

FRANKLIN COUNTY BENEFITS OVERVIEW

7/1/2025-6/30/2026

TLC HIGH DEDUCTIBLE HEALTH PLAN \$3,200/\$6,400 (Employer HSA Contributions to Employee \$1000/\$2,000) Max In Network OOP \$5,000/\$10,000

Policy Type/Tier	Employer Cost Monthly	Employee Monthly Cost July 1, 2025- June 30, 2026	Monthly Premium
Employee Only	628.24	69.76	698.00
Employee/Child	1088.68	202.32	1291.00
Employee/Children	1601.77	283.23	1885.00
Employee/Spouse	1001.01	289.99	1291.00
Family	1453.37	431.63	1885.00

TLC Key Advantage 1000 - \$1000/\$2000 PLAN YEAR Deductible Max In Network OOP \$5,000/\$10,000

Policy Type/Tier	Employer Cost Monthly	Employee Monthly Cost July 1, 2025- June 30, 2026	Monthly Premium
Employee Only	729.48	92.52	822.00
Employee/Child	1252.68	268.32	1521.00
Employee/Children	1843.36	375.64	2219.00
Employee/Spouse	1136.40	384.60	1521.00
Family	1646.56	572.44	2219.00

EMPLOYEE PAID SUPPLEMENTAL VISION COVERAGE - EYE MED PLAN H

Policy Type/Tier	Employee Monthly Cost July 1, 2025- June 30, 2026
Employee Only	8.76
Employee/Child OR Children	17.51
Employee/Spouse	16.63
Family	25.74

NOTE: Contributions to the TLC HDHP's H.S.A. will be made monthly and those funds will be available at that time. The employee can elect to contribute, through payroll deduction, to their HSA per IRS regulations. The TLC Bundled Plan with Health/Dental and Vision Insurance effective the first of the month following date of employment. Start on 3/6, Benefits available April 1. PREMIUMS ARE PAID IN ADVANCE OF COVERAGE MONTH. Premiums will be deducted from your March check for April Coverage. *Employees are responsible for monthly cost if insurance or cost increase is not deducted from their check due to a hire date or change request date. Deductions will be made monthly from the Employee Check.* Please note that spouses who have Health Insurance coverage available through their employer are **NOT** eligible to enroll in the County Health Plan. Employees may choose to Opt Out and cannot enroll until Open Enrollment unless there is a qualifying change. No changes can be made to insurance coverage without a qualifying change.

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Eligibility for Benefits

- **Full Time Employees....**

Full time employees are eligible to receive Board approved Employer contributions for selected benefits in which the employee is participating effective the first of the month following their employment date (for example-Full time employee is hired on 6/4, they are eligible for Health, Dental and Vision 7/1). **NOTE:** Health/Dental/Vision insurance is pre-paid and the deduction in the employee's June Paycheck pays for July Insurance Coverage, ***Employee will be responsible for employee monthly cost if insurance is not deducted from their check in time to prepay for the following month.***

Paid vacation, sick leave and holidays are included in the total compensation package for full time employees & are accrued monthly. ***Supplemental/Voluntary, EMPLOYEE PAID*** benefits are also available.

- **Part-Time Employees...**

Part-time employees, regularly scheduled to work 20 – 29 hours a week, annually, on a weekly basis may accrue part time leave benefits for **VACATION, SICK AND HOLIDAY PAY AT ½ THE MONTHLY AMOUNT OF THE FULL TIME BENEFIT (3.75 hours of vacation and sick)** –Those part-time employees may not participate in the TLC Health Plan. However, after 5 years of service they may participate, and will receive a reduction in their monthly premium rates. (Example –After 5 years of Service: Part-time employees pay full time employee contribution and ½ of the employer contribution). Part-time employees may participate in certain optional benefits. Part-time employees may participate in the ICMA (Mission Square Retirement) (457 Plan), which are pre-tax, and payroll deducted. Part time employees ARE NOT eligible for VRS Pension, Employer Paid Life Insurance or other Supplemental/Voluntary Life programs.

