

**SUMMARY OF EMPLOYEE BENEFITS FOR
FAMILY RESOURCE AND REFERRAL CENTER**
Effective January 2010

ELIGIBILITY: Employees become eligible for Agency Health/Life/Disability Insurance benefits on the first day of the month after 90 days of employment. Eligibility for other benefits is listed below.

SECTION 125 CAFETERIA PLAN- Employees choose types and levels of benefit coverage. Benefit premiums are paid by the Agency up to a designated maximum allowed amount.

1. Medical Benefits- Coverage is available for employees and qualified dependents.

❖ **CALIFORNIA CHOICE**

A. HMO

1. Three Co-pay Levels
2. Three HMOs to choose from: Blue Shield, Health Net, and Kaiser

B. PPO - through Blue Shield

1. Four Co-pay Levels
2. Four Deductible Levels

2. Dental Benefits-

❖ **FORTIS (Assurant Employee Benefits)**

	<u>Diagnostic/ Preventative</u>	<u>Basic Restorative</u>	<u>Major Restorative</u>	<u>Orthodontia (Child only)</u>
A. DHA PPO	100%	90%	60%	50%
B. NON-PPO	100%	80%	50%	50%

Calendar year maximums per individual: Benefit of \$2,000; Deductible of \$25.00, or \$75.00 for a family of three.

3. Vision Benefits-

❖ **VISION SERVICE PLAN (VSP)**

Eligible for one exam and a pair of glasses per calendar year. \$10.00 Co-pay, Frames - up to \$120.00 (20% discount over \$120.00), Lenses in full, Contacts - up to \$105.00 with a 15% service fee.

4. Long Term Disability-

❖ **Assurant Employee Benefits Insurance**

After 180 days of continuous disability, pays 60% of monthly earnings up to a maximum of \$6,000 per month.

5. Term Life Insurance & AD&D-

❖ **Assurant Employee Benefit Insurance**

Agency pays for 1x (one times) the employee's salary.

6. Long Term Care Insurance-

❖ **UNUM INSURANCE**

Agency pays for Basic Plan. Basic Plan covers 3 years / \$3,000 per month facility coverage; 6 years / \$1,500 per month in-home coverage.

7. Optional Insurance Products-

❖ **UNUM INSURANCE**

Cancer/Critical Illness, Universal Life, Term Life

8. Retirement Savings 401K Plan-

❖ **Mutual of America**

Eligible to participate the first of the month after hire. Agency matches employee's contributions up to 4% of salary. Matching funds are 100% vested after 5 years.

9. Vacation-

10 days first year; 15 days after start of 2nd year; 20 days after start of 3rd year.

Start accruing from hire date; available to use after 90 days of active work service.

10. Holidays-

11 paid Holidays during the calendar year. An additional 2 Floating Holidays are available when qualified.

11. Sick Leave-

12 days per year. Start accruing from hire date; available to use after 90 days of active work service.

12. Wellness Benefit-

IN SHAPE HEALTH CLUB Corporate Gym Membership

Employees pay discounted yearly dues through payroll deduction of \$240/Single or \$384/Family for the "Only" level.

13. Other Benefits-

Unemployment Insurance, Workers' Compensation Insurance, and California State Disability Insurance.

*(*Family Resource and Referral Center reserves the right to revise; modify, delete or add to any or all of the benefits stated above.)*