# HARRISONBURGIVA FRIENDLY BY NATURE

### CITY OF HARRISONBURG EMPLOYEE BENEFITS GUIDE



### HUMAN RESOURCES DEPARTMENT 540-432-8920 HARRISONBURG CITY HALL - 3RD FLOOR

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### CONTACT OUR HR TEAM

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Please be aware, the City of Harrisonburg Employee Benefits Guide does not provide all details about all benefits programs offered by the City. Additional information is available by contacting the Harrisonburg Human Resources Department. This guide summarizes the coverage that is available during the current plan year. Coverage may change without notice. If you have any questions, please contact Human Resources.

### MEET OUR HR TEAM!











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# HEALTH INSURANCE

### TWO OPTIONS ARE AVAILABLE: KEYCARE25 PPO OR HIGH DEDUCTIBLE HEALTH PLAN 3000

### WHICH IS RIGHT FOR ME AND MY FAMILY?

### **KeyCare 25 PPO**

#### (In-Network Coverage Listed)

### Anthem 🖓 🕅 WWW.ANTHEM.COM 833-592-9959

- o Deductible
  - □ Single coverage: \$500
  - □ Family coverage: \$1,000 (no family member will pay more than \$500 toward the limit)
- o Co-payments
  - □ \$25 for outpatient primary care physician visits
  - □ \$50 for outpatient specialty care provider
  - □ \$5 for general practitioner telemedicine through LiveHealth Online (www.livehealthonline.com)
- o Routine Wellness Services: No charge
  - □ Well Baby/Well Child visits
  - □ Mammography screenings
  - □ Check-up visits
  - □ Prostate exams
  - □ Gynecological exams
  - □ Immunizations
- o Employee pays 20% of Allowable Charges (AC) after deductible for diagnostic services (in-network physicians), outpatient facility services, and emergency room visits; remaining 80% of AC paid by insurance coverage.
- o Out-of-pocket maximum per calendar year
  - □ Single coverage: \$3,000
  - □ Family coverage: \$6,000 (no family member will pay more than \$3,000 toward the limit)

Prescription drug card - four tier levels of coverage:

30 Day Supply	Pharmacy Pick	κ-Up	
Tier 1	Tier 2	Tier 3	Tier 4
Co-pay	Co-pay	Co-pay	Co-pay
\$10	\$40	\$75	\$100
90 Day Supply	Home Delivere	d	
Tier 1	Tier 2	Tier 3	Tier 4
Co-pay	Co-pay	Co-pay	Co-pay
\$20	\$80	\$150	\$200
90 Day Supply	Pharmacy Pick	κ-Up	
Tier 1	Tier 2	Tier 3	Tier 4
Co-pay	Co-pay	Co-pay	Co-pay
\$30	\$120	\$225	N/A

### **High Deductible Health Plan 3000** (In-Network Coverage Listed)

o Deductible



- □ Single coverage: \$3,000
- □ Family coverage: \$6,000 (no family member will pay more than \$3,000 toward the limit)
- o Routine Wellness Services: No charge
  - □ Well Baby/Well Child visits
  - □ Mammography screenings
  - □ Check-up visits
  - □ Prostate exams
  - □ Gynecological exams
  - □ Immunizations
- o \$55 charge for general practitioner telemedicine through LiveHealth Online (www.livehealthonline.com)
- o All doctor's office visits, diagnostic labs, x-rays, emergency room visits, surgeries, hospital stays, and all other charges, that do not qualify for preventative, are subject to the deductible. Member will receive plan discounts.
- o Out-of-pocket maximum per calendar year □ Single coverage: \$3,000

  - □ Family coverage: \$6,000 (no family member will pay more than \$3,000 toward the limit)
- o Preventative Prescriptions: No charge
  - □ All other medications are subject to the deducible, after plan discounts.
- o Health Savings Account option
  - □ Pre-tax payroll deducted funds to be utilized for qualifying health care expenses.
  - □ Employees may contribute up to the IRS maximum contribution annually
  - □ The City will contribute up to \$750 for individual plans and \$1,500 for plans with added dependent(s) for the plan year.
  - □ Funds roll over each year with no rollover or lifetime maximum.

