

## **LASSEN COUNTY SUMMARY OF FLEXIBLE BENEFIT AND HEALTH PLANS**

Lassen County offers a Flexible Benefit Plan. The purpose of this plan is to provide a variety of benefit options that you can customize to your individual needs. The Flexible Benefit Plan dollars are available for benefits such as health, dental, vision, life and deferred compensation. The dollar amount varies depending on the bargaining unit that covers your position.

### **HEALTH INSURANCE COVERAGE**

The County of Lassen has chosen to offer health insurance coverage through PERS. Three options are available in Lassen County. PERSCare, PERSChoice, and PERS Select. PORAC Health Insurance is also available to the Sheriff Department employees. Booklets are available on coverage. Basically all are Preferred Provider Organizations. This means that costs are significantly more if the health care provider is not a member of the PERS network. The employee must be responsible for assuring that the health care provider is a member of the network before they receive care. Under PERSChoice and PERSSelect network doctors visits have a \$20 co pay, for most other treatments, the member pays 20% in network (40% out of network). The calendar year deductible for each member is \$500 and \$1,000 for the family. The maximum co-payment for in network services per calendar year is \$3,000 per member, \$6,000 per family. (Certain services are not subject to the deductible and non-PPO provider co-payments are not always included in this co-payment maximum. In addition there is prescription coverage both at the pharmacy and by mail.

Amounts of contributions from the county are determined by the Memorandum of Agreement you're your representative bargaining unit and are listed on the attached worksheet.

Employees may enroll themselves and/or their dependents at hire and at open enrollment each year. Please note CalPERS does not allow you to be enrolled in two CalPERS sponsored health plans. Beyond that, they may enroll at any time there is a major life style change.

Health Insurance Coverage continuation after termination is available under COBRA rights and rules as described in your summary plan.

Additionally, employees retired from the County of Lassen may **continue** their medical coverage at their own cost until they die or obtain other coverage. Employees may add their spouses during an open enrollment period after retirement. As long as the county retains PERS insurance, the employer contribution to the medical insurance, as defined by the memorandum of agreement, will be maintained throughout retirement, at the rate that is paid for active employees in the appropriate unit.

### **DENTAL COVERAGE**

Dental Coverage is available from Lassen County through the DELTA Premier Plan. Costs of the plan may be paid through county contributions directly to your dental plan, through county

contributions to your Flexible Benefit Plan or deducted from your paycheck. (Amounts of contributions from the county are determined by the Memorandum of Agreement you're your representative bargaining unit and are listed on the attached worksheet.) Deductions are made the month in advance (see the summary for description of initial enrollment information).

You may use any dentist of your choice, however if you choose a Delta dentist, they have agreed to the fees accepted by Delta and there will be no additional charges beyond what is listed below. Although on any work over \$200, it is advised you have predetermination.

There is a calendar year deductible of \$25 per person and \$75 per family with a maximum benefit per calendar year of \$1,000 per person. Orthodontics are not covered.

100% of diagnostic and preventive benefits are covered, 80% of basic and 50% of crowns, jackets and restorations as well as bridges. This last coverage however is only available after a six months waiting period.

For details on the coverage, please see your highlights or plan summary.

You may enroll as a new hire, because of a life-style change, or you may enroll during annual open enrollment in the fall, for coverage starting the following January 1. However, to be eligible to enroll during open enrollment, you must not have terminated your County dental coverage within the prior two calendar years – unless the termination was due to a life-style change.

Dental Coverage continuation after termination is available under COBRA rights and rules as described in your summary plan.

Additionally, employees retired from the County of Lassen may **continue** their dental coverage at their own cost until they die or obtain other coverage. Employees who are not covered before their retirement cannot add coverage after their retirement. However, employees may add their spouses during an open enrollment period after retirement. The county will not contribute any money to the cost of dental insurance. The Board of Supervisors can terminate this benefit at any time.

## **VSP VISION COVERAGE**

Vision coverage is available effective January 1, 2013, contact the Personnel Department for more details.

