

EMPLOYEE BENEFITS SUMMARY

JULY 1, 2024 - JUNE 30, 2025

Medical, Dental, & Vision Benefits

Our medical, dental, and vision offerings are included in the cost of your health benefits plan. IALR offers two medical plan options and two dental options through the Anthem network of providers. Employees can choose to pay their insurance premiums through pre-tax or post-tax payroll deductions. Employees can participate in a Health Assessment to reduce the amount of semi-monthly deductions. Employees also have access to Telehealth and EAP benefits as well.

Medical & Vision Options

KeyCare 300 - PPO
High Deductible Health Plan*



*HSA Plan Eligible

Dental Options

Basic Coverage
Enhanced Coverage



Medical, Dental, & Vision Rates*

Coverage Type	PPO Plan + Basic Dental	PPO Plan + Enhanced Dental	HDHP + Basic Dental	HDHP + Enhanced Dental
Employee Only	\$72.00	\$88.50	\$0.00	\$16.50
Employee + One	\$156.00	\$186.00	\$0.00	\$30.00
Employee + Family	\$217.00	\$261.00	\$0.00	\$44.00

*Per pay period

Retirement Benefits

As a political subdivision, IALR participates in the Virginia Retirement System (VRS). In accordance with VRS, plan options are based on the employee's classification and/or prior VRS participation. IALR contributes to retirement accounts based on the guidelines defined by the VRS. See Human Resources for specific retirement plan details. Eligible employees can also participate in a self-funded 403(B) plan.



Group Life Insurance & AD&D

Supplemental life insurance policies are also available for employees and their family members.

IALR provides life insurance with AD&D coverage for all full-time employees. At no cost to employees, our policies provide two times your annual salary up to a maximum of \$500,000.



Long-Term Disability

All full-time IALR employees participate in the long term disability insurance plan. Coverage will begin after the applicable eligibility period. The benefit elimination period is 180 days of total disability. The monthly benefit amount is an amount equal to 60% of covered monthly earnings. The IALR provides this coverage at no cost to employees.

Short-Term Disability

There are two Short-Term Disability plans - assigned based on your retirement benefit plan

Short Term Disability protects you against loss of pay when you must miss work because of illness or injury. The cost of this benefit program is covered by IALR. Eligibility begins on the first day following 12 months of full-time employment. Benefits begin after a plan based day waiting period has been satisfied. An employee may qualify for benefits if he/she is incapable of performing the required duties and/or hours of his/her occupation for a period of time up to 180 calendar days.

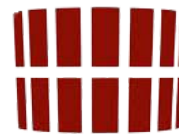
AnthemLife



Flex Spending Account (FSA):

Employee can contribute up to \$3,050 to cover eligible medical and dependent care expenses

Optional Coverages for Employees



Tuition Reimbursement
Annual max of \$1,500



Danville Family YMCA

IALR Staff receives \$20 off monthly Membership Rates.



Voluntary Legal Services Protection*



Hospital Confinement Indemnity*
24-Hour Accident Only Indemnity*
Personal Cancer Indemnity*
Critical Care & Recovery Insurance
Long-Term Care*



Whole Life Insurance*

* Premiums based on the selected coverage options and identifying details of covered participants