



Benefits Fact Sheet

FY 2023/2024

(09/01/2023-08/31/24)

OVERVIEW:

Alta California Regional Center (ACRC) offers the following benefits to regular and introductory full-time and part-time employees regularly scheduled and working 30 hours or more. ACRC 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 & Chiropractic Insurance

Medical Insurance is available to regular employees and their eligible dependents, and if elected, is effective the first of the month following 25 days of employment. South Lake Tahoe and Truckee office employees are eligible to participate in the WHA/Anthem PPO plan. Employees working at our Yuba City office and who reside in Yuba & Sutter County are eligible to participate in the WHA/Anthem PPO plan. All other employees may choose either Sutter Health Plus HMO, Western Health Advantage HMO or Kaiser HMO. The HMO and PPO plans all include a \$15 co-pay for office visits. Chiropractic coverage is available with each traditional HMO plan according to the plan summaries. Employees’ monthly share of cost for medical premiums are as follows (please note these rates are effective 09/01/23 through 08/31/24). ACRC also offers Health Savings Accounts/High Deductible Health Plans (HSA HDHP) through the HMO plans.

| Enrollment Tier | Kaiser HMO | Kaiser HDHP HSA | SHP HMO | SHP HDHP HSA | WHA HMO | WHA HDHP HSA | WHA/Anthem PPO |
|------------------------|-------------------|------------------------|----------------|---------------------|----------------|---------------------|-----------------------|
| Employee Only | \$84.60 | \$65.21 | \$83.81 | \$61.79 | \$80.07 | \$52.55 | \$80.07 |
| Employee + One | \$314.72 | \$242.58 | \$314.26 | \$231.72 | \$300.26 | \$197.08 | \$300.26 |
| Employee + Family | \$482.07 | \$371.58 | \$481.96 | \$355.29 | \$460.39 | \$302.18 | \$460.39 |

Dental Insurance

Dental insurance is administered through MetLife Dental, and if elected, is effective the first of the month following 25 days of employment. With the core plan 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. ACRC pays the full cost for employee and family dental. ACRC also offers a Buy-Up plan where enrollees and each covered dependent receive a \$2,500 benefit maximum. The deductibles for both in and out-of-network services on the Buy-Up plan are the same as on the core plan. Orthodontia coverage is also included up to-\$2,500 per lifetime. Please keep in mind however that the new orthodontic lifetime maximum benefit is available for new orthodontic work only.

For a current list of In-Network MetLife Dental PPO providers, please visit www.metlife.com or call (800) 942-0854 for more information.

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.

Vision Insurance

Vision insurance is administered through Guardian Vision, and is effective the first of the month following a full month of employment. There is also an option to select the vision buy-up/high plan option that would entail a small payroll deduction. Coverage provided is for one exam every twelve months and one pair of contacts/lenses every twelve months, with a co-pay of \$25 w/ core plan vs. \$10 under the buy-up plan for exam and as \$25 core/\$10 w/ buy-up copay for lenses when using a network provider. Employees and their covered dependents receive a frame allowance or a contact lens allowance of \$150 w/core vs. \$250 w/ buy-up 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.guardianlife.com or call 1-888-482-7342.

Long-Term Disability

Prudential 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 Prudential at www.prudential.com.

Life Insurance

ACRC provides Life and Accidental Death and Dismemberment benefits through Prudential 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 Prudential at www.prudential.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 the required employer portion (8.56% of your salary) to the CalPERS Pension Plan. Employees hired on or after January 1, 2013 contribute 7.5% of their salary to CalPERS in lieu of Social Security. Retirement benefits for employees hired on or after January 1, 2013, are calculated using the CalPERS "Local Miscellaneous 2% at 62" benefit factor formula. ACRC also contracts in the CalPERS 1959 Survivor Benefit Program with an Employee and Employer premium of \$3.50* each per month. For more information, please call (888) CalPERS (225-7377) or visit www.calpers.ca.gov. ***These rates are adjusted annually by CalPERS as of July 1st.**

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 Prudential 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 (800) 311-4327 or visit www.GuidanceResources.com (password: GEN311).

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 \$2,850. Please contact Human Resources for more information on these tax-savings plans.

MetLaw or LegalShield/IDShield Services

Optional supplemental employee-paid benefit plan provides telephone consultations with an attorney for business or personal questions, legal document review, Will and Trust preparation, as well as assistance in the defense of civil suits. Please contact Human Resources for more information.

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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.

Probationary Period

New Hires have a 9-month probationary period. For the first 3 months of probationary period, employees are expected to come in to the office 4 days a week. Beginning on the 3rd month to the 9th month of probation, employees will be expected to come into the office, 3 days a week. After the probationary period ends, new hires will only need to come in to the office 2 days a week.

VACATION/SICK/HOLIDAYS:

Paid Time Off

- Holidays: 15 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

**New Hires can use vacation time after 6 months of service. They can use sick time as soon as they accrue sick time.*

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, local gym memberships, in addition to many popular restaurants and employee discounts for local gym memberships. As well as an employee discount with National University and University of West Los Angeles. Employees also get a discount with Pets Best Insurance. Please contact 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
hr@altaregional.org

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