

Summary of Benefits and Programs

Housing Authority of the County of Santa Cruz
Effective January 2024

■ **CALPERS HEALTH - Website: <https://my.calpers.ca.gov> (1-800-225-7377)**

You and your eligible dependents may enroll in one of the HMO or PPO health plans available through CalPERS (California Public Employees' Retirement System). These plans are summarized in the CalPERS Health Program packet. CALPERS Health plans are available based on the zip code of your residence or the zip code of your workplace. Coverage for new employees begins the 1st day of the month following your eligible hire date.

You are not required to enroll yourself or eligible dependents in a health plan. However, an employee who fails to enroll during the initial enrollment period will not be eligible to enroll until the next enrollment period, unless you qualify under "special enrollments" (see your health program handbook). Eligible employees who fail to enroll and subsequently retire without insurance will never be eligible to enroll in a CalPERS Health Plan. An eligible family member who is not enrolled during the initial enrollment period may be enrolled only during an open enrollment period or under the special enrollment guidelines.

Open enrollment is the time when you may change health plans. Open Enrollment usually ends during the month of October each year, and changes are effective the following January 1.

If you enroll in one of the HMO plans, you may designate a Primary Care Physician on the enrollment form. If you do not select a physician, your HMO will select one for you. Dependents may select different primary care physicians.

A chart of the premium costs for each plan can be found in your health program packet on the employee intranet.

■ **CAFETERIA/FLEXIBLE BENEFIT PLAN - Website: www.flex-admin.com (1-800-437-3539)**

Each employee electing medical health coverage will have a Cafeteria/Flex Fund. The agency will contribute a set amount per month into the Fund. For calendar year 2024 the Agency will contribute \$869.00 for an employee, \$1,737.00 for 2-party premium and \$2,256.00 for family premium. If your premiums exceed these designated amounts, the balance will be deducted from your paycheck. Each plan year you can elect to have health benefits paid with pre-tax dollars.

Upon retirement, if health coverage is elected through PERS, the Housing Authority pays an amount toward your premium monthly. The employer contributions is set by PERS and changes annually; for 2024, the employer contribution is \$157.00.

Health Care Reimbursement Account. You can redirect up to \$3,050 of your salary each plan year to a health care reimbursement account administered by Flexible Benefits Administrators. These funds can be used to reimburse yourself for uninsured medical and medically related expenses, such as out of pocket medical, dental and vision expenses (for you and your dependents whether or not they are covered under our health plan). Once in this plan you must remain in the plan and make contributions for the entire plan year.

Dependent Care Reimbursement Account. You can redirect up to \$5,000 of your salary each plan year to a dependent care reimbursement account administered by Flexible Benefits Administrators. This account

enables you to pay for out-of-pocket, dependent care costs that you incur in order to be gainfully employed.

Section 125 Flexible Benefit Program summary plan descriptions are available on the Agency's Intranet.

■ **DENTAL - Website: <http://www.principal.com/> (1-800-986-3343)**

Dental insurance is offered through Principal Financial. You may go to any dentist you wish, but there is a list of In-Network preferred participating providers (be sure to confirm with the dentist that he/she is still in the network before seeing him/her). The deductible is \$50 per person and/or \$150 per family. Principal pays 100% for preventive, 80% for basic services and 50% for major services, \$1500 maximum a year. Dependent coverage is available.

The Agency offers two plans. Low Plan: The cost for the employee is covered at 100%. The cost for dependents is covered at 80%. High Plan: the employee pays the difference for upgrading to the high plan. The high plan offers a higher out-of-network payout in addition to orthodontic coverage for children. Plan descriptions are available on the Intranet.

Coverage for new employees begins the 1st day of the month following your eligible hire date. To be eligible you must work a minimum of 30 hours per week. There is an open enrollment period.

■ **VISION – Website: www.vsp.com (1-800877-7195)**

Vision insurance is provided through Vision Service Plan (VSP). This plan entitles you to an eye examination once in a 12-month period, a pair of lenses in a 24 month period or at a 12-month interval if the examination indicates prescription change, and one frame in a 24 month period. You may go to any provider, but there is a list of *preferred participating providers*. Dependent coverage is available.

■ **CASH-in-LIEU**

If you have medical insurance coverage under another plan (usually spouse/domestic partner's employer), you can waive coverage with the Agency and receive \$754 taxable income a month. Employee must provide written proof of other group medical insurance. For additional information, refer to procedure #4022.

