
SUBJECT: PAYROLL/PERSONNEL

CHAPTER TITLE: ORIENTATION OF NEW EMPLOYEES

I. **INTRODUCTION**

Effective: 4/15/99

Department of Transportation (DOT) supervisors will conduct an orientation interview with each new temporary, provisional or permanent employee in their charge during the employee's first three days. This interview is intended to lay the foundation for a friendly, mutually beneficial supervisor-employee relationship. Supervisors should strive to make sure that employees, by means of this interview, are motivated to put forth their best efforts, informed as to what they can expect for their efforts and what is expected of them, and eager to begin their new careers.

A check sheet comprising items pertinent to beginning employment with the DOT is to be used in each orientation interview. [Form DOT-534 is recommended, but DOT agencies may use their own form or forms, provided that all of the items on Form DOT-534 are included (including references to the DOT or DOH Administrative Procedures). All such forms must be submitted to Transportation Human Resources Division for approval.] The supervisor and employee must sign the form, it must be dated, and two copies must be made: one for the new employee and one for the employee's personnel file at his or her organization. The original must be submitted to Transportation Human Resources Division.

This orientation interview is not to be confused with the process by which agencies' payroll/personnel coordinators activate new employees for payroll and enroll them in benefit programs.

In this chapter, **supervisor** means the employee's immediate supervisor. The **payroll/personnel coordinator** is the person at the employee's organization normally in charge of entering time into the computer, seeing that payroll and personnel related paperwork is completed, and acting as liaison between employees and Transportation Finance Division - Payroll Section and Transportation Human Resources Division. **Agency** means one of the Department of Transportation agencies. **Organization** means a division or subdivision of one of the agencies (usually the employee's workplace).

II. **BEGINNING THE ORIENTATION INTERVIEW**

Effective: 4/15/99

The orientation will be conducted by the new employee's immediate supervisor in the privacy of an office or other facility with a quiet, relaxed atmosphere. The supervisor should attempt to make the employee feel welcome and, during the interview, free to ask any questions he or she may have. It would also be appropriate to give the employee an overview of the agency's (or organization's) history and mission.

The supervisor should then relay the following points: ■

"We will be using an Orientation Check Sheet in this interview to keep us on track and to make sure we cover all of the important issues. These include various policies, rules and regulations, and (if permanent or provisional) a brief overview of your benefits."

■ "As we discuss these topics, I will check them off on the sheet. At the conclusion of our interview, you will be given a copy of this sheet. You will notice that many of the items have asterisks

beside them, indicating that they are covered in greater detail in the DOT Administrative Procedures, Volume III. I don't expect you to remember everything we talk about and I won't go into much detail on some things, so you will have this sheet for future reference."

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- "These books are located (tell where located). The DOT Administrative Procedures may also be accessed on the DOT Intranet (explain how to access). You may use them whenever you need more information on the items with asterisks or on any other subject."

Section III of this chapter explains the check sheet topics in the order in which they are listed on Form DOT-534. Each item is discussed with the approximate amount of detail that would be necessary in an orientation interview. Supervisors should add any information that is pertinent, concerning the organization or the job itself.

Items on the check sheet that are italicized and in all-capital letters should be discussed only with permanent or provisional employees. These topics, in the text of this chapter also, will be italicized and in all-capital letters.

The items with asterisks beside them on the check sheet will have asterisks in the text also, indicating that employees should read the DOT Administrative Procedures for more information.

Before conducting each orientation interview, supervisors should read this chapter and make note of any items that should be emphasized or excluded. It would also be prudent for a supervisor to review the DOT Administrative Procedures references on any subjects which might need further elaboration and to

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gather other reference materials on subjects particularly applicable to the new employee's job to give to him or her.

III. **ORIENTATION CHECK SHEET**

A. **SCHEDULE/PAY/LEAVE POLICIES**

Effective: 4/15/99

1. Work Schedule and Overtime:

Explain the organization's normal work schedule, including the policy on shortened

work days or weeks if applicable. Explain the Snow Removal, Ice Control (SRIC) policy if the employee will be subject to it. Tell the employee how he or she will be compensated for overtime work, explaining (if eligible for time-and-a-half) that overtime compensation applies to hours actually worked over 40 in a workweek.

2. Pay Policies:

Make sure the employee knows his or her pay rate and the pay range for the employee's job classification. Explain pay periods, number of hours and days, and the importance of examining the check stub to verify entries and, in case of errors, who to contact to make corrections. Confirm that the employee has been advised by the payroll/personnel coordinator (or explain that he or she will be advised) of the various deductions that are taken through the payroll system.

