



SUMMARY OF BENEFITS REFERENCE SHEET

This is provided to summarize benefits currently available to eligible VMRF employees. This is *only* intended to be used as a reference guide. Actual benefits provided by VMRF may change from time to time. For more information, contact VMRF Human Resources.

VACATION BENEFITS

VMRF provides vacation for rest, relaxation, and renewal to regular employees who are appointed at 50% or greater effort. Vacation benefits begin to accrue for eligible employees from their first day of eligible employment and can be used after one qualifying pay period. Normal accumulation for eligible, full-time employees at 100% effort is 4.62 hours per pay period. Part-time employees working at least 20 hours per week accrue vacation appropriate to their percentage of time worked. The rate of your vacation accrual may increase based on the length of your employment. Some management classifications accrue vacation at a different rate. Employees may not use vacation credit in excess of what is accrued. Vacation is credited at the end of each pay period earned. Upon termination of employment, employees will be paid for accrued unused vacation time.

SICK LEAVE AND KIN CARE BENEFITS

VMRF provides paid sick and kin care leave to eligible employees for periods of temporary absence due to illnesses or injuries for themselves or qualified dependents. Sick leave for full-time regular employees working at 100% effort is credited at the rate of 3.70 hours per pay period. Part-time employees working at least 20 hours per week accrue sick leave appropriate to their percentage of time worked. Casual employees (<50% effort) accrue sick leave at .034 per every hour worked. Sick leave may be used after one qualifying pay period. Employees may not use sick leave credit in excess of what is accrued. Sick leave is credited at the end of each pay period earned. Sick leave is not paid out upon termination of employment.

HOLIDAYS

Currently, if a VMRF-recognized, paid holiday (listed below) occurs on a day in which a VMRF eligible employee would otherwise be scheduled to work, he/she is eligible for holiday pay, based upon the hours he/she would have worked. There is no compensation for a VMRF-recognized paid holiday that occurs on your regularly scheduled day off. There is no waiting period for this benefit.

- * New Year's Day (January 1)
- * Martin Luther King, Jr. Day (third Monday in January)
- * Presidents' Day (third Monday in February)
- * Memorial Day (last Monday in May)
- * Independence Day (July 4)
- * Labor Day (first Monday in September)
- * Columbus Day (second Monday in October)
- * Veterans Day (November 11)
- * Thanksgiving (fourth Thursday in November)
- * Christmas (December 25)

MEDICAL INSURANCE

VMRF offers eligible employees medical insurance through **Anthem Blue Cross**. Coverage is effective on the first of the month following or coinciding with the date of hire or a change in status to benefits eligible. VMRF offers an HMO and PPO plan and employees pay a portion of the plan's premium for themselves and their eligible dependents. 800.888.8288; www.anthem.com/ca

DENTAL INSURANCE

VMRF offers eligible employees dental insurance through **Principal**. VMRF offers a Point of Service plan. Premiums are paid 100% by VMRF for eligible employees and their eligible dependents. Coverage is effective on the first of the month following or coinciding with the date of hire or a change in status to benefits eligible. 800.247.4695; www.principal.com

VISION INSURANCE

VMRF offers eligible employees with vision coverage provided by Principal through **Vision Service Plan (VSP)**. Premiums are paid 100% by VMRF for eligible employees and their eligible dependents. Coverage is effective on the first of the month following or coinciding with the date of hire or a change in status to benefits eligible. 800.877.7195; www.vsp.com

BASIC LIFE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE AND LONG-TERM DISABILITY (LTD) COVERAGE

VMRF offers eligible employees basic life insurance, AD&D and LTD Coverage through **Cigna**. Premiums are paid 100% by VMRF for eligible employees. Coverage is effective on the first of the month after or coinciding with 30 days of employment in an eligible status.

Basic Life insurance offers you and your family important financial protection. Life insurance and the principal sum are based upon the plan documents. 800.362.4462; www.cigna.com

Accidental Death and Dismemberment (AD&D) insurance provides protection in cases of serious injury or death resulting from an accident. AD&D insurance coverage is provided as part of the basic life insurance plan. 800.362.4462; www.cigna.com

Long-Term Disability (LTD) coverage helps employees cope with an illness or injury that results in a long-term absence from employment. LTD is designed to ensure some continuing income for employees who are disabled and unable to work. 800.362.4462; www.cigna.com

RETIREMENT PLANS

VMRF has established two 403(b) savings plans to provide employees the potential for future financial security for retirement with **TIAA-CREF**. 800.842.2252; www.tiaa-cref.org

Tax-Deferred Annuity (TDA): VMRF offers employees the option to participate in a 403(b) Tax-Deferred retirement contribution. This plan is self-contributory which means contributions are made by the employee, not VMRF. There is no waiting period to participate in this plan.

Defined Contribution (DC): After completion of 2 years of service and 1,000 service hours in each of the 12-month periods beginning with your hire date, VMRF contributes 8% to your DC plan.

FLEXIBLE SPENDING ACCOUNT PLANS

VMRF offers a Flexible Spending Account (FSA) plan through **Total Administrative Services Corporation (TASC)**. It allows an eligible employee to pay for certain out-of-pocket expenses using pre-tax dollars. An eligible employee may elect to participate in any of the offered FSA accounts. These plans are pre-tax, self-contributory and eligible employees can elect participation at the beginning of employment, upon a change in status to benefits eligible, or at annual open enrollment. 800.422.4661; www.tasconline.com

VMRF offers three types of FSA plans:

Medical FSA can help an employee recover qualified medical expenses that are not covered or only partially covered by the health and/or dental insurance, as well as co-pays.

Dependent FSA can help an employee pay for and recover qualified dependent care costs.

Transportation FSA can help an employee pay for and recover qualified transportation costs (parking or transit expenses).

Effective: July 1, 2016 – June 30, 2017



SUMMARY OF BENEFITS REFERENCE SHEET

This is provided to summarize benefits currently available to eligible VMRF employees. This is *only* intended to be used as a reference guide. Actual benefits provided by VMRF may change from time to time. For more information, contact VMRF Human Resources.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

VMRF offers eligible employees and their family members access to an EAP through **Cigna**. Premiums are paid 100% by VMRF for eligible employees and their eligible dependents. This EAP assists employees balance work and personal life while protecting what is most important – one's family and future by providing fast, convenient answers and advice on a wide range of issues. This comprehensive resource is available to employees 24 hours a day, 7 days a week via telephone and on the web. Face-to-face consultations are available as well. Coverage is effective on the first of the month after or coinciding with 30 days of employment in an eligible status. 800.538.3543; www.cignabehavioral.com

TRAVEL ASSISTANCE SERVICES

Cigna Secure Travel is a comprehensive program of information, pre-travel assistance, referral assistance, transportation and evacuation services designed to help respond to medical care situations and many other emergencies that may arise during travel. All services are available to eligible employees 24 hours a day, 7 days a week.

WORKERS' COMPENSATION INSURANCE

VMRF provides all employees a comprehensive workers' compensation insurance program at no cost to employees through **CNA**. This program covers any injury or illness sustained in the course of employment that requires medical, surgical, or hospital treatment. Subject to applicable legal requirements, workers' compensation insurance provides benefits after a short waiting period or immediately if the employee is hospitalized. Premiums are paid 100% by VMRF for eligible employees. 800.262.2000; www.cna.com

**VETERANS MEDICAL RESEARCH FOUNDATION
HUMAN RESOURCES DEPARTMENT CONTACT INFORMATION:
(858) 552-8585 x2645 (phone); (858) 642-3081 (fax)
hr@vmrf.org**