



Benefits Fact Sheet

FY 2014/2015

(09/01/2014-08/31/15)

OVERVIEW:

Alta California Regional Center pays 90% of the premium cost for employees’ medical coverage and 75% of the premium cost for dependents’ medical coverage. In addition, Alta pays 100% of the premium cost for employees and their dependents for chiropractic, dental, and vision coverage and the Employee Assistance Plan, and 100% of the cost for employees’ life and long term disability coverage. Employees are also given the opportunity to enroll in supplemental employee-paid benefit coverage. Retirement Benefits are offered through CalPERS and tax sheltered annuities are offered through CalPERS and AIG Valic.

BENEFITS:

Medical Insurance

Medical Insurance is available to regular employees and their eligible dependents, and if elected, is effective the first of the month following a full month of employment. South Lake Tahoe, Truckee, Yuba City, and Placerville (depending on location in Placerville) employees are eligible to participate in HealthNet PPO. All other employees may choose either HealthNet HMO or Kaiser HMO. All HMO plans include a \$15 co-pay for office visits, while the PPO plan includes a \$10 co-pay. Employees’ monthly share of cost for medical premiums are as follows (please note these rates are effective 07/01/14 through 08/31/15):

HealthNet PPO	
Employee Only	\$114.59
Employee + One	\$444.04
Employee + Family	\$673.21

HealthNet HMO	
Employee Only	\$80.63
Employee + One	\$312.45
Employee + Family	\$473.70

Kaiser HMO	
Employee Only	\$60.32
Employee + One	\$226.21
Employee + Family	\$346.86

Dental Insurance

Dental insurance is administered through Assurant Dental, and if elected, is effective beginning 30 days following a full month of employment. Enrollees and each covered dependent receive a \$1,750 benefit maximum paid per person per calendar year. There is no deductible for services provided by in-network PPO dentists. If out-of-network dentists are utilized, a \$25 annual deductible per each covered member applies, with a \$75 maximum per family. Orthodontia coverage is also included up to a \$1,500 Lifetime Maximum.

Within the PPO Network:

- Preventative Benefits - 100% of PPO dentist’s allowed fee
- Basic Services - 80% of PPO dentist’s allowed fee
- Major Services - 80% of PPO dentist’s allowed fee
- Ortho Child/Adult - 50% of PPO dentist’s allowed fee

Non-Network Coverage:

- Preventative Benefits - 100% of Usual Customary & Reasonable (UCR) fee
- Basic Services - 80% of UCR
- Major Services - 80% of UCR
- Ortho Child/Adult - 50% of UCR

For a current list of In-Network Assurant Dental providers, please visit www.dha.com or call (800) 442-7742 for more information.

Vision Insurance

Vision insurance is administered through Vision Service Plan (VSP), and if elected, is effective the first of the month following a full month of employment. Coverage provided is for one exam every twelve months (\$10 co-pay) and one pair of lenses every twelve months (\$25 co-pay) when using a network provider. Employees

This fact sheet is a summary of the benefits available for regular employees. Employees may choose to elect coverage under these programs at hire, during the annual Open Enrollment period, or in the event of a qualified change in family status. Specific policies and contract provisions govern each plan. In the event of discrepancy, the contract/certificate will prevail. This fact sheet is intended to highlight and summarize benefits and should not be construed as a guarantee of current or future benefits.

and their covered dependents receive a frame allowance or a contact lens allowance of \$130 every twelve months if glasses or contacts are purchased from a network provider. Out-of-Network services and materials are subject to higher out-of-pocket costs. For more information, please visit www.vsp.com, or call (800) 877-1795.

Chiropractic Insurance

ACRC's benefit coverage includes enrollment in chiropractic insurance through Landmark Chiropractic. Because the Chiropractic coverage is "bundled" with the Medical coverage, employees and eligible dependents must be enrolled in the Medical coverage in order to qualify for the Chiropractic coverage. If elected, Chiropractic coverage is effective the first of the month following a full month of employment. Covered services include chiropractic treatment of injuries and illnesses, emergency services, and durable medical equipment (up to \$50 per plan year) as deemed medically necessary by a participating chiropractor. Employees and covered dependents are allowed up to 20 visits per plan year with \$10 co-pay per visit. For more information, please call (800) 298-4875 or visit www.LHA-CA.com.

Long-Term Disability

Lincoln Financial Long-Term Disability coverage is provided at no cost to each employee. This benefit is effective beginning 90 days following a full month of employment. Benefits begin after 90 days of continuous disability with coverage equal to 66 2/3% of your pre-disability earnings, up to a maximum of \$8,000 per month. For more information, please visit Lincoln Financial at www.lfg.com.