### **VISION INSURANCE** Anthem 🚭 🕅 Embedded Blue View Vision is included

### Blue View (Embedded) Vision

o Vision Exam (once per calendar year): - \$15 co-pay for adults, \$0 for pediatric

#### o Additional Discounts

- □ Eye Glass Frames\*: 35% discount off retail
- Contact Lenses (Conventional non-disposable): 15% off retail price.

- □ Standard Contact Lens Fitting: \$0
- □ Standard Plastic Lenses\*
  - Single Vision You Pay: \$50
  - Bifocal You Pay: \$70
  - Trifocal You Pay: \$105

□ Eyeglass Lens Options/Upgrades\*

- UV Coating You Pay \$15
- Tint (Solid & Gradient) You Pay \$15
- Standard Scratch-Resistance You Pay \$15
- Standard Polycarbonate You Pay \$40
- Standard Progressive (Add-on to bifocal) You Pay \$65

with both Anthem Health Insurance plans

I (In-Network Coverage Listed). The Voluntary I

Vision Insurance plan is optional.

- Standard Anti-Reflective Coating You Pay \$45
- Other Add-ons and Services Includes some non-prescription sunglasses, lens cleaning supplies, contact lens solutions and eyeglass cases, etc. - 20% off retail price.

**Blue View Vision** 

www.anthem.com - 866-723-0515

\*If frames, lenses, or lens options are purchased separately, members get a 20% discount instead.

 Voluntary Vision Insurance Blue View Vision – www.anthem.com – 866-723-0515

Employee is responsible for entire premium.

- o Vision Exam Not Covered
- o Lenses (Single, Bifocal, Trifocal, Lenticular) once every calendar year: \$25 co-pay when purchasing with frames
- o Frames, once every two calendar years: \$130 allowance and 20% off the amount over your allowance.
- o Elective Disposable Contact Lenses, once every calendar year: \$130 allowance. Coverage also available for elective conventional lenses and non-elective contact lenses.
- o Additional Glasses and Materials Discount: Discount amounts vary.

### **DENTAL INSURANCE**

#### Guardian Premium/High Option Plan





888-600-1600

- o Preventative services are covered at 100%.
- o Basic services are covered at 80% after \$50 deductible is met.
- o Major services are covered at 50% after \$50 deductible is met.
- o \$1,000 annual maximum benefit per covered individual
- o Maximum of three (3) individual deductibles per family in a calendar year.
- o Offers Maximum Rollover Benefit Rollover account limit \$1000.

#### Guardian Basic/Low Option Plan

- o Preventative services are covered at 100%.
- o Basic services are covered at 80% after \$50 deductible is met.
- o \$1,000 annual maximum benefit per covered individual
- o Maximum of three (3) individual deductibles per family in a calendar year
- o Major services are not covered under this plan.
- o Maximum Rollover Benefit not offered on this plan.

### **FLEXIBLE SPENDING ACCOUNT & HEALTH SAVINGS ACCOUNT** WHICH IS RIGHT FOR ME AND MY FAMILY?

The City of Harrisonburg offers Flexible Spending Accounts and Health Savings Accounts, which can save employees up to 30% in pre-tax savings on elected contributions.

### FSA EXPLAINED

A Flexible Savings Account, or FSA, is an account that allows you to set aside pre-tax dollars for certain health care or dependent care expenses, defined by the IRS. These accounts are connected to employment and are "use it or lose it." They allow you to be reimbursed for qualified expenses up to the IRS defined annual contribution amounts.

