts**

**HEALTH CARE REIMBURSEMENT ACCOUNT** -- Employees may select up to \$4,000 for reimbursement of eligible out-of-pocket health care expenses.

**DEPENDENT CARE REIMBURSEMENT ACCOUNT** -Employees may select up to \$5,000 for the reimbursement of eligible dependent care expenses.

**WELLNESS PROGRAMS**- The City is committed to improving the overall health of its employees through the "Hooked on Health" program which is designed to assist employees develop healthier lifestyles. The program includes:

The HEALTHWISE Handbook  
Wellness Screenings  
Smoking Cessation Program  
Nutrition Training  
Stress Management Program  
Employee Assistance Program

## **Life & Accidental Death & Dismemberment Insurance**

The City provides **VIRGINIA RETIREMENT SYSTEM (VRS) GROUP LIFE INSURANCE** to all eligible employees at no cost. The insurance coverage pays claims for accidental death and dismemberment. The value of this basic insurance is equal to two times an employee's annual salary.

**OPTIONAL VIRGINIA RETIREMENT SYSTEM (VRS) GROUP LIFE INSURANCE** - The value of this insurance's coverage ranges from from one, to four times an employee's salary. The insurance coverage pays claims for accidental death and dismemberment. This insurance coverage is also available to spouses at one half the amount of the employee's coverage. Participating employees may also obtain insurance for their children at set amounts.

## **Sickness/Disability Protection**

**Sick Leave** - All classified and unclassified employees accrue sick leave on an hourly basis equivalent to one day per month beginning on their date of employment. Employees are eligible to use sick leave as accrued and do not have to wait until the end of their probationary period to take sick leave. There is no limit on the amount of sick leave that may be accrued.

**Family Medical Leave** - Employees may annually use three days of sick leave to care for ill family members.

**Family Medical Leave Act** - The act allows employees to request up to 12 weeks of leave annually.

**Sick Leave Bank** - Employees who earn sick leave may enroll in this benefit. Employees who then deplete their available sick leave and annual leave may withdraw additional sick leave from a Sick Leave Bank. The Sick Leave Bank includes sick leave donated by other employees. The Sick Leave Bank provides short term disability income.

**Long Term Disability Plan** - Employees may participate in a Long Term Disability Plan offered through ITT Hartford. Coverage begins 90 calendar days after an illness or injury occurs. The disability plan pays up to 67% of the employee's salary.

## Time Off With Pay

**Annual Leave** - Eligible employees accrue annual leave at a rate equivalent to one working day each month. The amount of annual leave increases with the employee's length of service to the city (For example: 1-5 years of service equals to 12 days of annual leave; 6-10 years: 15 days; 11-20 years: 18 days; and, over 20 years: 20 days). Fire/Rescue employees earn annual leave based on their work schedule. City employees can accumulate a limited amount of annual leave based on the total number of hours they work.

**Holidays** - The City observes the following Holidays:

### Official Holidays – 2005

Holiday	When Celebrated
New Year's Day	Friday, December 31, 2004
Martin Luther King's Birthday	3rd Monday in January (January 17, 2005)
Washington's Birthday	3rd Monday in February (February 21, 2005)
Memorial Day	Last Monday in May (May 30, 2005)
Independence Day	July 4, 2005
Labor Day	1st Monday in September (September 5, 2005)
Veteran's Day	November 11, 2005
Thanksgiving - 2005	4th Thursday in November (November 24, 2005)
Day after Thanksgiving - 2005	4th Friday in November (November 25, 2005)
½ Day Floating Holiday	½ day of leave with pay (i.e. 4 hours) to be chosen by each individual employee, for all employees except Firefighter/Paramedic services employees on a twenty-four (24) hour shift schedule, who shall be granted twelve (12) hours of such leave. All such leave is to be taken at a time approved by the director of the department concerned, consistent with the staffing and operational needs of the department.
Christmas Eve - 2005	One-half day, December 23, 2005
Christmas Day - 2005	December 26, 2005
Employee's Birthday	Subject to the provisions of subsection (b), this holiday should be taken on the employee's birthday; however, the employee's department head may authorize the leave day to be taken within a reasonable time before or after the actual birthday, subject to administrative procedures. (City Code, Section 2-48. Holidays)

**\* "If any holiday listed above shall be a Saturday, it shall be observed on the preceding day, and if any holiday listed above shall be a Sunday, it shall be observed on the day following, . . . . ."**  
**(City Code, Section 2-48. Holidays)**

**Civil Leave** - All classified and unclassified employees are entitled to leave to render required jury duty or serve as a subpoenaed witness in court.

**Bereavement Leave** - Employees may be excused from work upon the death of a member of their immediate family for a period of 24 work hours after the death. The actual use of this time off may be used as requested by the employee.

**Military Leave** - Employees who are members of military reserve units are given up to 15 days leave per year for military training.

### **Retirement Health Savings Plan**

Most employees may participate in a Retirement Health Savings Account. The funds contributed by employees are placed in trust for use after retirement. Funds may only be used to meet qualified health care expenses of the retired employee and his or her family.

### **Pension Plan**

The City provides vested employees with a Defined Benefit Pension Plan that pays the employee an annual retirement benefit equal to 1.75% of their salary (based on an average of the highest three years) times the number of creditable years of employment.

### **Deferred Compensation**

Employees may participate in a Deferred Compensation plan (IRC 457 Plan) administered by the ICMA Retirement Corporation. Annual contributions up to \$13,000 may be invested in 20 different funds. Age 50 catch-up of an additional \$3,000 may be contributed if eligible and an additional amount of up to \$13,000 may be contributed for employees enrolled in normal catch-up. Normal catch-up is available upon application by those within three years of the year preceding their normal service retirement eligibility.

### **Tuition Assistance**

The City's Tuition Assistance Plan will reimburse 100% of the cost of courses (up to a stated maximum) taken if they are directly related to an employee's current job or to an immediate promotion. There is also reimbursement on electives which are not directly related to an employee's job, but taken in pursuit of an approved job-related degree program.

### **Parking**

Parking near worksites is provided at no cost to employees.

### **Credit Unions**

Two credit unions, Norfolk Municipal Employees Federal Credit Union and the Fire Credit Union, provide a full range of financial services to employees.