

This is a brief description of Loudoun County Government's comprehensive benefits package for eligible employees. The intent of this document is to provide a high-level summary of benefits. It does not provide a full description nor is a guarantee of benefits. For additional information, please contact Human Resources or refer to loudoun.gov/benefits.

Teamwork. Community. Innovation.



BENEFIT	DESCRIPTION	EMPLOYER CONTRIBUTION
Medical Insurance¹ (including prescription coverage) <u>See chart for full health plan rates.</u>	<ul style="list-style-type: none"> • Cigna Open Access Plus High (OAPH) • Cigna Open Access Plus (OAP) • Cigna Consumer Driven Health Plan Health Savings Account (HSA) • Cigna Consumer Driven Health Plan Health Reimbursement Arrangement (HRA) 	<ul style="list-style-type: none"> • OAPH: 85% - 75% Employee Only – Family Coverage² • OAP: 92% - 77% Employee Only – Family Coverage² • HSA/HRA: 95% - 82% Employee Only – Family Coverage²
Dental / Vision Coverage	Bundled coverage through Delta Dental and Davis Vision.	85% - 75% Employees Only – Family Coverage ²
Flexible Spending Accounts (FSA)	<ul style="list-style-type: none"> • Pre-tax Health Flexible Spending Account (HFSA) • Pre-tax Dependent Care Flexible Spending Account (DFSA) 	<ul style="list-style-type: none"> • HFSA: Employee-paid • DFSA: Employee-paid (up to \$1,000 County match)^{2,4}
Wellness Program	Award-winning health, fitness, and nutrition-based activities.	Most activities are free to participate. Employees enrolled in a Cigna plan, can receive a cash reward for participating in the annual wellness incentive awards program. Spouses can also earn a financial incentive.
Life Insurance	County provides life insurance coverage for eligible employees at two times the employee's salary with an additional two times salary for accidental death and dismemberment.	100%
Disability Insurance	Core short- and long- term disability benefit provides 60% of monthly salary.	100%
Retirement Plan	Pension benefits include a defined benefit plan or a hybrid defined benefit and defined contribution plan for eligible employees through the Virginia Retirement System.	13.72% of employee salary for FY 2024. Employees contribute 5% of their monthly salary.
Deferred Compensation Plan	Pre-tax contributions to a 457(b) plan administered by MissionSquare Retirement with multiple investment options.	Employee contribution with a County match up to \$20 per pay period.
Payroll Roth IRA	Post-tax contributions to an IRA administered by MissionSquare Retirement with multiple investment options.	Employee-paid
Annual Leave / Sick Leave / Personal Leave	Employees will accrue up to 12 days per year of annual leave and 12 days of sick leave. ³ Exempt employees are eligible for 5 personal leave days each year.	100%

BENEFITS SUMMARY

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Paid Family Leave	Up to 6 weeks of paid leave for qualifying absences such as for birth/adoption, a serious health condition of the employee, or a covered family member.	100%
Volunteer Leave	Up to 12 hours of paid leave per year to participate in community-based volunteer activities and initiatives.	100%
Holidays	The County recognizes 14½ paid holidays per year including one floating holiday.	100%
Employee Assistance Program (EAP)	Confidential service available 24/7 that provides assessment, counseling, and resources to help employees resolve personal issues; also provides referral for a variety of issues.	100%
Tuition Reimbursement	Tuition reimbursement upon completion of college course and receipt of grades.	Up to \$3,000 each fiscal year
Certification Program	Employees who earn a job/department-related certification may receive a one-time payment.	2.5% base salary lump sum payment
Education Increase	Employees may receive an additional 5% base salary increase upon graduation from an accredited college with a bachelor's or higher-level degree in a field related to their job.	5% base salary increase
Virginia529 College Savings Plan	Save for children's college education through direct deposit through payroll.	Tax-free / Employee-paid
Long Term Care	Long-term care insurance helps pay for care and service expenses related to a long-term care event.	Discounted group rates; Employee-paid
Exceptional Performance Awards	Department directors may recognize exceptional performance of individuals and teams with additional time off or a monetary award.	Up to \$3,000 each fiscal year
Loudoun Credit Union	All employees are eligible for membership.	
Career Development	Loudoun County offers multiple programs and workshops to engage employees in career development and training.	100%
Discounts	Discounts for restaurants, gym memberships, phone services, and much more!	Discounts vary

¹Loudoun County offers all regular (full-time and part-time employees working a minimum of 20 hours per week) and full-time long-term temporary County employees comprehensive health care coverage. Employees can choose between four affordable health plan options and may cover eligible dependents. The County cost share of health plan rates is dependent upon the plan and whether an employee is enrolled as individual only, employee plus one, or family coverage.

²Based upon employees who are scheduled to work at least 30 hours per week.

³Annual / sick leave and paid holidays are prorated depending on the employee's scheduled hours.

⁴Temporary employees are not eligible for the dependent care County match.