The City of Harrisonburg FSA is through:

P&A GROUP EST. 1975

WWW.PADMIN.COM 716-582-2611

### HOW DOES AN FSA WORK?

- o The Health Care Reimbursement account is for medical, dental, vision expenses, and eligible overthe-counter supplies, such as medications, first aid supplies, and menstrual products. Elected funds are available in full upon plan year start. Funds at or below the IRS defined annual rollover maximum carry over to the next plan year. Unused funds at the end of the plan year above the IRS rollover maximum are forfeited. Employees not electing the High Deductible Health Plan may enroll.
- o The Dependent Care Reimbursement Account is for childcare expenses for children under age 13 or eligible adult dependents. Elected funds are available as contributions are made. No rollover of funds is permitted. Any unused funds at the end of the plan year are forfeited. May be combined with a Health Care Reimbursement FSA or an HSA.
- o Contributions are determined during initial and annual elections and may not be changed without a qualifying life event.

### HSA EXPLAINED

A Health Savings Account, or HSA, is an account solely for those electing a high deductible health plan, or HDHP. This savings account allows you to set aside pre-tax dollars to be used for qualified medical expenses, which are defined by the IRS. The maximum annual contribution is set by the IRS. Employees own their HSA.

The City of Harrisonburg HSA is through:



WWW.HEALTHEQUITY.COM 866-735-8195

### HOW DOES AN HSA WORK?

- o The City makes an annual contribution to the employee's Health Savings Account in accordance with the start of each fiscal year. The City's contribution amount is determined by health insurance coverage plan type (employee only vs. employee + dependents).
- o Contributions above the defined eligible balance may be invested.
- o Employees determine their contribution amounts and may update this amount once per month.
- o An HSA has no balance maximum and all unused funds rollover each year, remaining in the HSA until used.
- o Annual contribution limitation includes all deposits through out the calendar year, including the City contribution amount.
- o Employees are required to adhere to IRS regulations regarding contribution maximums and fund usage.
- o Once enrolled in any part of Medicare, contributions to an HSA are no longer allowed.
- o Contributions to an HSA are only permitted during participation with an IRS qualified HDHP.

\* Employees cannot carry a Health Care Reimbursement FSA and an HSA at the same time.

### **INSURANCE RATES**

### HEALTH INSURANCE PREMIUMS: CITY PAYS **75%** OF THE COST FOR HEALTHCARE

#### ALL INSURANCE PREMIUMS ARE DEDUCTED OVER 24 PAYS PER FISCAL YEAR (TWO PAYS PER MONTH) \* RATES LISTED BELOW ARE THE EMPLOYEE PORTION \*

Anthem	Р	PO - KeyCare	e25	High Dedu	ctible Health	Plan w/HSA
Health Insurance	Per Pay	Monthly	Annual	Per Pay	Monthly	Annual
Employee Only	82.62	165.24	1,982.88	68.25	136.50	1,638.00
Employee & 1 Child	120.93	241.86	2,902.32	99.89	199.78	2,397.36
Employee & Children	172.48	344.96	4,139.52	142.47	284.94	3,419.28
Employee & Spouse	181.13	362.26	4,347.12	149.61	299.22	3,590.64
Family	254.66	509.32	6,111.84	210.35	420.70	5,048.40

### Health Savings Account (HSA)

The City contributes to the employee's HSA account (ONLY AVAILABLE WITH A HIGH DEDUCTIBLE HEALTH PLAN) on a pro-rated basis during the first month of initial enrollment of coverage for the employee and annually each July, thereafter, in which the employee participates in the HDHP. The current annual City contribution is \$750 for Employee Only coverage and \$1,500 for Employee + 1 or Children/Family coverage. There is no minimum contribution requirement for the employee.