All DOT employees are paid on a one pay period delayed basis. Let the employee know when his or her first payday will be. Paydays will be the 15th and 30th for months with 30 days or the 16th and 31st for months with 31 days, unless the 15th, 16th, 30th or 31st falls within a weekend; in that case, payday is the last working day in the pay period.

3. *INCREMENTAL PAY:*

Each July, all permanent and provisional employees (except appointees) who have at least three complete years of tenure receive a check for \$50.00 (gross) for each year of service, up to twenty years.

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4. Permanent, Temporary, Provisional or Student Employment:
Explain the type of employment for which the employee was hired. If temporary, see that the employee understands that in this status, DOT ADMINISTRATIVE PROCEDURES
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employment is for 160 calendar days only with no extensions possible and that no benefits are available (including annual and sick leave). To secure permanent employment, a temporary must go through West Virginia Division of Personnel procedures and be hired from an employment register.

No provisional employee may work in a provisional status for more than thirty days after the establishment of a register, and no provisional appointment will last for more than six months.

Student employees also accumulate no annual or sick leave and have no benefits. They may not work past the established ending date for their employment.

Note: No employee will be granted back-to-back temporary, provisional, or student appointments.

5. Holidays:

DOT employees receive the following holidays off with pay: New Year's Day, Martin Luther King, Jr. Day, Lincoln's Birthday, Washington's Birthday, Memorial Day, West Virginia Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Christmas Day, any day on which an election (primary or general) is held

throughout the State, and any other day that the President, Governor, or other duly constituted authority proclaims to be a legal holiday.

Employees must either work or be on approved leave on the day (workday) before and after the scheduled holiday, **and** at least one of those days must be a **full** day of work or approved leave.

Discuss any other stipulations concerning holidays that may apply, because of the organization's circumstances, with the employee.

6. *PAID LEAVE* (ANNUAL, SICK, IMMEDIATE FAMILY SICK, MILITARY, WITNESS/JURY SERVICE):* New employees with no prior state service accrue 10 hours of annual and 12 hours of sick leave per month. Annual leave should be requested in advance and is subject to management's approval; it is considered vacation time or personal time off. Sick leave should be requested as soon as the need for it is known; it may be used for sickness or medical appointments of the employee or (up to forty hours per year) his or her immediate family.

Discuss the organization's call-in policy and remind the employee that information on other kinds of paid leave is available in the Administrative Procedures.

7. *LEAVE DONATION PROGRAM:*
Leave Donation is a program under which state employees who have used all available sick and annual leave, because of personal illness or illness of immediate family members, may receive donations of annual leave from other state employees to avoid losing income.
8. *MILITARY LEAVE OF ABSENCE:*
Employees entering the U.S. Armed Services in time of war, national emergency or, under

compulsory provisions of U.S. law in time of peace, may be granted a military leave of absence without pay.

9. *PERSONAL AND MEDICAL LEAVE OF ABSENCE* *: Personal leaves of absence without pay may, at management's discretion, be granted for a specific time period, usually no more than

one year. Medical leaves of absence without pay must be granted to permanent, nonprobationary employees who meet the requirements listed in the Administrative Procedures (limited to a maximum of six months). At management's discretion, medical leaves of absence without pay may be granted to probationary employees.

10. *PARENTAL/FAMILY LEAVE OF ABSENCE**: Employees who have worked at least 12 consecutive weeks may take an unpaid parental/family leave of absence for the following reasons: at the birth of a child of the employee; at the placement of a child by adoption; to care for an employee's child, spouse, parent, or dependent who has a serious health condition; at an employee's own serious illness. This leave is restricted to 12 weeks in a 12 month period.

B. SPECIFIC JOB POLICIES

Effective: 7/30/10

1. Job Training:
Explain whether the employee's training is to be on-the-job, and if so who will be administering it, or if it is to be by means of a formal program. If formal training is involved, explain the nature of the training and assign any reference materials to be used in the program.
2. Equipment/Tool Policy:
Explain all of the organization's rules concerning DOT equipment and tools that apply to the employee (vehicles, personal use, equipment operator accountability, etc.). If the employee is to be a Division of Highways Mechanic, require that he or she read *DOH Administrative Operating Procedures*, Volume IX, Chapter 18 (photocopy and issue to the employee).

