

## **ABOUT YOUR BENEFITS**

January 1, 2024 – December 31, 2024

	ELEGIBILITY	PREMIUMS	BENEFIT DESCRIPTIONS
GROUP BENEFITS			
Health Insurance	Full-time, Part-time, Dependents Eligible 1 <sup>st</sup> of the month following 30 days of employment	<b>Full-Time</b> : Employee & Dependents Employer and Employee paid <b>Part-time:</b> Employee paid	United Health Care – HMO   No Deductible / \$30 Office Visit Co-Pays/ \$50 Specialist Co-pays / \$500 Hospitalization   Co-Pay (services rendered at SVDH – zero cost.) / \$150 Emergency Room Visits   United Health Care – PPO   \$1000 Deductible / \$25 Office Visit Co-pays / \$50 Specialist Co-pays / 80/20   w/participating provider / 60/40 w/non-participating provider
Prescription Drug Insurance	Enrolled in Health Insurance Eligible 1 <sup>st</sup> of the month following 30 days of employment.		Services through local participating Pharmacies & mail order <u>THRU OPTUM RX</u> . <u>HMO</u> : Lowest Tier 1 Options: Generic \$5/\$5 with Mail-In \$12.50 Tier 2 Options: \$30/\$150/\$75 Tier 3 Options: \$65/\$250/\$162.50 <u>PPO</u> : Tier Structure
Dental Insurance	Full-time / Part-time / Dependents Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employer & Employee Paid	United Health Care Dental- HMO   Choose preferred provider dentist. No deductible. Orthodontia benefit for dependents.   Paid according to fee schedule. Pre-Tax dollars.   United Health Care Dental - PPO   Choose any dentist / \$1250 annual limit per person / \$50 deductible / 100%   preventative services covered (does NOT go towards your annual limit) / 80% basic services / 50% major or orthodontia. Orthodontia coverage available for dependent children only. Pre-Tax dollars.
Vision Insurance	Full-time, Part-time, Dependents Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	\$25.00 annual co-payment. Exams/Lenses/Contact Lenses covered in full every year. Frames covered in full every two (2) years. Pre-Tax dollars.
Life Insurance	Full-time / Part-time / Dependents Eligible 1st of the month following 30 days of employment.	Employer paid	\$10,000 Life insurance policy for employee only (Reduced by 65% at age 65, 50% at age 70, and 35% at age 75, and 20% at age 80). Must be enrolled in Hospital's Health Insurance. Supplemental options available for self, spouse, & child coverage.
Employee Assistance Program	Full-Time / Part-Time / Dependents Eligible 1st of the month following 30 days of employment	Employer paid	Family counseling, legal, and financial services available. Six sessions per family, per problem area, per benefit year.
Life Lock- ID Theft Protection	Full Time / Part Time / Dependents Eligible 1 <sup>st</sup> of the month following 30 days of employment	Full-time: Employer paid Part-time: Employee paid	Help protect yourself and family against unwanted predators. LifeLock not only has proprietary technology to detect a variety of identity threats, if you do have an ID problem, our U.Sbased team of specialist can help fix it! It pays to have the comprehensive protection of LifeLock!
Pet Insurance- Met Life	Full-time / Part-Time eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	Pet Insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits. Payroll deductions are not available for this benefit.
VOLUNTARY BENEFITS	3		
Accident Insurance	Full-time / Part-time / Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	Protect against financial losses when accident occurs. Options to cover employee and entire family. Paid directly to insured.
Critical Illness Health Plan	Full-time / Part-time / Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	Pays a benefit that can be used for medical or non-medical related critical illness expenses that health insurance might not cover. Paid directly to insured.
Disability Plan	Full-time / Part-time / Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	Offers coverage to help provide an income when you are sick or injured and cannot work. Benefits start the 1 <sup>st</sup> day following waiting period.
Hospital Indemnity Plan	Full-time / Part-time / Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	Plan pays a daily benefit when you are hospitalized for covered hospital stays.