Franklin County monitors the part-time employee hours on an annual basis and offers insurance to eligible employees based on their average hours worked over the year. ****Eligible part-time employees must be regularly scheduled to work 20 -29 hours each week to be considered eligible for Part Time Leave Benefits. Part-time employees, who average 30 or more hours a week, at the end of their annual monitoring period, will be offered Health Insurance at the FT Employee Monthly Rate for 1 year. Hours will continue to be monitored to determine annual eligibility.***

Virginia Retirement System (Full Time Employees Only)

Effective 7/1/2012, VRS required that all current and future full-time employees must contribute 5% of their pay each month. Effective 7/1/2024 the VRS combined (employer/employee) contribution will be 5% employee and 10.83% employer for a total of 15.83% contributed each month. Employees will be added to VRS the next whole month following date of hire OR the current month if hired on the 1st day of the month and/or the date is the 1st or the first available working day for that month. Example: the first working day of the month in October 2014 is Monday, 10/3 and if the employee is hired on 10/3, their VRS effective date will be 10/1 and 5% will be deducted from their monthly pay. As of January 1, 2014, there are 3 VRS Retirement Plans: VRS Plan 1, VRS Plan 2 & effective January 1, 2014, VRS Hybrid Plan will be for all new employees who are not LEO eligible. Sheriff's Office Law Enforcement and Public Safety Fire Fighters are LEO eligible. Effective 1/1/2025, you must name and/or change your beneficiary online with VRS at varetire.org and Hybrid must also go to varetire.org/hybrid to name and/or change beneficiary. Otherwise, it will go by order of precedence.

NEW VRS HYBRID Retirement Plan Effective January 1, 2014: VRS implemented a Hybrid Retirement Plan in addition to the current VRS Plan 1 and Plan 2 Retirement plans. The Hybrid Retirement Plan will be the VRS Retirement Plan for full time employees who are hired on or after 1/1/2014 in non-hazardous duty positions. *The Hybrid Retirement plan* combines features of a defined benefit plan with a mandatory employee contribution of 4% and a mandatory defined contribution, through VOYA of 1% (total of 5%). Additional voluntary defined contributions of 4% are available to the employee according to plan requirements. Employees must go online at varetire.org/hybrid to adjust their voluntary deductions. *Employer paid Short Term and/or Long-Term Disability will be available to Hybrid Plan participants after 1 year of service for non-work applicable incidents.* Contact HR if you go out on disability. There is a 7-day waiting period for approved disability benefits. FMLA paperwork should be completed concurrently with any disability. **Monthly sick leave accruals for the new Hybrid Plan employees will be limited** in the Future. Hybrid participants will accrue sick leave monthly and will be advised as to what the annual accrual limit will be and will continue to accrue sick leave monthly until a limit has been determined. Note: Auto escalation of Voluntary contribution of .5% will be every 3 years starting 2017, up to a max of 4% over the years, unless you opt out when VRS notifies you of the auto escalation.

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Life Insurance (Employer Paid for Full Time Employees Only)

Life Insurance is valued at double your annual salary for natural causes, and double-indemnity for accidental death. (Example: Annual salary = \$40,000. Natural cause life insurance = \$80,000; Accidental death = \$160,000) Total contribution (1.18% monthly) paid by employer. Employee can convert to this coverage to an Individual Plan w/in 31 days of separation. Conversion rates will be at a higher non-group rate.

If the separating employee meets VRS minimum age and service requirements to service retire as either a Plan 1, Plan 2, or Hybrid member, they keep Basic life as a post-employment benefit. The minimum age and service requirements for service retirement are as follows:

- Plan 1 = age 50 with at least 10 years of service, or age 55 with at least 5 years of service.
- Plan 2 and Hybrid = age 60 with at least 5 years of service.

Upon attaining these minimum age and service requirements to service retire, a member retains Basic life when they retire, but the amount is reduced. Upon separating service and eligible to retire, Basic life insurance remains 2x salary for at least 12 months. Then on January 1, it will reduce by 25% and continue reducing 25% every January 1st thereafter until it reaches 25% of one's pre-retirement level of life insurance. Once fully reduced, Basic life will be equivalent to 1/2x salary in life insurance for retirees. It will be there for the rest of one's life. This is provided at no cost to the employee.

Example: Basic life benefit is \$100,000 (\$50,000 annual salary), the fully reduced retiree Basic life amount would be \$25,000.