If the employee is to be a Division of Highways Equipment Operator, require that he or she read the Equipment Operator Accountability Policy DOH Administrative Operating Procedures Section IV, Chapter 3. Read and sign the Policy Acknowledgement Statement (send the original to Human Resources Division and a copy retained in the employee's personnel file at the district or division level).

3. Tour of Facilities:
Take the employee through the organization's facilities. Introduce him or her to coworkers, other managers, and other employees. Point out restroom facilities, water fountains, first aid stations, eating areas, smoking areas, and any other areas that may be important to the employee. If desired, allow a ten to fifteen minute break.
4. Other Agency/Organization Topics: Discuss any regulations peculiar to the organization. Relay any future plans or construction that would be relevant to the employee. This can be done while on the tour, if expedient.

C. **SAFETY**

Effective: 4/15/99

1. Safety Rules Applicable to Job:
Many occupations have special guidelines, set by state or federal law, that must be followed. If the employee is entering such a job, explain the regulations fully and issue whatever printed policies or other guidance that is available to the employee.

2. Worker's Compensation*:

All employees are covered by Worker's Compensation. Make sure the employee is aware that if he or she has an accident or suffers an injury while on the job, it should be reported as soon as possible to the immediate supervisor, even though the extent of the injury may be slight.

D. **OTHER**

Effective: 4/15/99

1. Employee Suggestion Program: The DOT encourages all employees to participate in the State's Employee

Suggestion Program. Cash awards are given for suggestions which would result in substantial savings or improvement in State Government operations. The criteria and entry forms for this program may be obtained from your agency's Idea Counselor.

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These spaces have been provided for the supervisor to add points that need to be addressed for particular employee classifications, organization rules, or other concerns relevant to new employees.

E. **RULES AND REGULATIONS**

Effective: 1/30/10

1. Attendance/Tardiness/Sign-in*:

Employees are expected to report for work on time and to not leave before their shift is through. Any absences or tardiness must either be taken on previously requested annual leave or, in the case of emergencies or illness, requested as soon as the need for absence or tardiness is known by the employee and can be reported. Failure to comply may result in disciplinary action. (If there is a

sign-in sheet or a clock to punch, that process should be explained now.)

2. *UNAUTHORIZED LEAVE* *: Employees who are absent from work without being on approved paid leave or an officially approved leave of absence, are in unauthorized leave status; this will result in the employee's pay being reduced and loss of tenure. Repeated or flagrant violations of attendance and leave policies may invoke further disciplinary action.
3. Discipline/Discharge Policy*: Disciplinary action may be recommended or taken by authorized managers whenever an employee violates any work rule, policy or procedure of the DOT or fails to conform to the expected standards of performance or conduct. The DOT uses progressive discipline for most offenses, which means that minor or first violations draw minor punishments and major or repeated violations draw more severe punishments. Disciplinary action can be taken in the form of a verbal reprimand, written reprimand, demotion, suspension, or dismissal, depending upon the nature of the offense.
4. Appropriate Dress: Explain what is considered appropriate dress for the organization and for the job the employee will be doing. If there are safetyrelated dress regulations, reemphasize that now.
5. Parking: Inform the employee about the organization's parking policy and any fees for parking, if applicable.
6. *PROBATIONARY PERIOD*: New employees (covered positions only) are on probation for the first six calendar months

of service. During this probationary period, employees can be summarily dismissed for misconduct, insubordination or failure to perform the job satisfactorily (give examples if deemed necessary).

Time spent by probationary employees on a leave of absence without pay extends the probationary period.

7. Telephone Usage:
Organization telephones are to be used for business purposes and employees should limit personal phone calls during working hours. (If the organization enforces a stricter telephone policy, make the employee fully aware of the rules.)
8. Computer Usage:
The organization's computers are for business use only. Please refer to Volume I Chapter 10, Proper Use of Information Technology. New employees are required to read this policy, sign and date the Proper Use of Information Technology Policy Acknowledgment Statement. This statement will be maintained as part of the employee's permanent record and placed in the organizations personnel files. The use of software not authorized by the DOT is forbidden. Any violation of the policies in this chapter may result in disciplinary action, up to and including dismissal. (If the organization has a more stringent computer usage policy, explain that also to the employee.)
9. Drivers License/CDL:
Any employee responsible for operating a motor vehicle on the job must possess a valid West Virginia Driver's License. Some employees are required to have a valid Commercial Driver's License (CDL). Job classification specifications include any license requirements that may be applicable.

