Benefits Summary JULY 1, 2025 - JUNE 30, 2026



Health 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. Vision coverage is included in Anthem at no extra cost.

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.









		Low Plan	High Plan
* S:	Employee Only	\$2.50	\$4.25
DENTAL RATES	Employee + One	\$5.00	\$8.50
	Employee + Family	\$6.50	\$11.00

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. Eligible employees can also participate in a self-funded 403(B) plan.



Life Insurance

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



^{*} Per Pay Period Employee Deductions

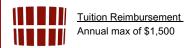
Long-Term Disability

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-Tem Disability

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.

Optional Coverages for Employees













Paid Holidays

Employees are eligible for paid holidays in accordance with the organization's holiday schedule. This benefit provides employees with time off to observe designated holidays without a reduction in pay. If an employee is required to work on a holiday, they may be eligible for additional compensation or compensatory time, as determined by company policy. Holiday pay is an important part of the organization's commitment to work-life balance, ensuring employees have time to celebrate or rest on recognized holidays.

FY 2026 Holidays		
Independance Day	Friday, July 4	
Labor Day	Monday, September 1	
Thanksgiving	Wednesday, November 26 - Friday, November 28	
Christmas Holiday	Monday, December 23 - Wednesday, January 1	
Dr. Martin Luther King, Jr. Day	Monday, January 19, 2026	
Memorial Day	Monday, May 25, 2025	
Floating Holiday	Employee Choice	
Floating Holiday	Employee Choice	
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Leave Benefits Summary

Annual Leave

Our annual leave benefit allows employees to take paid time off for rest, vacation, or personal matters. New hires receive a prorated amount of annual leave based on their start date, which becomes available after completing one full month of service with IALR.

At the start of each fiscal year on July 1, employees are granted a lump sum of annual leave hours based on their length of service. Employees can carry over up to 120 hours of unused annual leave each fiscal year.

However, annual leave balances are not compensable upon separation from the organization and cannot be used to extend termination dates. Unused leave will not be paid out upon leaving IALR.

New Hire Annual Leave Grant

Hire Date	Manager & Above Roles	All Other Roles
July 1 - September 30	120	80
October 1 - December 31	104	64
January 1 - March 31	104	48
April 1 - June 30	56	32

Annual Leave Grant Based on Years of Service

Years of Service	Manager & Above Roles	All Other Roles
0 - 2 Years	120	80
3 - 8 Years	120	120
9 - 19 Years	168	168
20+	192	192

Sick Leave

Our sick leave benefit provides employees with paid time off to address personal health needs or care for a sick family member. As of July 1, employees are granted 80 hours of sick leave. This ensures that employees can recover or support loved ones without the worry of lost income. If an employee is out for three or more consecutive days, a doctor's note may be required to verify the need for extended sick leave. This benefit promotes a healthy workplace by encouraging employees to prioritize their well-being.

Hire Date	Granted Hours
July 1 - September 30	80
October 1 - December 31	64
January 1 - March 31	48
April 1 - June 30	32

Additional Leave Benefits

Our organization offers a range of additional paid time off benefits to support employees during various life events and obligations. These benefits include paid time off for situations such as jury duty, family leave, bereavement, and administrative leave, among others. These policies are designed to provide financial stability and peace of mind during personal, family, or civic responsibilities, ensuring employees can focus on what matters most without the concern of lost income

Other Leave Benefits			
Paid Family Leave *after one year of service & FMLA eligibility	80 Hours		
Bereavement Leave for eligible family members	24 hours / occurrence		
Jury / Witness Duty Leave	40 Hours		
School / Community Volunteer Leave	8 Hours		
Paid Administrative Leave	24 Hours		