

**SUMMARY OF BENEFITS FOR FAMILY RESOURCE AND REFERRAL CENTER EMPLOYEES**  
**JANUARY 2011**

**ELIGIBILITY:** Employees become eligible for Agency Health/Life /Disability Insurance benefits on the first day of the month after 90 days of employment. The eligibility for other benefits are 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.

**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: ANTHEM Blue Cross, Healthnet and Kaiser

B. PPO- through ANTHEM Blue Cross

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)**

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/month.

**5. Term Life Insurance & AD&D - Assurant Employee Benefit Insurance** - Agency pays for 1 (one) times 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 year, \$1500 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-** Can participate first of the month after hire. Agency matches employee's contributions up to 4% of salary. Matching funds 100% vested after 5 years.

**9. Vacation: 10 days first year; 15 days after start of 2<sup>nd</sup> year; 20 days after start of 3<sup>rd</sup> 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 currently pay discounted yearly dues through payroll deduction. Yearly dues are set in February of each year.

**13. Other Benefits:** Unemployment Insurance, Workers' Compensation Insurance and California State Disability Insurance.

**NOTE: Employees on leave of absence will not accrue vacation or sick leave or be eligible for Holiday pay.**

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