## **SECTION 125**

Insurance premiums not covered by the County contribution to your insurance nor by the County contribution to the Flexible Benefit Plan can be enrolled in the Section 125 pre-tax plan in the Personnel Office. This allows any premiums you pay through your own contribution to be paid pre-tax. The rules for enrollment and cancellation of this plan are quite strict, so if you would like more information on this program, please contact the Personnel Office or an AFLAC representative (AFLAC is the administrator of the plan).

Additionally we offer the Unreimbursed Medical and Dependent Care Accounts available through the Section 125. These offer terrific tax advantages to all employees, no matter what salary level and your county provided Flex dollars can be used for these programs as well as your own tax free deductions.

## **VOLUNTARY INSURANCE PROGRAMS**

In addition, AFLAC offers varied voluntary individual insurance programs. These include Cancer Protection, Intensive Care Plans and others, which can be deducted directly from your paycheck. Contact the AFLAC representative for more information on these programs.

### **LIFE INSURANCE**

You are entitled to a basic amount of term life insurance (now provided by ING Insurance Co.) paid for by the county according to the group you are represented. This amount is available from your first date of hire until the day you terminate your employment. It is not convertible when you leave or retire from County service. (Current amounts are \$30,000 to \$40,000, depending on bargaining unit.)

You can elect to get a \$1500 dependent insurance on this basic policy for 70 cents per month. This will provide insurance on your dependents (spouse and minor children) during your employment with the County.

### **SUPPLEMENTAL LIFE INSURANCE**

Supplemental Life Insurance is also available for purchase through ING Insurance Co. Premiums may be paid through the Flexible Benefit Plan or deducted from your paycheck. Amounts of up to \$300,000 for yourself and \$150,000 on your spouse are available. (You cannot insure your spouse for more than 50% of the amount you are insured.) Coverage for dependent children of \$5000 is also available.

Please note that if you apply when you are hired, you are guaranteed coverage for up to \$75,000 on yourself and \$25,000 upon your spouse without a medical underwriting. If you request more than that amount, the application will have to be approved medically by the company first. Or if you request insurance after the initial employment period, there will have to be medical approval.

There is no open enrollment period of automatic coverage after your initial hiring period. However, you may apply for additional coverage with medical underwriting at any time.

Please see the enrollment sheet for further information and rates.

Supplemental Life Insurance is convertible when you leave employment with the county, however the employee would be responsible for all costs. The employee must request information from personnel on this coverage before termination.

### **ILLNESS/DISABILITY BENEFITS**

Lassen County has a generous sick pay accumulation plan. All employees accumulate sick pay at the rate of 15 days per year. Sick pay can be taken in hourly increments if necessary but are reserved for illness, injury, medical and dental visits. However, up to one half the yearly allotment can be used for taking care of a family member who is ill. Sick pay may not be converted to cash, however the accumulation is unlimited and upon retirement, sick pay may be converted to time served.

Also available to all employees (except members of the DSA/POASA/POAMA bargaining units) is California State Disability Insurance. Employees pay into this program the state defined contribution and are eligible for short term insurance through this program. Benefits coordination is available so that full pay is possible during a short-term disability for as long as accrued benefits are sufficient.

## **RETIREMENT BENEFITS**

### **CALPERS - California Public Employees' Retirement System**

The County of Lassen has set up a comprehensive system for employees at retirement. The basis of this system starts with CALPERS. This is a pension plan based on your length of service, age and salary. The county provides for their portion and the employee pays their portion of the contributions to this program (an amount equal in value to between 7 to 10% of your wages). Eligibility for CALPERS and the terms and conditions of this program are described in the booklet given to you at new hire orientation. Employees approaching retirement are encouraged to take advantage of the seminars and services provided by PERS to plan for retirement.

New miscellaneous employees are enrolled in the 2% at 62 retirement formula; safety employees are enrolled in the 2.7% at 57 retirement formula, however prior employment with a CalPERS agency may change the retirement formulas.

## **SOCIAL SECURITY**

Lassen has chosen to provide social security coverage for its employees (except those covered by Safety Retirement) as well as CALPERS. The county pays its portion (7.65% currently) and, as required by Social Security, the employee pays his or her own portion of Social Security.

