

EMPLOYEE BENEFITS

The State of West Virginia offers a wide range of benefits to all of its employees. Health and life insurance are available through the Public Employees Insurance Agency, including the option to join a managed care health plan. Employees are required to contribute towards the cost of the insurance plan selected. A \$10,000 decreasing term life insurance policy at no cost to employees is included. Additional decreasing term life insurance ranging from \$5,000 to \$500,000 may be purchased at a very low premium.

As provided by state law, each uniformed member also has a \$5,000 life insurance policy which is paid 100% by the state. Accidental death and dismemberment (double indemnity) coverage on this policy is available at a nominal cost.

During enrollment periods, uniformed members may also participate in a state-sponsored flexible benefits program which includes dental and vision coverage, medical expense spending accounts, dependent care spending accounts, and long-term disability income protection. The cost of these programs is paid by plan participants.

Other insurance programs are sponsored directly by the State Police and are available at reasonable costs. One of the most popular programs is long-term disability insurance through Aetna Life and Casualty. This program provides income protection for both duty and non-duty disabilities.

Uniformed members employed after March 31, 1986 are covered under the Medicare portion of Social Security. The employee contribution of 1.45% is matched equally by the state. Uniformed members are not covered, however, by the retirement portion of the Social Security Program.

RETIREMENT SYSTEM

West Virginia State Troopers participate in the State Police Retirement System (Division of Public Safety "Plan B").

For specific information on retirement benefits go to <http://www.wvretirement.com/PlanB.html>