(If the employee is in this category, issue the most recent policy statement or other available guidance to him or her, and explain the rules and requirements of the CDL.)

10. Conflict of Interest*:
No DOT employee may be employed by or be in business with any person, firm, or corporation that sells to or contracts to do work for the DOT. No DOT employee (or spouse or minor child of the employee) may own ten percent or more of any business that sells to or contracts to do work for the DOT. Violations of this regulation may result in dismissal.
11. Smoking Policy:
Employees may not smoke in state facilities, except in designated smoking areas. (Tell the employee where this is, if not already covered during the tour.) Smoking is also forbidden in DOT vehicles.
12. Outside Employment:
Outside employment is permissible so long as it does not interfere with work performance or otherwise cause a conflict of interest. Employees have the responsibility of keeping their supervisor advised in writing of outside employment in which they are engaged. Should it be determined that there is conflict, the employee will be expected to end or adjust his outside employment to eliminate the conflict.
13. Workplace Security:
Firearms, or other dangerous weapons, and threatening or violent behaviors are not permitted in the workplace. The possession of a license or permit to carry a weapon does not constitute an exception to this policy,

with the following exceptions: Federal, State and local government security/law enforcement personnel who are authorized to possess a firearm while engaged in their official capacity as such; cased, or securely wrapped, unloaded hunting equipment, firearms, etc., which are secured in a personal vehicle on State premises.

(Make sure the employee receives a copy of the Division of Personnel Policy on "Workplace Security" and signs the accompanying form.)

(If there are other organization security regulations, make the employee aware of them.)

14. Political Activities*:

As per state law, no state employee may (unless on an unpaid leave of absence) be a candidate for any national or state paid public office or court of record; or be a candidate or delegate to any state or national political party convention. No employee may be a member of any national, state or local committee for a political party, or a financial agent or treasurer within the provisions of *W.V. Code §3-8-3, 4, or 5(e)*; or hold any paid public office. Any employee who becomes a candidate for any paid public office (except for Highways employees - see last paragraph in this section) shall be placed on a leave of absence without pay for the period of the candidacy, commencing upon the filing of the certificate of candidacy. If elected, the employee shall resign or be dismissed from state employment, effective no later than the date of assuming the elective office.

Furthermore, employees may not:

- serve as a ballot commissioner or election official working inside the polling place,
- sell tickets to political affairs to other employees,
- post or distribute campaign literature in a State facility,
- wear apparel with political logos or endorsements, or wear campaign buttons during work hours when their position requires that they be in contact with the public,

- use any official authority or influence to interfere or influence an election or nomination for office, solicit or receive any assessment, subscription, or contribution from other employees,
- or, directly or indirectly coerce, attempt to coerce, command, or advise a State or local officer or employee to pay, lend, or contribute anything of value to a party, organization, agency, or person for political purposes.

No person may be employed by the Division of Highways and be a candidate for or hold any public office, or be a member of any political party committee. In the event a DOH employee becomes a candidate for or holds any public office, or becomes a member of any political party committee, his or her position with the DOH will be immediately vacated. "Public office" has been construed to mean a number of different positions - not just elective office. Employees are advised to consult Transportation Human Resources Division for guidance, before accepting any appointment that could be considered a "political" position.

15. Employee Ethics*:

The West Virginia Government Ethics Act of 1989 (amended in 1995) established a code of conduct to help public officials and public employees avoid conflicts between their personal interests and their public (job) responsibilities. DOT Administrative Procedures Volume III, Chapter 23 details many scenarios that may be considered violations of the Ethics Act, but the principal point of this policy is this: Employees may not use their professional

The West Virginia Ethics Commission interprets and enforces the Ethics Act. Employees who are not sure if their own actions (or actions that they are considering taking) are in compliance with the Ethics Act, should consult first with their immediate supervisor. If satisfactory resolution is not found with the supervisor, employees should consult the DOT Legal Division or Human Resources Division. Legal Division may authorize employees to seek an Advisory Opinion from the Ethics Commission, if these first two steps prove unsatisfactory.

Any employee who is aware of a violation of the Ethics Act may make a written complaint with the Ethics Commission, without first consulting any other person or organization. However, if the Ethics Commission finds that a complaint is without merit and was made in bad faith, it shall force the accuser to pay costs to the person(s) against whom the complaint was made.