Anthem Blue View	/ision Insurance				
(Voluntary Vision)	Per Pay	Monthly	Annual		
Employee Only	2.29	4.58	54.96		
Employee & Children	4.58	9.16	109.92		
Employee & Spouse	4.70	9.40	112.80		
Family	6.82	13.64	163.68		



### THE CITY CONTRIBUTES **\$156** ANNUALLY TO THE EMPLOYEE'S DENTAL PREMIUM

Guardian		Low Option			High Option	
Dental Insurance	Per Pay	Monthly	Annual	Per Pay	Monthly	Annual
Employee Only	8.09	16.18	194.16	15.44	30.88	370.56
Employee & Children	22.44	44.88	538.56	34.68	69.36	832.32
Employee & Spouse	22.80	45.60	547.20	35.19	70.38	844.56
Family	37.16	74.32	891.84	55.62	111.24	1,334.88

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### Basic Group Life Insurance

- o Participation in life insurance is automatic upon full-time hire date.
- o Life insurance premiums paid 100% by the City of Harrisonburg.
- o Coverage equals 2 times base annual salary or 4 times, if deemed accidental (rounded to next highest thousand dollar).
- Optional Group Life Insurance
  - o Participation is optional.
  - o Provides additional life insurance for employees, their spouse and/or children.

Optional Group Life Insurance coverage is based on approval by the insurance company. Applicants are subject to requests for medical information, to possibly include requests for physician's review/appoint-I. ment/physical. It is a term life plan.

Long Term Disability

under this City-paid plan.

All VRS Hybrid plan members are covered

o If approved, coverage begins after the 125 workday City-paid Short-Term Disability is exhausted.

o Employee pays full cost of optional life insurance premium.



### Full Coverage Life Insurance with Long-Term Care Rider

- CHUBB through Focus3Benefits
- o Life Insurance protection through age 120 with Long Term Care Rider.

o Coverage available up to \$250,000 with up to 4% of death benefit available for Long Term Care if conditions are met. Not available during Initial Enrollment Period. coverage is offered periodically throughout the plan year.

### SHORT-TERM & LONG-TERM DISABILITY

- Short Term Disability Full-time employees hired on or after January 1, 2014, are covered under a City-paid plan.
  - o 12 month waiting period for non-work-related injuries/illnesses.
- o Benefits start on the 8th day of approved injuries/illnesses.
- o Eligible for income replacement up to 125 workdays. Percent of benefits increase with City tenure.

### AFLAC Supplemental Insurances

Cancer insurance, accident insurance, short-term disability coverage with fewer than 12-month waiting period, critical care insurance, hospitalization insurance.

### EMPLOYEE ASSISTANCE

#### Employee Assistance Program (EAP) services are available at no charge for all full-time employees and their household members using login City of Harrisonburg. Some of those services are included below.

Up to five counseling sessions per issue per year. Includes option of seeing a therapist or psychologist through LiveHealth Online. (Call in to the EAP program to receive a referral prior to seeing an EAP counselor.)

Identity Theft Recovery is included as part of the EAP program and may be accessed via the EAP website.

Legal/Financial consultation: Assistance with legal/financial concerns such as criminal law, real estate issues, debt, bankruptcy, and more, with free initial consultations (first 30 min, per issue, per year). If lawyer is retained, member receives a minor discount on retainment fee. Telephonic financial consultations are unlimited.

Tobacco Cessation resource service, including an online educational and local resource information.

Anthem 🚭 🕅 www.anthemeap.com 800-865-1044

Child/Elder care resources and referrals: Resource information on a variety of child and elder care needs such as day care, preparing for college or retirement, and more. Actual cost of child/elder care is not covered.

MyStrength is a unique and personal wellness program, providing online and mobile resources to promote emotional health.

# RETIREMENT PLANNING

#### • Plan 1, Plan 2 & Hybrid Plan Participation required for all full-time employees and plan membership is determined by VRS.