The amount of Social Security earned by each employee depends on his or her work history. Employees are encouraged to visit the Social Security Office and check their earnings history to ensure proper credit is given and to get earnings estimates for retirement. Social Security is slightly changed for employees with PERS credits.

## **COUNTY DEFERRED COMPENSATION PLAN**

Employees can join a 457 deferred compensation plan (similar to private industries 401K's) immediately after they are hired. You must choose a county approved Deferred Compensation Program. There are two approved plans available, Nationwide Retirement Systems 457 Plan (formerly PEBSCO) or CalPERS 457. Representatives are available to answer any questions regarding the plans. Upon enrollment, you will receive booklets describing both programs.

Unused Flexible Benefit Plan contributions by the county may be used for this plan (but social security taxes will be charged on these dollars.) In addition, you may defer additional amounts of your own wages into this plan (your own dollars are not subject to income or social security taxes).

You may enroll at any time in the Deferred Compensation Program. However, the County contribution is not available until the first pay period of the month following your hire date and after you actually enroll. (Any funds from that contribution that you previously did not receive is lost.)

## **VACATION AND HOLIDAY BENEFITS**

### VACATION

Employees are entitled to accrue vacation according to the following schedule:

12 working days per year	upon hire until completion of 5 years of service
15 working days per year	from 6 until completion of 10 years of service
18 working days per year	from 11 until completion of 17 years of service
20 working days per year	After completion of 17 years of service

Vacation can be accumulated to a maximum of 30 days. After that it must be taken or no further amounts will be accumulated. Vacation may not be cashed in. Unused vacation is available to an employee upon separation from the county.

### HOLIDAYS

The County of Lassen observes 13 holidays.

Depending upon the bargaining unit which represents your position, you may also be eligible for personal holidays. Personal holidays are usually credited to your account on the first day of January of any given year and can be used at your discretion.

### OTHER LEAVE

The County also has a generous Bereavement Policy and allows paid time off for donation of blood.

Unpaid Leave may be available depending upon individual circumstances and subject to State and Federal Regulations

Management employees who are exempt from overtime are eligible for 3 to 5 additional days of management leave depending on their representative unit.

## **OTHER MISCELLANEOUS BENEFITS**

### EMPLOYEE ASSISTANCE PLAN

The County offers up to six visits per year to a Mental Health Professional for you or your family to use. This is a confidential service, more information will be provided at the New Hire Orientation.

### DISCOUNT ON GYM

The County offers a five dollar coupon good for a monthly discount on employee membership in a gym or health club. It can be used anywhere that the employee can get to accept it. Coupons are available from the Personnel Office. If you are a member in a health club that does not accept the coupon, please let us know and we will contact them to see if they will accept our

program. The Lassen Community College also offers a tremendous deal on exercise, swim and gym classes, many of which come with unlimited access to their exercise and gym facilities.

**WE HOPE WE HAVE GIVEN YOU A GOOD SUMMARY OF THE BENEFITS AVAILABLE TO YOU AS AN EMPLOYEE OF LASSEN COUNTY.**

More information is available to you during benefit sign-ups and orientation. We look forward to meeting and serving you in the future.

The Personnel Staff of Lassen County

Cheryl Douglas	Personnel/Risk Analyst	530-251-8320
Belinda Rahm	Personnel Assistant	530-251-8349

Please note that benefit plan designs and the cost of benefits may change at any time due to their availability to the county and the terms of the contract with the benefit provider. Also, the bargaining units may choose to change benefits during contract negotiations and the County may choose to initiate new programs or be forced to cancel programs in some circumstances.

DEFINITIONS

**Life style change.** A life style change is a change in marital status, the addition or loss of a dependent, loss or gain of eligibility for insurance by an outside carrier due to a change in employment status of a spouse or due to other involuntary reasons. This is also often called a **qualifying event** for benefit coverage.

**COBRA:** This is a federal regulation that determines the rights of an employee to retain health insurance coverage after they have terminated employment.

**Retirement eligibility:** Anyone who is 50 years old or more and has 5 or more years of service may retire from Lassen County. If an employee is less than 50 or has less than 5 years experience, they may leave but they are not eligible for retirement benefits. (This does not apply to disability retirements, which have different rules.)