16. Gratuities*:

Employees may not accept any gift or gratuity, either directly or indirectly, from any person or firm with whom the DOT conducts business.

17. Personal Property:

The DOT assumes no liability at the work site for the safe keeping of an employee's personal property (money, calculators, books, wearing apparel, etc.).

An exception to this rule is the personally owned tools of Division of Highways Mechanics. Certain tools may be kept secured on DOH premises and will be replaced if stolen. See *DOH Administrative Operating Procedures*, Volume II, Chapter 6 for details.

18. Whistle-Blower Law:

Under this law, employees who report, or are about to report a violation of a State or federal statute, a regulation, or a code of conduct or ethics may not have retaliatory action taken against them by their employer. This also applies if employees report or are about to report an instance of waste (conduct or omissions which result in substantial abuse, misuse, destruction, or loss of funds or resources). (Inform the employee that the West Virginia Division of Personnel's Interpretive Bulletin on this subject is posted on the bulletin board or, if desired, make him or her a copy of it.)

19. Channel of Communication:

Explain to the employee that the immediate supervisor will advise, counsel, and generally guide him or her through training. The immediate supervisor will also render the employee's performance ratings and will hear any and all complaints. Failing to get assistance or satisfaction with the immediate supervisor, the employee may then go to the next level of supervision (the supervisor's supervisor).

20. Citizens Assistance:

As West Virginia public servants, DOT employees are obligated to be courteous to and to deal in a professional manner with all private citizens. Any violation of this principle will result in disciplinary action. (If the agency or organization has specific guidelines on this subject, explain these to the employee.)

21. EEO:
The Department of Transportation is an equal opportunity employer and subject to State and federal laws which prohibit discrimination on the basis of race, color, sex, religion, age, national origin, handicap, or political affiliation.
22. 1986 Immigration Law*:
The Immigration Reform and Control Act of 1986 commits employers to hire only U.S. citizens and aliens lawfully authorized to work in the United States. (Make sure the employee has signed the verification form designated by the Immigration and Naturalization Service to certify that they are eligible for employment. The new employee should provide proof of identity and employment eligibility within three days of being hired.)
23. Americans with Disabilities Act (ADA): This law prohibits discrimination against individuals who have disabilities. The forms of discrimination covered include those evidenced in: job applications, hiring, advancement (promotion, training, etc.), discharge, disciplinary action, or compensation. Covered individuals include anyone who: has a physical or mental impairment that limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment. Examples of major life activities are: caring for oneself, walking, seeing, hearing, speaking, and working.

An individual considered qualified for a position under ADA is one who can safely perform the essential functions of the job, with or without reasonable accommodations.

Employers may not dismiss employees who develop disabilities as long as they remain qualified and able to perform the duties of the job with reasonable accommodations.

Employees who require additional information or clarification on the ADA should contact their agency's Equal Employment Opportunity Officer or the DOT Human Resources Division.

24. Sexual Harassment*:

Sexual harassment is deliberate or repeated unsolicited verbal comments, or gestures or physical contact of a sexual nature which is unwelcome. Sexual harassment is unacceptable conduct in the workplace and will neither be condoned nor tolerated.

25. Discrimination Complaints*:

Any employee who feels that he or she is a victim of discrimination, as defined in "III.E.20." of this procedure, should contact the immediate supervisor or their agency's EEO Officer or the DOT Human Resources Division. This applies also to sexual harassment, as it is a form of discrimination.

26. Drug-free Workplace:

Consumption of, possession of, or being under the influence of alcohol or controlled substances during working hours or on DOT property is strictly prohibited.

Employees who are required to have a Commercial Drivers License to perform their jobs, and certain other employees, are subject to the DOT's policy on "Drug and Alcohol Testing." (Give the employee a copy of this policy and explain it to him or her, if in this category.)

27. Employee Assistance Program:

This program exists to provide individual counseling to employees who may have personal or family problems which have an adverse impact on production or that disrupt the work atmosphere. (Give the employee the name of the counselor or counselors for the organization.)

28. *GRIEVANCES**:

Employees who feel they have incurred damages as a result of an action or the negligence of management, and that remedies are required as a result, may file a grievance. This is a formal, legal process for the protection of the rights of state employees.

The employee should first discuss the complaint with the immediate supervisor. If a mutually satisfactory solution cannot be reached, grievance and discrimination complaint procedures are available and the employee should contact their agency's EEO Officer or the DOT Human Resources Division for advice and assistance.