- o Retirement premiums City of Harrisonburg contributes a fixed amount set by VRS (this may change annually) and the employee contributes a minimum of 5% of their salary, as well.
- o Provides employees with benefits at retirement, upon disability, or upon death.
  \*NOTE Hybrid plan does not provide benefits upon disability as those participants are eligible for long-term disability, which provides income replacement until retirement eligibility.
- o For eligibility to retire with full benefits please refer to the appropriate member handbook under the Member tab on the VRS website or login to your personalized myVRS account at www.varetire.org.

### Deferred Compensation

o The City offers a Deferred Compensation Plan through MissionSquare, which provides an additional source of retirement income. Contributions are made to the plan by payroll deductions.

- □ Participation required for Hybrid members, as part of the Hybrid retirement plan.
- Optional for Plan 1 and Plan 2 members.

### WE DON'T STOP SUPPORTING YOU JUST BECAUSE YOU RETIRE!

We recognize the contribution made by employees who retire after long-term service and the impact of the increasing cost of health insurance on their retirement incomes. That's why we work hard to provide benefits for these employees by allowing the employee and their spouse/ dependents to remain under the City's group medical coverage and assisting the employee with the cost of premiums.

- o The City contributes to the payment of the health care premium at the rate of \$10 per month for each full year of consecutive full-time service with the City immediately prior to retirment, up to a maximum of \$350.00.
- o The contribution ceases for the retiree once retiree reaches age 65, or they become eligible for Medicare coverage.
- o The contribution/participation ceases for spouse/dependants if no longer eligible reach age maximum (spouse 65/Medicare; child 26)
- o The employee is required to carry City-sponsored health coverage for at least 5 years, as well as have at least 15 years of continuous service/full-time employment, immediately prior to retirement.

### **BONDISISSY** The C succe educa o Co em col o Re avv Ed the o En 75 o En

# EDUCATION ASSISTANCE

The City of Harrisonburg recognizes employee efforts to develop skills and enhance performance through the successful completion of certification or course work with an approved institution of higher education/vocational education. Speak to Human Resources for more information on how to participate in the Reimbursement Program.

- o Courses must be directly or reasonably related to the employee's job duties or to a position to which the employee could reasonably aspire to progress.
- o Regular full-time and regular part-time employees (working an average of 25 hours per week) are eligible for participation in the Education and Training Program after one year of service with the City.
- o Employees with 1-3 years of service are reimbursed for 75% of expenses to a maximum of \$500 per fiscal year.
- o Employees with more than 3 years of service are reimbursed for 100% of expenses to a maximum of \$1,000 per fiscal year.

### How can Harrisonburg's Education Assistance help me?

Eligible expenses include tuition, fees, and books for the coursework requested.

\*Documentation of receipts, paid invoices, or loan disbursement required for reimbursement.