Employee Assistance Program & Personal Advantage Program– Carilion EAP

Carilion's EAP and Personal Advantage program is available to all full-time and part-time employees and their immediate families. The Program is a voluntary, CONFIDENTIAL service providing professional counseling and referral services to assist with just about any issue from emotional to financial. Employees receive up to 4 visits and may be referred to another professional if required. EAP will work with the employees and the type of Insurance coverage available to that employee. Make an appointment by visiting: www.carilionclinic.org/eap. OR call 1-800-992-1931 for an appointment. This program may be used as a Supervisory Referral Program as approved by Administration and reviewed by Human Resources. Full-time and Part-time employees have access to Carilion's Personal Advantage Program which is full of free resources for you and your family. Visit <https://www.carilionclinic.org/eap/life>; Username: FranklinCo; No Password required to access the resources.

Employee Sick Leave Policy

Eligible Full-time employees accrue one day of sick leave at the end of the month. Sick leave may be used for employees and approved family illness. The employer has the right to limit the amount used for family illness. Employees, who resign and have 5 years or more of service, are eligible for a Maximum Sick Leave Payout of 50 days @ \$15.00 a day (\$750.00). Sick leave does not increase based on years of service. Eligible PT Employees, working 20+ hours a week earn ½ of FT accrual (3.75 hours).

VRS HYBRID PLAN EMPLOYEES: Employees participating in the **VRS Hybrid Retirement Plan** are eligible for Short Term and Long-Term Disability benefits after 1 year of service. Hybrid Plan employees, in the future, will have a maximum number of sick leave days annually. They will be notified when the current accrual changes.

Vacation

Full time Employees accrue one day of vacation at the end of the month. Vacation increases with service on anniversary/hire date. Eligible Part Time Employees accrue ½ of the Full Time Employee Rate and their limit is ½ of the Full Time Limit.

Years of Service	Earned per mo. 7.5-hour Employee	Earned per mo. 8-hour Employee	Earned per mo. 24-hour Employee 9/1/21	Earned per yr. for 7.5-hour Employee	Earned per yr. for 8-hour Employee	Earned per yr. for 24-hour Employee	Annual Accrual Limit for 7.5-hour Employee	Annual Accrual Limit for 8-hour Employee	Annual Accrual Limit for 24-hour Employee
1-5	7.5	8.0	16.0	90.0	96.0	192.0	180.0	192.0	384.0

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6-10	9.375	10.0	18.0	112.5	120.0	216.0	225.0	240.0	432.0
11-15			20.0			240.0			480.0
11-19	11.25	12.0	NA	135.0	144.0	NA	270.0	288.0	NA
16+			22.0			264.0			528.0
20+	13.13	14.0	NA	157.56	168.0	NA	315.0	336.0	NA

Employees must be here for the majority of a full month to receive the monthly accrual benefit after the initial hire or promotion date. ***Note: Vacation maximums are listed above, and employees are not allowed to carry more than the maximum accrual each calendar year. In addition, employees who terminate employment will only be paid the maximum accrual for their years of service at the time of termination.*** Annually, in December, maximums are reviewed, and employees will lose vacation accrued over the maximum amount allowed on December 31st each year. The departing employee will be paid out the maximum vacation amount allowed for their years of service on their termination date. For example: *An employee has 5 years of service, the annual maximum accrual is 180 hours, they have 190 hours as of October and they resign November 1st. They will be paid the maximum of 180 hours per County Policy.*

Holidays

Holidays are approved annually by the Board of Supervisors. The current number of paid holidays is 16. Franklin County Board of Supervisors also approves any additional State Holidays. Note: Employees on FMLA must be on paid leave the day before and the day after the holiday to count the holiday as a paid FMLA/Holiday Day. Holidays do not extend FMLA leave or any other type of leave. Employees on unpaid leave do not get paid for holidays. Sheriff Department Accrues Holidays and has a max carry over. See Joanna White for Sheriff Accruals.

Paid Monthly/Direct Deposit

Franklin County pays on the last working day of each month. Direct Deposit is mandatory. Electronic Direct Deposit is made to all banks the last working day prior to pay day. A signed enrollment/change form is required for Direct Deposit.