29. *JOB ADVERTISEMENT**:

Opportunities for advancement are available to DOT employees. Statewide Weekly Vacancy Reports list jobs for which applications are being taken, along with requirements and salary range. Employees are eligible to bid on (apply for) these jobs before they are opened to applicants from West Virginia Division of Personnel registers. However, Probationary employees must complete the six months probationary period before assuming the advertised "new" position.

F. EMPLOYEE BENEFITS

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The payroll/personnel coordinator is responsible for the actual enrollment of the employee into benefit programs. This process may take place before or after the orientation interview. In performing this function, the payroll/personnel coordinator will explain these benefits to the employee. This section has been included on the check sheet and in the interview so that supervisors may reimpres upon the employee the significance of DOT benefits and answer any questions that the payroll/personnel coordinator may have been unable to answer; or, if the enrollment has not already taken place, to give the employee guidance on the selections he or she is about to make.

1. INSURANCE *:

The State offers employees a basic insurance plan which includes health insurance (employee and family) and/or term life insurance (employee only). Under the basic health insurance plan, the employee has a choice between a traditional indemnity health insurance plan and a number of managed care plans. In the indemnity plan, there is a personal and a family deductible to be met each calendar year before coverage takes effect. After meeting the deductible, the plan pays, generally, 80% of health care costs. In the managed care plans, employees and their families pay a, typically, smaller co-payment for each medical service rendered; however, services must come from providers in the managed care plan's network in order to be covered, or covered to the usual extent. Premiums for these managed care plans are

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typically lower than those required by the indemnity plan.

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Employees may change from indemnity to managed care or from one managed care plan to another near the end of each calendar year (the change is effective at the start of the new calendar year). Which plan, or kind of plan, is best, is a matter of the employee's family health circumstances, financial situation, and (often) personal opinion. (At this point, confirm that the employee has received or assure that he or she will be receiving explanatory literature on these plans.)

If a new employee (under 65) selects the basic life insurance plan, he or she will receive \$10,000 term life insurance on himself or herself.

Additional term life coverage on the employee and term life coverage on family members is available. This term life insurance is group coverage; should the employee leave the employ of the state (the group), the term coverage on the employee may be converted to another kind of life insurance with premiums being based on his or her age at that time. Other types of optional insurance are also available.

When beginning employment, the employee has the number of days that are left in the present month and all of the next month to

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select a basic health and life plan, and optional life insurance. If coverage is selected in the present month, it goes into effect on the first day of the following month.

If the employee does not select a basic health and/or life plan and optional life insurance within the time allotted, none of the managed care plans will be available to him or her until the open enrollment period near the end of the year.

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The indemnity plan and optional life insurance will be available, but only upon the completion of a health certificate; furthermore, any preexisting conditions (on the health insurance) will not be covered for a period of one year.

2. *FLEXIBLE BENEFITS**:

These options currently include eye care insurance, dental insurance, disability insurance, a medical flexible spending account, and a dependent care flexible spending account. Employees may enroll in these coverages only during open enrollment, near the end of the year.

3. *RETIREMENT*:

4.5% of each permanent employee's gross salary is deducted from each paycheck for retirement. In addition, the State contributes an amount equal to 9.5% of the employee's salary to the retirement plan. In

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other words, for each \$1.00 that the employee contributes into the retirement system, the State contributes \$2.11.

Active employees are eligible for full retirement benefits at age 60 with five or more years of credited service, at least three of which being contributing years; or, when the employee's age plus years of contributing service are equal to or greater than 80 (excluding military service), with a minimum age of 55.

A reduced retirement benefit is available for those who leave State employment before reaching full eligibility. Several retirement options are available. (If literature is available on retirement, give it to the employee now.)

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4. *CREDIT UNION**:

DOT employees may join the West Virginia Public Employees Credit Union. The Credit Union offers checking accounts, Christmas/vacation clubs, direct deposit, 24hour banking, traveler's checks, and low cost loans.

5. *SAVINGS BONDS*:

Employees may buy U.S. Savings Bonds by payroll deduction. Bonds offer competitive, market-based rates, safety and security, and may provide tax advantages to bond owners. (The employee should be advised to ask the payroll/personnel coordinator for details.)

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6. *IRA, ANNUITIES, DEFERRED COMPENSATION, OTHER
OPTIONS:*

Other savings vehicles that may be purchased by payroll deduction are available through private insurers. Contact Transportation Finance Division, Payroll Section for details.