

SUMMARY OF BENEFITS FOR FAMILY RESOURCE AND REFERRAL CENTER EMPLOYEES

2015 PLAN YEAR

ELIGIBILITY: Employees become eligible for Agency Health/Life /Disability Insurance benefits after 30 days of employment. The 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.

1. **MEDICAL BENEFITS-** Coverage is available for employees and qualified dependents.

CALIFORNIA CHOICE

A. HMO

1. Two 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>	
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A. DHA PPO	100%	90%	60%	50%
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B. NON-PPO	100%	80%	50%	50%
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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 every 12 months; \$20.00 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. **TERM LIFE INSURANCE & AD&D- Assurant Employee Benefit Insurance** - Agency pays coverage for 1 (one) times employee's salary.

5. **OPTIONAL INSURANCE PRODUCTS- UNUM INSURANCE-** Cancer/Critical Illness, Universal Life, Term Life, available at open enrollment in October each year.

6. **RETIREMENT SAVINGS 401K Plan- Mutual of America-** Can participate first of the month after hire. Agency matches employees' contributions up to 4% of salary.

7. **VACATION ACCRUAL:**

-For qualified employees: 5 days first year; 10 days after completing second year; 15 days after completing fifth year; 20 days after completing 10 years.

(Employees start accruing from hire date, available to use after 90 days of active work service.).

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

9. **SICK LEAVE:** 9 days per calendar year. Start accruing from hire date, available to use after 90 days of active work service.

10. **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 when enrollment is available.

11. **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.)