

# VMRF 2019-20 Benefits Overview

Benefits are an important part of overall compensation. Veterans Medical Research Foundation is pleased to offer a comprehensive array of quality benefits to protect our employees' health, family, and way of life.



## Medical Plans

Veterans Medical Research Foundation offers employees a choice among three different medical plans through Anthem Blue Cross.

Coverage under all plans includes comprehensive medical care and prescription drug coverage.

**HMO Plans** — With the HMO plans, members select a Primary Care Physician (PCP) from the participating network of providers who will coordinate all health care needs including referrals to specialists and approving further medical treatment. Services received outside of the HMO are not covered, except in the case of emergency medical care.

You have the option to choose from two HMO plans, with exactly the same benefits but two different networks: the CACare-Full HMO Network or the Select HMO Network. The **Select Network** offers lower premiums in exchange for a limited network. When considering the Select Network option, it is important that you check ahead of enrolling that both your primary care doctor and primary hospital are in network.

The **CACare Network** has higher premiums, but offers the full network of providers. Services received outside of the HMO are not covered, except in the case of emergency medical care.

**PPO Plan** — The PPO plan gives members the freedom to seek care from the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used. The calendar year deductible must be met before certain services are covered.

## Vision Plan

Employees have an opportunity to enroll in the Principal (VSP Network) vision plan. This plan covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used. Premiums for employee only coverage are paid 100% by VMRF for eligible employees.

## Flexible Spending Accounts (FSA)

Employees may participate in the Health Care FSA, the Dependent Care FSA, and Transportation FSA administered by TASC. With these accounts, employees can set aside **pre-tax** dollars to pay for qualified health care, dependent care expenses, and transportation expenses. Contribution limits for 2019 are as follows:

**HealthCare FSA** — For 2019, employees may contribute up to \$2,600 to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26.

**Dependent Care FSA** — For 2019, employees may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if married and file separate tax returns).

**Transportation FSA** — For 2019, employees may contribute up to \$260 monthly to cover qualified transportation costs (parking or transit expenses).

## Dental Plans

Veterans Medical Research Foundation offer employees a dental plan through Principal.

**POS Plan** — The POS dental plan offers members the freedom and flexibility to use the dentist of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used. Premiums for employee only coverage are paid 100% by VMRF for eligible employees.

## Retirement Plan

VMRF has established a 403(b) savings plan to provide employees the potential for future financial security for retirement with TIAA.

VMRF offers employees the option to participate in a 403(b) retirement contribution. This is self-contributory which means contributions are made pre-tax by the employee, not VMRF. There is no waiting period to participate.

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% of your eligible earnings to your retirement plan.

## Cost of Benefits

Employee contributions toward the cost of benefits are automatically payroll deducted. The amount will depend upon the plan selected and who is covered.

## Employee Assistance Program (EAP)

VMRF provides employees with an Employee Assistance Program (EAP) at no cost. The EAP, administered by Anthem Resource Advisor provides confidential around-the-clock assistance to help employees balance the demands of work, life and personal issues. Employees and their eligible family members have unlimited telephone access, resources and tools online, and up to three (3) free face-to-face counseling sessions per issue, per year.

## Life and AD&D

Basic Life and Accidental Death and Dismemberment (AD&D) coverage is provided to employees by VMRF at no cost through Anthem Life

**Basic Coverage** — 1.5 times your annual salary up to a maximum of \$150,000

## Disability

VMRF provides employees Long-Term Disability Insurance coverage at no cost through Anthem Blue Cross. Disability Insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

**Long-Term Disability** — Benefit amount is equal to 67% of the employee's monthly earnings up to \$10,000. Benefits begin after 60th day of disability until Social Security Normal Retirement Age.

## Workers' Compensation Insurance

VMRF provides all employees a comprehensive workers' compensation insurance program at no cost to employees through Zenith. 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.

## Valuable Extras

Veterans Medical Research Foundation also offers the following additional benefits at no cost:

- Travel Assistance
- Health and Wellness Discounts
- Health Advocacy Services
- Wellness Events

## 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 waiting period for this benefit.

- New Year's Day (Jan. 1)
- Martin Luther King Jr. Day (3<sup>rd</sup> Monday in Jan.)
- Presidents' Day (3<sup>rd</sup> Monday in Feb.)
- Memorial Day (Last Monday in May)
- Independence Day (July 4)
- Labor Day (1<sup>st</sup> Monday in Sept.)
- Columbus Day (2<sup>nd</sup> Monday in Oct.)
- Veterans Day (Nov. 11)
- Thanksgiving (4<sup>th</sup> Thursday in Nov.)
- Christmas (Dec. 25)

## Vacation

VMRF provides vacation for rest, relaxation, and renewal to regular employees who are appointed at 50% or greater effort. Normal accumulation for eligible, full time employees at 100% effort is:

- 4.62 hours per pay period for 0-60 months of employment
- 5.54 hours per pay period for 61-120 months of employment
- 6.47 hours per pay period for 120 months of employment
- 7.39 for Principal Investigators

Part-time employees working at least 20 hours per week accrue vacation appropriate to their percentage of time worked.

## 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 will accrue sick leave appropriate to their percentage of time worked. Casual employees (<50% effort) accrue sick leave at .034 per every hour worked.

**VMRF HR Department contact information:**

858.552.8585 x2859, 858.642.3081(fax), [hr@vmrf.org](mailto:hr@vmrf.org)



Veterans  
Medical Research  
Foundation