Life Insurance

ACRC provides Life and Accidental Death and Dismemberment benefits through Lincoln Financial to each employee and is effective the first of the month following a full month of employment. Life insurance benefits are equal to two times your annual earnings up to a maximum of \$500,000. The full Accidental Death and Dismemberment benefit is equal to the life benefit, and includes a schedule of benefits for other covered losses. For more information, please contact Lincoln Financial at www.lfg.com.

Retirement

ACRC is a member of the California Public Employees Retirement System (CalPERS). The pension plan is a defined benefit plan, with ACRC contributing 9.36% of the employee's gross monthly salary, and employees hired on or after January 1, 2013, contributing 6.25%. Retirement benefits for employees hired on or after January 1, 2013, are calculated using the CalPERS "Local Miscellaneous 2% at 62" benefit factor formula. For more information, please call (888) CalPERS (225-7377) or visit www.calpers.ca.gov.

Voluntary Tax Sheltered Annuity

Employees may elect to participate in a voluntary tax shelter annuities offered through CalPERS's 457 and AIG Valic's 403b programs. For more information for our CalPERS 457 plan please call (800) 696-3907 and for the Valic 403b plan please call (800) 892-5558.

Employee Assistance Program

ACRC provides an Employee Assistance Program (EAP) at no cost to the employee through Lincoln Financial Group and is effective the first of the month following a full month of employment. Included are up to 6 visits per issue for such things as relationship counseling, parenting and childcare, critical incident stress management, and life changes. For more information, please call (855) 327-4463 or visit www.GuidanceResources.com (password: *Lincoln*).

Flexible Spending Account Plans

Employees may elect to enroll in ACRC's Dependent Care or Health Care Flexible Spending Account Plans. These plans allow you to pay for eligible dependent care expenses and out-of-pocket medical expenses with wages that are not taxed, increasing your take home pay. The maximum calendar year deduction for the Dependent Care Account is \$5,000, and the maximum calendar year deduction for the Health Care Account is \$2,500. Please contact Human Resources for more information on these tax-savings plans.

Legal Shield Services

This supplemental employee-paid benefit plan provides telephone consultations with an attorney for business or personal questions, legal document review, will preparation, as well as assistance in the defense of civil suits and criminal charges. Identity Theft coverage is also offered. Please contact Human Resources for more information.

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Colonial Supplemental Insurance

Employees and their dependents may elect to enroll in the following supplemental employee-paid plans through Colonial Insurance: Short-Term Disability, Accident Insurance, Cancer 1000, Critical Illness, and Universal or Level Term Life Insurance. Contact Human Resources for more information.

Pet's Best Insurance

This supplemental employee-paid benefit plan provides employees the opportunity to purchase pet insurance for their dogs and cats at a discounted rate. The insurance is highly customized based upon the breed, gender and age of the pet and can include wellness benefits (i.e. vaccinations, teeth cleaning, etc.). After-tax deductions can be taken for this benefit from the employee's paycheck or the benefit can be purchased using a credit card. Please visit www.petsbest.com or call (877) 738-7237 for more information.

Please Note:

Other coverage provided by ACRC includes Workers' Compensation Insurance, State Unemployment Insurance, Professional Liability Insurance, and State Disability Insurance. Please feel free to contact ACRC's Human Resources Department for additional information on any of these coverages.

VACATION/SICK/HOLIDAYS:

Paid Time Off

Holidays: 14 days per year

Vacation: 17 days per year for employees' first through fifth year of service
22 days per year for employees with over 5 years of service

Illness Days: 12 per year

Longevity Leave

ACRC currently provides paid Longevity Leave to regular employees who have completed ten, twenty, or thirty years of continuous service to the agency. This Longevity Leave equals twenty additional days of vacation and may be taken over one consecutive period or in one-week increments.

OTHER

Parking

Parking is provided free-of-charge to Alta employees at all branches. The Sacramento office also has a limited number of reserved space parking available for a \$30.00 per month fee. (Please note: There may be a waiting list for reserved space parking.)

Gym Facility

The Sacramento office has access to an on-site gym facility, available to ACRC employees based at the Sacramento office free of charge between 6am and 9am, during lunch time (if you have one hour meal period break) and again from 3pm to 7pm.

Employee Discounts

The Human Resources Department often has discount tickets available for local and statewide amusement parks and attractions, in addition to many popular restaurants. Please visit the Human Resources Department for information.

Benefits shown are for illustration purposes only.
In case of discrepancy, the contract/certificate will prevail.

For more information, please contact:

Alta California Regional Center
Human Resources Department
2241 Harvard Street Ste 100 Sacramento, CA 95815
Phone (916) 978-6244 Fax (916) 978-6221
Email hr@altaregional.org

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