Missi<sup>\*</sup> nSquare

www.missionsq.org 1-800-669-7400

RETIREMENT

ation ve	Years Of Service	Hours Accrued Per Month	Hours Accrued Per Year	Maximum Carry- Over Limits	Sick Leave
Щ	0 - 5 Years	8 Hours	96 Hours (12 Days)	192 Hours (24 Days)	
REGULAR EMPLOYEE	5 - 10 Years	10 Hours	120 Hours (15 Days)	240 Hours (30 Days)	nrs
22	10 - 15 Years	12 Hours	144 Hours (18 Days)	288 Hours (36 Days)	10 Hours
Б С С	15 - 20 Years	14 Hours	168 Hours (21 Days)	336 Hours (42 Days)	10
	20 and Above	16 Hours	192 Hours (24 Days)	384 Hours (48 Days)	
	Years Of Service	Hours Accrued Per Month	Hours Accrued Per Year	Maximum Carry- Over Limits	Sick Leave
NC	0 - 5 Years	11 Hours	132 Hours (5.5 Days)	264 Hours (11 Days)	
Sic	5 - 10 Years	14 Hours	168 Hours (7 Days)	336 Hours (14 Days)	urs
SES ES	10 - 15 Years	16 Hours	192 Hours (8 Days)	384 Hours (16 Days)	3 Hours
SUPRESSION	15 - 20 Years	19 Hours	228 Hours (9.5 Days)	456 Hours (19 Days)	13
S	20 and Above	22 Hours	264 Hours (11 Days)	528 Hours (22 Days)	
	Years Of Service	Hours Accrued Per Month	Hours Accrued Per Year	Maximum Carry- Over Limits	Sick Leave
DRIVER/AIDE	0 - 5 Years	6 Hours	72 Hours	144 Hours	
Z	5 - 10 Years	7.5 Hours	90 Hours	180 Hours	SU
Ц Х	10 - 15 Years	9 Hours	108 Hours	216 Hours	7.5 Hours
	15 - 20 Years	10.5 Hours	126 Hours	252 Hours	7.5
à	20 and Above	12 Hours	144 Hours	288 Hours	
	Years Of	Hours Accrued	Hours Accrued	Maximum Carry-	
e	Service	Per Month	Per Year	Over Limits	
IJ	0 - 5 Years	12 Hours	144 Hours (18 Days)	216 Hours (27 Day	s)
	5 - 10 Years	14 Hours	168 Hours (21 Days)	252 Hours (31.5 Da	ys)
	10 - 15 Years	16 Hours	192 Hours (24 Days)	288 Hours (36 Day	s)
	15 - 20 Years	18 Hours	216 Hours (27 Days)	324 Hours (40.5 Da	ys)
	20 and Above	20 Hours	240 Hours (30 Days)	360 Hours (45 Day	s)
	Years Of Service	Hours Accrued Per Month	Hours Accrued Per Year	Maximum Carry- Over Limits	
	0 - 5 Years	15 Hours	180 Hours (7.5 Days)	) 270 Hours (11.25 Da	ays)
5	5 - 10 Years	18 Hours	216 Hours (9 Days)	324 Hours (13.5 Day	ys)
)	10 - 15 Years	21 Hours	252 Hours (10.5 Days)	) 378 Hours (15.75 Da	ays)
		23 Hours	276 Hours (11.5 Days)	) 414 Hours (17.25 Da	ays)
	15 - 20 Years	N Contraction of the second	312 Hours (13 Days)	468 Hours (19.5 Da	ys)
	15 - 20 Years 20 and Above	26 Hours		Maximum Carry-	
SUPRESSION		26 Hours Hours Accrued Per Month	Hours Accrued Per Year	Maximum Carry- Over Limits	
	20 and Above Years Of	Hours Accrued	Hours Accrued		
	20 and Above Years Of Service	Hours Accrued Per Month	Hours Accrued Per Year	Over Limits	
	20 and Above Years Of Service 0 - 5 Years	Hours Accrued Per Month 9 Hours	Hours Accrued Per Year 108 Hours	Over Limits 162 Hours	
DRIVER/AIDE SUPRE:	20 and Above Years Of Service 0 - 5 Years 5 - 10 Years	Hours Accrued Per Month 9 Hours 10.5 Hours	Hours Accrued Per Year 108 Hours 126 Hours	Over Limits 162 Hours 189 Hours	

