

Clarke County Government Full-Time Employee Benefits

Paid by Employer

Health Insurance. Clarke County currently pays 100% of the premium for the employee selecting the least cost of three Anthem Blue Cross/Blue Shield plans. The plan is administered by the Commonwealth of Virginia as the Local Choice Program. It includes dental benefits. See the rate sheet at www.clarkecounty.gov/finance/employee-support.html for the current plans provided by the County, and the employee share of richer plans, as well as links to details of the Local Choice Plans.

Retirement. Clarke County currently contributes to the Virginia Retirement System to provide a traditional defined benefit pension for its employees. Additionally, all eligible employees are required to contribute 5% of their salary to the Virginia Retirement System for their defined benefit pension. More information on this benefit is available at www.varetire.org.

Life Insurance. Clarke County currently pays 100% of the premium for a term life insurance policy in the name of its employee. This policy provides a benefit of two times annual salary for natural death, and four times annual salary for accidental death. Again, more information at www.varetire.org.

Leave. Clarke County awards 1.5 days of leave per month for the first 10 years of service, and 2 days per month thereafter. These days can be used as annual leave or sick leave.

Holidays. The County provides 12 paid holidays annually.

Optionally Paid by Employee

Flexible Benefits. The Clarke County Flexible Benefits Plan is qualified under Section 125 of the Internal Revenue Code, established by the U.S. Congress in the Revenue Act of 1978. Pretax payments can be used to cover employee contributions for health insurance, life insurance, as well as other selected health care and dependent day-care expenses. The Clarke County Flexible Benefits Plan allows you to increase your spendable income in three ways:

- Your health insurance premiums are deducted from your salary on a pretax basis
- You can establish a Health Care Spending Account to reimburse you for certain eligible out-of-pocket medical expenses on a pretax basis, or a Health Savings account if you opt for our high deductible insurance plan and aren't covered under any other policy.
- You can establish a Dependent Daycare Spending Account to reimburse you for eligible dependent day-care expenses on a pretax basis.

Life Insurance. The employee can choose to add additional life insurance coverage to the amount provided by the employer through the Optional Life Insurance program at the Virginia Retirement System. This policy is provided at low group rates. See www.varetire.org.

Long Term Care Insurance. The employee can choose to pay a premium for an insurance policy that will provide long term medical care for the employee. This policy is provided at low group rates. See www.varetire.org.

Tax Deferred Retirement Savings. The employee can choose to make tax deferred contributions to a defined contribution retirement plan managed by the Virginia Retirement System and ING. These contributions can be directed to a variety of investments. Taxes are not paid on the contribution or the investment returns, until they are withdrawn, typically at retirement. This plan is called a 457 plan, and is similar to the more widely known 401(k) plan. See www.varetire.org.