

St. Joseph's Villa offers its employees an attractive benefits package. Summaries of the benefits available to Hourly, Salaried and Contract Salaried employees are shown below. For additional information, contact Ms. Elizabeth Brady, the Villa's Benefits Administrator, by phone at (804) 553-5578 or by email at ebrady@sjvmail.net.

	Hourly	Salary	Contract Salary
Health Insurance	Hourly employees may enroll in a limited-benefit health plan provided by CIGNA/Starbridge. The plan offers CIGNA's extensive network of providers and reduced rates for services. Two levels of coverage are available. Monthly premiums are paid, in part, by the Villa and deducted on a pre-tax basis.	Salaried employees may choose between Open Access HMO and Point of Service medical insurance plans. The plans, provided by AETNA, include vision care and full prescription drug coverage. The prescription plan meets or exceeds the standards set for Medicare Part D. Monthly premiums are paid, in part, by the Villa and deducted on a pre-tax basis.	Contract Salaried employees may choose between Open Access HMO and Point of Service medical insurance plans. The plans, provided by AETNA, include vision care and full prescription drug coverage. The prescription plan meets or exceeds the standards set for Medicare Part D. Monthly premiums are paid, in part, by the Villa and deducted on a pre-tax basis.
Dental Insurance	Hourly employees enrolling in the CIGNA/Starbridge limited-benefit health plan may also choose to enroll in a Dental insurance plan and a Vision discount plan.	The Villa provides dental coverage to full time Salaried employees at no cost to the employee. The Villa pays part of the cost of coverage for part time Salaried employees. Salaried employees may choose to purchase coverage for their spouses and children. Coverage is provided by Met Life through an extensive network of providers. Benefits cover 100% of in-network preventative services once every six months. It also pays 80 percent of basic dental and 50 percent of major dental services. The maximum benefit is \$1,000 per calendar year.	The Villa provides dental coverage to Contract Salaried employees at no cost to the employee. Contract Salaried employees may choose to purchase coverage for their spouses and children. Coverage is provided by Met Life through an extensive network of providers. Benefits cover 100% of in-network preventative services once every six months. It also pays 80 percent of basic dental and 50 percent of major dental services. The maximum benefit is \$1,000 per calendar year.
Paid Holidays	n/a	The Villa's Salaried employees observe 9 holidays each year: New Years Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve, Christmas Day.	The Villa's Contract Salaried employees are paid during the school year's breaks.
Annual Leave	n/a	The Villa's Salaried employees accrue Annual Leave each pay period. The accrual rates are based on years of service. For employees with less than 5 years of service, annual leave is accrued at a rate of 4.62 hours per bi-weekly pay period (full time employees) or 2.31 hours per bi-weekly pay (part time employees).	n/a
Personal Leave	n/a	n/a	Contract Salaried employees are granted Personal Leave as specified in their contracts. Employees on a

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			12-month contract (SDCA) are granted 5 days of Personal Leave per year. Employees on a 10-month contract (Dooley School) are granted 3 days of Personal Leave per year.
Sick Leave	n/a	Full-time employees earn sick leave at a rate of 3.5 hours per pay period. An additional 5.0 hours is credited at the end of the first pay period of each calendar year. Regular full-time employees may accumulate up to 480 hours of sick leave. Part time salaried employees will accrue at one-half this rate and their maximum accrual is 300 hours.	Contract Salary employees are granted Sick Leave as specified in their contracts. Employees on a 12-month contract (SDCA) are granted 9 days per year. Employees on a 10-month contract (Dooley) are granted 7 days per year.
403(b) Retirement Savings Plan	Hourly employees may choose to defer to a 403(b) retirement savings account a % of their pay or a fixed amount. On the first of the calendar quarter after the employee meets the service requirements, the Villa begins matching employee deferrals up to an amount equal to 5% of an employee's earnings. Employees own 100% of the funds in their 403(b) accounts from day one.	Salaried employees may choose to defer to a 403(b) retirement savings account a % of their pay or a fixed amount. On the first of the calendar quarter after the employee meets the service requirements, the Villa begins matching employee deferrals up to an amount equal to 5% of an employee's earnings. Employees own 100% of the funds in their 403(b) accounts from day one.	Contract Salaried employees may choose to defer to a 403(b) retirement savings account a % of their pay or a fixed amount. On the first of the calendar quarter after the employee meets the service requirements, the Villa begins matching employee deferrals up to an amount equal to 5% of an employee's earnings. Employees own 100% of the funds in their 403(b) accounts from day one.
Life, AD&D, STD and LTD	n/a	The Villa provides life insurance coverage at no cost to eligible employee. The coverage is equal to two times their annual salary. The Villa also provides disability insurance that provides taxable benefits in the event of a medical disability extending beyond 30 days.	The Villa provides life insurance coverage at no cost to eligible employees. The coverage is equal to two times their annual salary. The Villa also provides disability insurance that provides taxable benefits in the event of a medical disability extending beyond 30 days.
Vision Insurance	Employees may choose to take advantage of a vision plan that provides for reduced fees for eye exams, frames, lenses and contacts obtained through participating providers. Coverage is provided by VSP and premiums are deducted on a pre-tax basis.		
Pre-paid Legal Services	Employees may choose to take advantage of a pre-paid legal plan offered by LEGAL RESOURCES. Enrollment is open during Open Enrollment each spring and the premiums are payroll deducted.		
AFLAC Insurance	Employees may choose to carry insurance for specific health events. Coverage is provided by AFLAC and premiums are deducted on a pre-tax basis.		
Childcare	Employees may choose to enroll their pre-school children in the Villa's Early Childhood Education Center. The Center is open from 7:00am to 6:00pm Monday through Friday.		
Banking/Credit Union Benefits	Employees have access to reduced loan rates, lower balances, and other benefits at Virginia Credit Union, SunTrust and Wells Fargo.		
Cell Phone Discounts	Employees are eligible for a 15% discount on VERIZON wireless phone service and a 10% discount on AT&T wireless phone service.		