Direct Deposit Banking	All employees	Self-elected	Employee payroll is automatically deposited into the bank(s) of their choice. Employee may also elect to have partial automatic deposit and partial check.
	ELEGIBILITY	PREMIUMS	BENEFIT DESCRIPTIONS
RETIREMENT			
401(a) Profit and Pension Trust	Full-time / Part-time / Six (6) months from date of hire IF Hired PRIOR to 8.1.2020	Employer Investment	Employer contributes <b>6% of base salary</b> beginning the 1 <sup>st</sup> pay period following six (6) months of employment with a <b>4% employee contribution</b> to the 457(b). Employer matches <b>10% after three (3) years of SERVICE with a 10% employee contribution</b> to the 457(b). <u>THIS IS NOT AUTOMATIC; YOU MUST MAKE YOUR CONTRIBUTION</u> <u>CHANGE ONLINE IF YOU ARE NOT ALREADY AT 10% WHEN YOU REACH YOUR THREE (3) YEARS OF SERVICE!</u> Employees are 100% vested upon hire.
401(a) Profit and Pension Trust	Full-time / Part-time / Six (6) months from date of hire IF Hired on or after 8.1.2020	Employer Investment	Employer contributes <b>4% of base salary</b> beginning the 1 <sup>st</sup> pay period following six (6) months of employment with a <b>4% employee contribution</b> to the 457(b). Employer matches <b>6% after three (3) years of SERVICE with a 6% employee contribution</b> to the 457(b). <u>THIS IS NOT AUTOMATIC; YOU MUST MAKE YOUR CONTRIBUTION</u> CHANGE ONLINE IF YOU ARE NOT ALREADY AT 6% WHEN YOU REACH YOUR THREE (3) YEARS OF SERVICE! Vesting schedule as follows: Year 1 20% vested Year 2 40% vested, Year 3 60% vested, Year 4 80% vested, Year 5 100% vested.
457(b) Deferred Compensation	Full-time / Part-time	Employee Investment	Employee may begin contributions upon hire with 100% vesting. (see employer contributions)
Roth 457	Full-time / Part-time	Employee Investment	Employee may begin contributions upon hire with 100% vesting. Post tax.
Voluntary Deferred Compensation Tax Deferred Savings Plan	Full-time / Part-time	Employee Contributions	2024 yearly maximum \$23,000 with catch up provisions of \$7,000 for age 50+. Part-time Employees may enroll.
Life Insurance	Full-time / Part-time / Eligible upon enrolling in retirement plan	Employer Paid	Two (2) times annual salary with participation in retirement plan. (Reduced by 65% at age 65, 50% at age 70, and 35% at age 75, and 20% at age 80).
<b>SECTION 125 SPENDIN</b>	IG ACCOUNTS		
Medical Reimbursement	Full-time / Part-time / Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	\$3050 maximum yearly amount. Reimbursement of any medical cost, such as deductibles, co-pays, health, vision, dental costs. IRS – "Use it or lose it" plan.
Dependent Care Reimbursement	Full-time / Part-time / Eligible 1 <sup>st</sup> of the month following 30 days of employment	Employee Paid	\$5000 maximum yearly amount. Reimbursement of any dependent under the age of 13 in licensed day care facility/caretaker.
PAID TIME AWAY FROM	M WORK		
Sick Leave	Full-time / Part-time / Per Diem	Employer Paid	Five days of sick leave are placed in your sick leave bank on your first day of employment and every year on your anniversary date, thereafter. Sick leave is not accessible during (90) ninety-day introductory period. Sick leave hours do not carry over from year to year.
Vacation/Holiday Leave	Full-time	Employer Paid	Vacation/Holiday leave accrual is based on length of service. Accrued, but not accessible during (90) ninety-day introductory period.
State Disability Insurance (SDI)	All employees following 7 day waiting period	State of California	SDI is a mandated deduction that provides financial assistance during period of disability. Hospital coordinates PTO with SDI benefits.
Jury Duty	Full-time / Part-time	Employer Paid	Five (5) days pay after submitting verification of service.
Bereavement Pay	Full-time / After 3 months employment	Employer Paid	Three (3) days upon death of member of immediate family. Must be used within 3 months of death or funeral. Does not have to be consecutive days. Additional two (2) unpaid days available for a total of five (5) excused bereavement days.
EMPLOYEE ACTIVITIES	S	·	
Cafeteria Discount	All employees	Employer Paid	Employees receive a discount for all meals purchased in the cafeteria.
Annual Service Recognition	Employees with 5 or more years		A service award program is held annually to recognize employees for years of service. Service awards are given for each five year anniversary.

Continuation of Benefits: When employees go on a PROTECTED Leave of Absence, benefits will continue as if they were currently working while on a protected leave. However, employee will be dropped and offered COBRA once PROTECTED Leave has been exhausted. When employement is terminated, insurance programs will remain in effect through the end of the employees last day of employment. Employees covered by District health plans may elect continuation of participation upon termination through the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) or California Continuation of Benefits Replacement Act of 1997 (Cal-COBRA). Human Resources will assist employees with their election. If an employee terminates employment and **Compliance**: The Benefits described are defined by their respective policies and summary plan descriptions and are subject to amendment or change by either the District shall on a regular basis, or at least annually review benefit plans for adequacy of coverage, cost-effectiveness, consistency with District values and objectives and make recommendations to the Board of Directors. The District shall administer benefit plans and operating practices in full

compliance with California and Federal statutes. Questions regarding the administration or operating practices shall default in favor of, and always reflect revision of statute, either known or unknown. You may also contact Brooke Brown, HR Manager - Benefits/Leaves & Wellness at (559) 788-6071 OR Yajahira Castelo, Benefits-Leave Coordinator at (559) 788-6042 Revised 01/2023