■ **LIFE, AD&D, SHORT-TERM DISABILITY, LONG-TERM DISABILITY**

Website: www.lincoln4benefits.com (1-800-423-2765)

When a regular employee reaches six (6) months of employment, the Agency provides insurance policies through Lincoln Financial Group. Plan descriptions are available on the Intranet.

Life, Accidental Death and Dismemberment: The amount of Personal life insurance is 3 times your annual salary up to \$150,000 and Accidental Death and Dismemberment (AD&D) insurance is 3 times your annual salary up to \$150,000.

Short Term Disability: Your Short Term Disability (STD) benefit equals your maximum STD benefit reduced by your income from other sources. The STD benefit begins on the 31st consecutive day of disability due to accidental injury or sickness and is 60% of weekly earnings up to \$1,500 per week.

Long Term Disability: Your Long Term Disability (LTD) benefit equals your maximum LTD benefit reduced by your income from other sources. The LTD benefit is available after 90 days of disability caused by the same or a related sickness or injury. The benefit is 60% of your monthly earnings with a maximum of \$7,000 per month.

■ **RETIREMENT - Website: <https://my.calpers.ca.gov>**

The Agency contributes toward a retirement pension plan at a rate established by California Public Employees' Retirement System (CalPERS).

The agency contract provides four tiers of retirement plan based on hire date:

- 3% at 60 benefit for "local miscellaneous" employees hired before March 5, 2006.
- 2% at 55 benefit for "local miscellaneous" members hired between March 5, 2006 and July 28, 2012.
- 2% at 60 benefit for "local miscellaneous" members hired between July 29, 2012 and December 31, 2012.
- 2% at 62 benefit for "local miscellaneous" members hired on or after January 1, 2013.

New hires with CalPERS membership may qualify for a "classic" tier. See Human Resources for details.

■ **RETIREMENT HEALTH BENEFITS - Website: <https://my.calpers.ca.gov>**

Dental and Vision insurance can be continued through COBRA for an additional 18 months after retirement. Upon retirement, if an employee is eligible for the CalPERS Health plan and meets other criteria, they are eligible to continue their coverage through CalPERS. As noted on Page 1, the Agency contributes a set amount toward the premium each month- \$143 in 2021. CalPERS will manage the plan and deduct your portion from your retirement check.

■ **SOCIAL SECURITY**

The agency does not participate in the social security program for regular or long-term employees. Short-term employees are eligible for social security benefits.

■ **ADDITIONAL RETIREMENT**

Websites; www.massmutual.com & www.calpers-sip.com

The 457 Deferred Compensation Programs are offered through Massachusetts Mutual Life and CalPERS. Participation in one or both of these programs is voluntary. Participation is available to the employee after six months of employment. It is not available to long term or short term temporary employees.

■ **HOLIDAYS**

The Agency provides all eligible employees with fifteen paid holidays per year. Refer to annual published holiday schedule for details.

It has been customary to close the office for three additional days during the Christmas/New Year holidays. The authority to close is granted by Board approval annually. If an employee has vacation time accrued employees will be required to use it for these three days. If the employee does not have sufficient vacation time accrued, time shall be granted as leave without pay.

■ **LONGEVITY INCENTIVE PROGRAM**

The Agency has a program which gives a longevity bonus of \$1,000 in recognition of long term employment. Refer to procedure 4016 for details.

■ **ALTERNATE WORK SCHEDULES (AWS)**

Several alternate work schedules are offered to employees. These schedules are defined as 8, 9, or 10 hour days with a choice of start and end times of a work day. Refer to procedure 4008 for details.

■ **HYBRID WORK PROGRAM**

The Hybrid Work Program (HWP) allows employees to enter into an agreement to schedule portions of

their work week to work from their approved home office location. Participating employees would work a full workday, but the HWP allows times and number of hours in the office to be scheduled differently between individual days of the week up to two days per week. Refer to Hybrid Work Program for details.

■ SICK LEAVE

Sick leave is earned and accumulated on an hourly basis. Employees are granted .0462 hour of sick leave for each hour of service in paid status (including holidays, paid leaves and vacation). For a full-time employee this averages out to 8 hours per month. Sick leave may be accumulated to a maximum of 480 hours. Once an employee reaches the maximum sick accrual no further sick leave hours shall accrue until such time as the employee's accrual drops below the maximum accrual.

