

# Colonial Williamsburg

## ***Benefits in Brief***

**For Employees of  
The Colonial Williamsburg Foundation,  
Colonial Williamsburg Company and Williamsburg Development, Inc.**

The eligibility requirement for certain elective benefits requires an employee to complete 1,200 hours in a plan year to maintain continued benefit eligibility. Other benefits may require a 1,000 hours minimum.

### ***Health Care and Dental Plans***

Eligible regular employees must enroll within 31 days of their first day of employment or within 31 days of a qualifying event. Benefits become effective on the first of the month following 30 days of employment. Employees may select employee only, employee and one dependent child, employee and spouse or employee and family coverage. Eligible employees may include their domestic partner under their health plan. Employees may choose from four plans: a preferred provider organization (Anthem PPO), two health maintenance organizations (HealthKeepers or DirectCare), or the Anthem high deductible health plan (HDHP) with health savings account (HSA). Colonial Williamsburg pays a significant portion of the cost of these benefits. Most employee's contributions are made through payroll deductions on a pretax basis.

### ***Wellness Revolution Program***

All employees and their spouses are eligible to join the Wellness Revolution. The Program includes free health coaching, a web portal to set, track and monitor your personal health goals, employee challenges, Wellness Fairs and more. There is also an incentive available to reduce your cost of CW health care premiums.

### ***Medical Spending Account***

The Medical Spending Account, a TAP program, allows employees to use pre-tax wages to pay for medical expenses not covered by health insurance plans. Employees estimate how much to set aside for things like glasses, orthodontia and copayments for doctors' visits and prescription drugs.

### ***Dependent Care Spending Account***

The Dependent Care Spending Account allows employees to use pre-tax wages to pay for dependent care while they are at work. A legal dependent is a child under 12 years of age or younger or any other person who is not self-sufficient, lives in the employee's home, and may be claimed as a dependent for taxes.

### ***Retirement Income***

Employees 21 years of age or older become participants in the Colonial Williamsburg retirement plan after completion of one year of credited service. The entire cost of the plan is paid by Colonial Williamsburg; employees do not make contributions. Retirement benefits are based on an employee's length of service and highest earnings over a consecutive five-year period. Employees are vested in the plan after five years of credited service and can elect early retirement at the age of 50 after 10 years of credited service.

### ***401(k) Tax-Deferred Savings Plan and Roth 401(k) Plan***

Employees age 21 or older may enroll in the 401(k) tax-deferred savings plan or a Roth 401(k) plan. The tax-deferred plan is designed to help employees save for retirement by allowing them to put pre-tax money aside through payroll deduction and invest it in a choice of different funds. The Roth 401(k) Plan is an alternative post tax savings option. Colonial Williamsburg matches employee contributions at \$.25 per dollar on the first 4% of salary. Taxes on the money contributed and on investment earnings are deferred until withdrawn from a 401(k) account. It is recommended that employees start saving early in their careers, even if it is a small percentage.

**Life Insurance**

Colonial Williamsburg provides basic life insurance at no cost to each regular employee. Employees are insured on the first of the month following 30 days of employment. Eligible regular employees may purchase additional coverage from one time to three times their annual salary. The cost per \$1,000 of coverage is based on age. The employee’s share of the cost is made through payroll deduction on a pretax basis. An equal amount of Accidental Death and Dismemberment Insurance coverage is also provided at no cost to regular employees. Eligible regular employees may purchase \$25,000 or \$50,000 in spousal life and/or \$15,000 in dependent life insurance coverage.

**Travel Accident Insurance**

Employees are covered by travel accident insurance paid for by Colonial Williamsburg.

**Holidays**

Employees enjoy the following paid holidays:

New Year’s Day	Labor Day
Martin Luther King, Jr.’s Day	Veterans Day
Presidents’ Day	Thanksgiving Day
Memorial Day	Christmas Day
Independence Day	Employee’s Birthday <sup>1</sup>

<sup>1</sup>Bargaining unit employees only

**Paid Vacation**

Regular employees accrue vacation benefits from date of hire. The amount of vacation earned is based on hours worked and length of service. Non bargaining unit employees may use vacation benefits after 90 days of employment. Bargaining unit employees may use vacation benefits after 12 months of employment.

