

EMPLOYEES DIAGNOSED WITH A LIFE THREATENING ILLNESS

Pursuant to Virginia Code 15.2-1511.1, the City of Chesapeake is required to provide employees who develop life threatening health conditions with information regarding relevant benefit options and programs that may be available to you at this time or in the future.

<p>Family and Medical Leave</p>	<p>In the event of an employee’s own serious health condition, the Family Medical Leave Act (FMLA) of 1993 provides eligible employees up to 12 weeks of unpaid, job protected leave during a rolling 12-month period. In order to be eligible to receive Family and Medical Leave, you must have worked for the City of Chesapeake for at least one (1) year and must have worked at least 1,250 hours immediately prior to your request for this leave.</p>
<p>Virginia Retirement System (VRS) Retirement</p>	<p>As a VRS member, you are eligible for a retirement benefit for life, provided you meet the age and eligibility requirements. If you are a VRS member, do not meet the VRS guidelines for retirement and terminate your employment, you may be eligible to receive a refund from your VRS account.</p>
<p>VRS Disability Retirement - Plan 1 & 2 members</p>	<p>You may be eligible to apply for disability if you become unable to perform your job due to a physical or mental disability and the disability is likely to be permanent.</p>
<p>Virginia Local Disability Program - Hybrid members</p>	<p>The Virginia Local Disability Program (VLDP) provides income protection if you can’t work because of a non-work related or work-related illness, injury or other condition, such as surgery, pregnancy, complications from pregnancy or a catastrophic or major chronic condition. VLDP benefits include: 1. Short and long term</p>

	<p>disability coverage for total and partial disabilities; 2. Long term care coverage; 3. Rehabilitation plans, if you are able to return to work; and, 4. Free advocacy services to assist you in applying for Social Security Disability Insurance (SSDI) benefits.</p>
VRS Retirement Survivor Option	<p>When you retire you may choose to receive a benefit amount lower than the Basic Benefit during your lifetime in order to provide a benefit to a person you select (called your contingent annuitant) at your death. Your contingent annuitant may be your spouse or any other individual. Upon your death your contingent annuitant will receive a monthly amount that is a percentage of the benefit you were receiving at the time of your death. This benefit continues to your contingent annuitant for life.</p>
Accelerated Death Benefit (applies to both Basic Life Insurance and Optional Life Insurance)	<p>If your current position provides you with a basic life insurance benefit, you are eligible for the accelerated death benefit if you are diagnosed with a terminal illness and have fewer than 12 months to live. You can withdraw any amount of your life insurance coverage, up to the total amount of your natural death benefit (2 x your base annual salary) for any purpose. Any amount left in the plan is paid to your beneficiary. If you withdraw the entire amount of your life insurance coverage, no payment remains for your beneficiary.</p>
Deferred Compensation	<p>In the case of a medical condition, an unforeseeable emergency that may qualify for an emergency distribution is defined as a severe financial hardship of the Participant resulting from: an illness or accident of the Participant, Participant's spouse, or the Participant's dependent. For example, the need to pay for medical expenses, including non-refundable deductibles, or the cost of prescription medications not covered by</p>

	insurance, may constitute an unforeseeable emergency.
Leave Payout	Employees are eligible to receive a payout of their annual or PTO leave, up to the amount dictated by policy, upon separation of employment. If an employee who earns sick leave retires after 15 years of continuous service to the City, the employee is eligible for a sick leave payout as dictated by policy.
Long Term Care (if currently enrolled)	If you need assistance performing of Daily Living: eating, bathing, dressing, transferring from one location to another, and/or if you suffered severe cognitive impairment from a condition such as Alzheimer's disease, you may be eligible for long term care benefits. If your claim is approved, your long term care benefit provides coverage to help pay costs associated with care received at home or in a facility. You must be employed at the time of illness or injury. Hybrid Retirement Plan employees refer to the Virginia Local Disability Program paragraph for long term care information.