Cash payment upon separation. When an employee separates from service to the Authority, there is a cash payment for unused sick leave as follows:

10,400 to 20,800 hours of service in paid status = 50% payment

20,801 to 31,200 hours of service in paid status = 75% payment

31,201 to 41,600 hours service in paid status = 100% payment

■ VACATION LEAVE

Leave is earned and accumulated on an hourly basis per hour of service as follows:

.0635 hour per hour of service for less than 10,400 hours of service in paid status.

.0750 hour per hour of service for service in paid status of at least 10,401 hours of service but less than 20,800 hours of service.

.0952 hour per hour of service for service in paid status of at least 20,801 hours of service but less than 31,200 hours of service.

.1096 hour per hour of service for service in paid status of more than 31,201 hours of service.

Vacation accrual is capped by using 1.75 formula (i.e. $.0635 \times 2,080 = 132.08$ hours $\times 1.75 = 231.14$ maximum hours)

■ LONG TERM CARE PROGRAM

CalPERS offers a Long Term Care Plan. Long-term care refers to services assisting with daily living skills, which you may need due to a serious accident, chronic illness, or the frailties of old age. Since long-term care is typically not covered by health insurance, CalPERS offers the opportunity to participate in this special program. Information is available on the CalPERS website at <https://my.calpers.ca.gov>.

■ INJURY & ILLNESS PREVENTION PROGRAM

The safety and health policy can be obtained through Human Resources and can be located on the Agency's Intranet.

■ FAMILY MEDICAL LEAVE (FMLA) and California Family Rights Act (CFRA)

The FMLA/CFRA policy and other leave policies are described in the agency's Personnel Policies, available on the Intranet.

■ 1959 SURVIVOR BENEFIT PROGRAM - Website: <https://my.calpers.ca.gov>

This provides a monthly allowance to eligible survivors of members who were covered for this benefit

program and died before retirement. This benefit coverage is available for those members who are not covered by federal Social Security with their employer. Covered members are required to pay a \$2.90 monthly fee (\$1.34 per bi-weekly pay period) that is deducted from their salary.

For more information on a specific benefit you may refer to the website provided or ask Human Resources for assistance.

■ **EMPLOYEE ASSISTANCE PROGRAM (EAP)** www.GuidanceResources.com

The “Employee Connect” program is provided by Lincoln Financial Group through a company called ComPsych Corporation. The EAP offers support, guidance and resources that can help you resolve personal issues and meet life’s challenges. Examples of services provided include bereavement counseling, legal, and financial services. To log on their website, user name is LFGSupport and password is LFGsupport1. To access services quickly, it is best to call 1-888-628-4824 for information or assistance. When you call, tell them you are with “Lincoln Financial Employee Connect.” Information is also available on the intranet and through Human Resources.

■ **TRAVEL ASSISTANCE SERVICES (1-800-527-0218)** www.Lincoln4Benefits.com

Lincoln Financial Group’s “Travel Connect” program provides pre-trip assistance, emergency medical transportation, emergency personal services, and medical services.

■ **VERIZON CELLULAR PHONE DISCOUNT PROGRAM**

For personal accounts, employees with cellular service through Verizon are able to receive a 15% plan discount and 25% discount on certain accessories. Refer to procedure #2046.

■ **RETURN TO WORK PROGRAM**

This program is intended to benefit injured employees by promoting speedy recoveries while allowing them to keep their work patterns and income consistent. It may provide work for employees with job-related injuries or illnesses that restrict regular job performance so they may receive compensation and benefits while recovering from the injury or illness. Refer to procedure 4024 for more details.

■ **BILINGUAL CERTIFICATION AND COMPENSATION**

Employees working in a job position designated as requiring bilingual skills may receive bilingual pay upon meeting certain conditions. There are two levels of compensation. Refer to procedure 4002.

■ **BRING YOUR BABY TO WORK PROGRAM**

This program allows a new parent to bring their baby to work for babies under the age of six months. For more information, refer to procedure 4020.

■ **TICKETS AT WORK - Website:** www.TicketsAtWork.com

We have been able to partner with the Housing Authority of the City of Ventura California in order to offer entertainment discounts for employees. The entertainment opportunities are nationwide. See their website for current promotions. To sign up log onto www.ticketsatwork.com and use the company code HACITYVENTURA.

This document is intended only as a summary, not a promise or guarantee of benefits. See Human Resources and the plan documents for details about all benefit programs.