# BENEFITS LEAVE

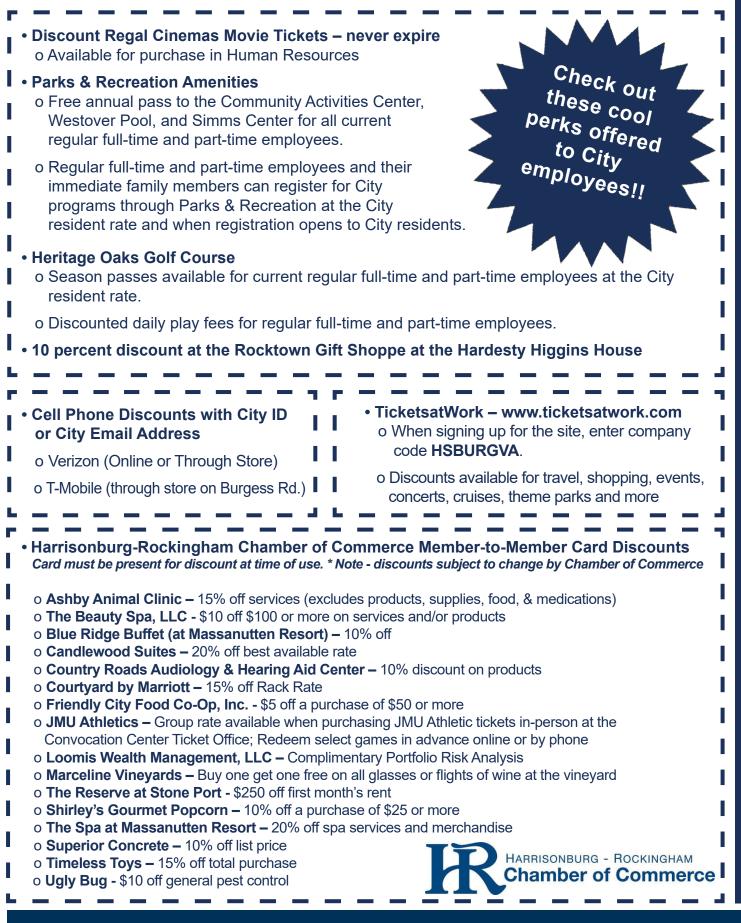
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# HOLIDAYS

The City of Harrisonburg recognizes 15.5 holidays for regular, full-time City employees. Those holidays are: *i-* **NEW YEAR'S DAY 2-MARTIN LUTHER KING, JR. DAY** 3-PRESIDENTS' DAY **4-SPRING HOLIDAY 5- MEMORIAL DAY 6- JUNETEENTH 7-INDEPENDENCE DAY 8-LABOR DAY 9-INDIGENOUS PEOPLES' DAY** 10 - ELECTION DAY 11 - VETERANS DAY **M.5 - ((HALF)) DAY BEFORE THANKSGIVING** 12.5 - THANKSGIVING **13.5 - DAY AFTER THANKSGIVING** 14.5 - CHRISTMAS EVE 15.5 - CHRISTMAS DAY \* NOTE - Holiday pay & recognition may differ depending on the employee's position & required work schedule.

# ADDITIONAL BENEFITS



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### VALUES-FOCUSED LEADERSHIP

#### Our employees are guided by five City of Harrisonburg values:

- o Valued Employees We celebrate each other for positive contributions and professionalism in public service.
- Productive Communication We transform service delivery by seeking out and implementing new ideas and improvement opportunities.
- Winning Teamwork We succeed by collaborating, actively participating, and putting the accomplishment of team goals before our own personal goals.
- o Progressive Innovation We are highly effective due to willing and respectful exchange of ideas, opinions, and information.
- o Trusted Service We demonstrate to our customers through our actions that we are friendly, dependable, and strive to understand their needs.



## HR'S STRATEGIC PLAN

#### Human Resources has adopted a Strategic Plan for FY 2022-2026, consistent with the City Council's vision and priorities for the City's workforce. Key areas of focus include the following:

- o Employee Experience & Engagement
- o Organizational Learning & Development
- o Talent Attraction, Retention, & Succession + Total Rewards
- o Performance Measurement, Program Innovation, Technological Utilization, and Policy Formulation

o Diversity, Equity, Inclusion, Accessibility, & Belonging

### JOIN OUR TEAM!!!

We are proud to have an award-winning team in 17 City Departments, all committed to offering equitable governmental services to our citizens, visitors, and businesses. Our leadership team is focused on values and the high performance organization (HPO) model. If you think that you are guided by the same professional values, we would like to hear from you. There are also periodic volunteer and internship opportunities available.









City of Harrisonburg Employee Benefits Guide - printed Jan. 2024





