

CROSSROADS SERVICES BOARD FRINGE BENEFITS

Crossroads Services Board attempts to offer a salary and fringe benefits plan comparable to other agencies and businesses in our area. As a result we do periodic salary and fringe benefits studies in comparison with those agencies and business. The following benefits are available to all eligible employees.

Health Insurance

Crossroads provides approximately 95% of employee coverage for the Anthem HMO Health Insurance and Anthem Dental Insurance Plans. In addition, some payment toward dependent coverage is also made by the agency. Employees may, at their option, pay the additional costs of the employee, dual, or family coverage as well as the higher option PPO Plan with pre-tax dollars from the Section 125 Plan.

Life Insurance

Group term life insurance is offered through Guardian Insurance Company and is based on three times the annual salary to a maximum of \$300,000. Payment is made by the agency.

Retirement

The agency has a defined contribution plan. The agency pays a designated % of employee's salary into the plan. There is a vesting schedule based on length of service.

Section 125 Plan

Employees may participate in the Section 125 Plan. This plan gives employees a benefit choice between a tax free benefit such as health insurance, dependent care, medical expenses, disability insurance and taxable cash benefit (salary). When the employee chooses the tax free benefit, it is paid with pre-tax dollars.

Tax Deferred Annuity

Employees may have pre-tax salary deducted for inclusion in a tax deferred annuity plan: Principal. Currently employees may qualify for an employer paid match up to 3% of salary.

FICA, Worker' Compensation, Unemployment Insurance

The agency pays the employer's portion of FICA and the total amount of Workers' Compensation and Unemployment Insurance.

Disability Insurance

The agency provides a long tem disability insurance plan for employees who may become disabled and unable to continue employment. There is a 6 month waiting period for new employees and a 90 day Elimination Period and a benefit of 60% of salary. It is coordinated with Social Security Disability Benefits.

Virginia Credit Union (VACU)

Employees may join the Virginia Credit Union with a payroll deduction plan. VACU is a not-for-profit financial cooperative. Services include Saving & Checking Accounts, vehicle & personal loans, credit cards and real estate loans.

Professional and General Liability Insurance

The Agency has a \$1,600,000 Professional and General Liability policy on each employee and the agency's operations under the Risk Management Plan of the State. It is essential that employees know that the policy does not cover you if you are adjudged negligent or not following agency policy and procedures.

Workshops, Training, Education, Other Benefits

It has been the practice to consider agency and staff needs for additional training and education. Within budgeted guidelines, Crossroads will pay for such training and /or education. Forms for such requests are available and should be made far in advance of the event. End of the year reimbursement may be available for events held during the year and paid for by the employee.

Staff may have to use personal cars in the performance of their jobs. They will be reimbursed for such use. Each program/clinic does have vehicles available but they must be signed up for in advance. Non-owned auto insurance is provided and each staff person using agency vehicles has to undergo a DMV check.

General

It is the agency's intent to provide an atmosphere in which an employee can achieve personal and professional growth. Each employee is an integral part of the agency. Communication channels both formal and informal should be used. We hope you enjoy your association with the agency to our mutual benefit.

Questions relating to fringe benefits or other personnel policies and procedures may be directed to your supervisor or to the Human Resource Coordinator or the Executive Director at the Administration office (434)392-7049 or (800)570-0049.