Section 125 Flexible Spending Accounts -Discovery Benefits (WEX)

Employee paid, payroll deducted, pre-tax benefit. Employees may join upon hire, for a Section 125 qualifying event and open enrollment. The plan year is based on a Calendar Year and Open Enrollment is annual. A Flexible Spending Account (FSA) is like a savings account for health care and dependent care expenses for you and your family. You can save an average of 30% because the money contributed is not subject to payroll taxes. **You must be enrolled in the PPO plan to enroll in the FSA.** *Once you enroll in the FSA you can set up your account with Discovery Benefits. (www.wexhealth.com) The County Plan has a \$500 roll over.*

Deferred Compensation 457 Plan

Franklin County offers a deferred compensation program (payroll deducted, pre-tax plan) with Mission Square (ICMA). This is a qualified 457 plan titled: Franklin County Board of Supervisors: Plan #303894. This optional benefit is paid 100% by the employee if selected. Visit www.missionsq.org for more information. You can also contact our representative, Trey Sizemore by email at: tsizemore@missionsq.org. You can enroll and/or make changes to your Deferred Compensation account anytime during the year and you can roll other qualified deferred compensation programs into the plan. This is now called Mission Square Retirement.

Supplemental Life Insurance – Optional Group Life Insurance – (Securian) Minnesota Life through VRS

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Employee paid, payroll deducted, post tax benefit for full-time employees. Optional insurance covers employee, spouse and children. The VRS Optional Group Life insurance program provides additional life insurance protection at group rates. Premiums for the employee and spouse are based on the age of the insured person and increases with age. The rates are for each \$1,000 of coverage for employee and spouse. Children have one premium rate. ***If you apply within 31 days from the date of employment, you may receive all options up to a maximum death benefit of \$300,000 without an EVI (Evidence of insurability) and ½ for your spouse.*** If you apply for more than \$300,000 or enroll after the 31-day grace period, you will be subject to completing an EVI (VRS-32). You can enroll in Optional Life Insurance upon hire (within 31 days with no EVI for Specific \$ amounts) and Open Enrollment. Please refer to booklet for enrollment and coverage information. You must enroll on line. Plan is convertible at higher rates upon termination.

Voluntary/Employee Paid Payroll Deducted Benefits-Colonial Life

Colonial offers employee paid Pre and Post Tax Voluntary Benefits. Benefits include **Disability; Whole Life Insurance; Term Life; Accident; Group Specified Disease; Cancer and Hospital Confinement.** Employees will be contacted by Colonial to discuss the voluntary benefits and to enroll interested employees.

Toastmasters

The County will pay the employee's enrollment and bi-annual dues in the Toastmasters. Toastmasters meet every Thursday at 12:00 in the Rocky Mount Library Meeting Room. Attend a meeting as a guest to learn more about the group.

YMCA Enrollment

Employees must commit to 1 year upon enrollment. Monthly County Cost: Individual \$35, Family \$46; Sheriff Department Monthly Cost: Individual \$31, Family \$41.

Workers' Compensation- Accident/Incident- Nurse Program-Procedure/Process August 1, 2017

Employees hurt on the job are required to contact their supervisor AND the Nurse Line @ 1-888-770-0925- Search Code: V036 to document their injury. The Nurse documenting your information may refer you to physicians/facilities that participate in the Workers Compensation Nurse Program. Failure to contact the participating physicians/facilities for a non-urgent incident may result in your claim not being approved. Employees will use their sick leave while out and sick leave used equivalent to 66 2/3 of their pay will be added back to their sick leave bank for a limited amount of time. Sick leave and vacation must be used first to cover days out as required. VACoRP will reimburse the County as required.

This Benefits Overview document is not to be construed as a promise or contract between Franklin County Board of Supervisors and any employee. Franklin County reserves the right to modify, change, disregard, suspend or cancel at any time with or without written or verbal notice all or any part of the contents as circumstances may require. Constitutional Officers have the right to determine which County Benefits they choose to follow or disregard and should provide that information to their employees. (Reviewed & updated with Rates, EAP, W/C, Unum, YMCA and Toastmasters 2017/2018/2019/2020-24 Hour accrual rates Update 9/1/21; YMCA 1/01/22; Health/VRS 7/1/22; YMCA 1/23Health7/23; Health premiums updated 7/24). Spousal and YMCA updated 11/24.Updated 5/2025 New Benefits.