



2025 Benefits in Brief

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

*Colonial
Williamsburg*

**The
Revolution
Is Here.**

Initial New-Hire Employees' Eligibility

- **Non-bargaining unit employees:** Eligible full-time status employees may enroll in elective benefits within 31 days of their first day of employment. New employees' benefits will become effective on the first of the month following 30 days of employment.
- **Bargaining unit employees:** Benefits eligible bargaining unit employees may enroll in elective benefits if they worked 288+ hours during the probationary period. Employees will have 31 days to enroll in benefits once their status becomes full-time. Benefits will become effective on the first day of the month following enrollment.

Health, Dental & Vision Plans

Eligible employees and qualified dependents may enroll in medical and prescription drug coverage. Employees may choose from two plans: Anthem HealthKeepers POS (Point of Service) and Anthem High Deductible Health Plan (HDHP) with Health Savings Account (HSA).

Employees enrolled in single coverage of the HDHP pay zero dollars plan premium.

Colonial Williamsburg pays a significant portion of the cost of all other premium tiers on all plans. Most employees' contributions are made through payroll deductions on a pre-tax basis.

Eligible employees may choose from **two dental plans:** a basic dental plan, and an enhanced plan. Additionally, employees can elect to enroll in **vision** coverage Voluntary **Accident, Hospital Indemnity and/or Critical Illness** are available to offset any out-of-pocket medical expenses.

Health Savings Account

Employees enrolled in the HDHP have an option to enroll in a Health Savings Account. This account allows you to save pre-tax dollars to help cover qualified out-of-pocket expenses. The account is portable. Money in it can grow from year to year or it can help employees to cover deductibles, coinsurance, Rx copays, and other qualified expenses. **Colonial Williamsburg contributes funds to employees' HSA accounts.**

In 2025, individuals receive up to **\$750**, while those with one or more covered dependents receive up to **\$1,200** per plan year. The HSA employer contribution may be prorated based on plan entry date.

Pension Plan

Colonial Williamsburg is proud to offer qualified employees access to a pension plan.

The entire cost of the pension plan is paid by Colonial Williamsburg. 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) Retirement Savings Plan Options

Start building your future today with our 401(k) and Roth 401(k) plans. Available to all employees 21 and older. Traditional 401(k): Contribute pre-tax dollars through payroll deductions, allowing both your contributions and investment earnings to grow tax-deferred until you withdraw. Roth 401(k): Post-tax contributions and investments provide tax-free growth and withdrawals in retirement. Employer Match: Colonial Williamsburg matches 25% on the first 4% of your contributions—an added boost toward your retirement goals! You can contribute from 1% to 50% of your pay, up to the IRS annual limit. Ask us about convenient features like auto-enrollment and auto-escalation.

Wellness Program

Colonial Williamsburg considers wellness to be a vital part of the overall benefits program. All full-time status employees are eligible to join Personify Health Wellness Program. Employees are invited to set, track, and monitor their personal health goals and participate in various challenges. **Employees can earn up to \$175 in Personify Health Cash in 2025.**

Medical Flexible Spending Account

The Medical Spending Account allows employees to use pre-tax wages up to set limit to pay for qualified out-of-pocket medical expenses not covered by health insurance plans. Employees estimate how much to set aside for things like glasses, orthodontia, co-payments for doctors' visits, prescription drugs and other expenses and must spend the money by year's end.

Dependent Care Flexible Spending Account

The Dependent Care Spending Account allows employees to use pre-tax wages up to set limit to pay for dependent care while they are at work. A legal dependent is a child 12 years old 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.

Employee Assistance Program

This program is available to all employees and is intended to provide completely confidential and professional assistance to employees who want help with personal problems. Services include counseling through Talkspace, phone or in person, legal and financial consultation and resources, emotional well-being resources, dependent care and daily living resources, ID recovery, and more. These services can be accessed through the web, app, or phone.

Life Insurance and Accidental Death and Dismemberment Insurance

Colonial Williamsburg provides **basic life insurance at no cost** to each full-time status employee. Employees are insured on the first of the month following 30 days of employment. Eligible 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 pre-tax basis. An equal amount of Accidental Death and Dismemberment (AD&D) Insurance coverage is also provided at no cost to full-time status employees. Eligible employees may purchase \$25,000 or \$50,000 in spousal life and/or \$15,000 in dependent life insurance coverage.

Holidays

Employees enjoy up to **11 paid holidays**. These include New Year's Day, Martin Luther King Jr.'s Day, Presidents' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, Christmas Day and Employee's Birthday (bargaining unit employees only).

Paid Time Off (PTO)

PTO is time off from work with pay, which employees can use for various reasons, including vacation, illness, or personal time. PTO is available to non-bargaining unit employees and employees can accrue PTO based on years of service, starting at 189.25 hours up to 269.22 hours annually. Accruals might be prorated if an employee works less than 2,080 hours annually. Sick and vacation time for bargaining unit employees is guided by the Collective Bargaining Agreement.

Paid Parental Leave

Colonial Williamsburg will provide up to 6 weeks of paid parental leave to eligible non-bargaining unit employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care.

Bereavement Leave

Eligible full-time employees may receive up to three paid days to arrange or attend the funeral of an immediate family member.

Workers' Compensation

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.

Short-Term Disability

Eligible employees can enroll in short-term disability benefit. The coverage can last up to 26 weeks.

Long-Term Disability

Eligible employees who become totally disabled may apply for a disability benefit to receive part of their regular income, to assist with medical and personal needs.

Accident Business Travel Insurance

Employees traveling on official Foundation's business are covered by the accident business travel insurance.

Educational Assistance Program

Colonial Williamsburg re-imagined the Educational Assistance Program to support employees in acquiring new skills and knowledge that enhance their contributions to the organization and their personal career growth. The following types of educational programs may be eligible for tuition reimbursement, upon approval, up to \$5,250 per calendar year:

- Accredited college or university courses (undergraduate, graduate, or certification programs).
- Professional certifications related to the employees' current job or career progression.

529 College Savings Plan

Employees have the option to start saving in the Vanguard 529 College Savings Plan via the Vanguard online portal.

Public Service Loan Forgiveness

The Foundation qualifies as a public service organization to help you qualify for this trial student loan forgiveness program (federal direct loan).

For more information, visit the Federal Student Aid website: studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service

Legal Resources

Employees can choose to enroll in the legal services program. This coverage provides you access to thousands of attorneys for everything from writing a will, to traffic violation or family court, to purchasing a home, and more. Although typical attorney rates can reach upwards of \$400 per hour, employees have access to these services for a nominal fee payroll deduction.

Credit Union

Employees of Colonial Williamsburg may join 1st Advantage Federal Credit Union. This is a non-profit financial institution. 1st Advantage Federal Credit Union offers free budget, credit, and debt counseling.

Colonial Williamsburg Dependent Passes and Free Tickets

Dependent passes are issued to employees' qualified dependents. 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. Eligible retired employees receive lifetime passes. Active full- and part-time status employees also receive 10 single day tickets and casual employees 5 single day tickets for family and friends.

Revolutionary Rewards Discount Program

Employees are eligible to receive discounts at Colonial Williamsburg retail stores, on admission tickets, at selected Colonial Williamsburg restaurants, Spa services, hotel rooms, golf, and more. Employees, retirees, volunteers, and dependents might also be eligible for additional discounts to local restaurants and attractions, stores, T-Mobile, and on services like financial planning, childcare, and more. It is recommended that employees ask the vendor about the discount before making a purchase. Employees should be prepared to present their ID. For more information, please refer to the Revolutionary Rewards document located on the intranet.

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. 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: colonialwilliamsburg.org.