**Annual Vacation Benefit for Regular Employees**

<i>Years of Service</i>	<i>Amount of Vacation</i>
0-4	2 weeks
5-14	3 weeks
14-up	4 weeks

**Service Bonus**

As a part of service recognition, bonus vacation may be taken in cash or as time off with pay.

For the 10th year of eligible service...	5 days
For the 15th, 20th years of eligible service .....	10 days
For the 25 <sup>th</sup> , 30th and 35th years of eligible service.....	15 days
For the 40th and 45th years of eligible service.....	20 days
For the 50th year of eligible service.....	25 days

**Sick Pay**

Regular employees accrue sick pay from date of hire. The number of sick pay hours earned is based on hours worked and length of service. Nonbargaining unit employees may use sick pay after 90 days of employment; bargaining unit employees may use sick pay upon achieving regular status.

**Other Time Off**

Colonial Williamsburg supports employees in times of special need by making available time off for education, family, military service, medical needs, and bereavement.

**Workers’ Compensation and Supplemental Benefit**

In the event of on-the-job accidents or occupational diseases, disability benefits are provided to all employees as specified in the Virginia Workers’ Compensation Act. In addition, Colonial Williamsburg provides a supplemental benefit.

**Long-term Disability**

Eligible employees with five years of credited service who become totally disabled may apply for a disability benefit.

**Educational Assistance Program**

With the prior approval of a manager, Colonial Williamsburg will pay tuition costs in advance for job-related courses, seminars, and workshops.

### **529 College Savings Plan**

Employees have the option to start saving in the Vanguard 529 College Savings Plan or the State of Virginia 529 College Savings plans via the Vanguard online portal.

### **College Degree Program**

The Foundation will pay tuition costs and student fees for benefit eligible regular employees who successfully complete courses in a special associates degree program at Thomas Nelson Community College.

### **Employee Assistance Program**

This program is intended to provide confidential, professional assistance to employees who want help with personal problems. Services include:

- Family Counseling (marital, adolescent and child, medical, emotional)
- Substance Abuse Counseling (alcohol and drugs)

These services can be accessed through the intranet, internet ([www.OptimaEAP.com](http://www.OptimaEAP.com)), or by calling 1-800-899-8174.

### **Credit Union**

Employees of Colonial Williamsburg may join 1st Advantage Federal Credit Union. This is a nonprofit financial institution formed by the merger of several smaller credit unions including the former Colonial Williamsburg Employees' Federal Credit Union. 1st Advantage Federal Credit Union offers free budget, credit and debt counseling services to all Colonial Williamsburg employees.

### **Passes**

Passes are issued to all Colonial Williamsburg employees and their dependents, ages 6 through 26, who are living with them. The pass admits the holder to Colonial Williamsburg exhibition sites, buses, films and lectures. Employees' children under the age of 6 are admitted free to these activities when accompanied by an adult with a pass. Retired employees receive lifetime

passes.

### **Discounts**

Active and retired employees are entitled to discounts at Colonial Williamsburg retail stores, on admission tickets, and on meals at selected Colonial Williamsburg restaurants.

### **Please Note**

Bargaining Unit benefits are mandated by the Collective Bargaining Agreement and may differ from those listed. There are slight variations to these benefits in some work units. Check with your manager for more details.

### ***For questions on the following benefits, please use the numbers listed:***

Spending Accounts, HealthCare, Dental Plans,  
Life Insurance (757) 220-7026

Retirement, 401(k), Discounts (757) 220-7122

Workers Compensation (757) 220-7383

Long Term Disability (757) 220-7042

College Degree Program (757) 220-7163

This document includes only brief summaries of the plans' provisions. Every attempt has been made to make this brochure accurate. In the event that the terms of this summary and the plan document conflict in any way, the plan document shall prevail.

The Foundation hopes and expects to continue each plan indefinitely, but it retains the unilateral right to terminate, suspend, withdraw, amend, or modify any plan, covering any active employee or current or future retiree, in whole or in part at any time and from time to time. For more information about Colonial Williamsburg, visit our website: [history.org](http://history.org).