COUNTY OF SAN DIEGO SUMMARY OF BENEFITS

Your Benefits | Learn-Plan-Choose

Non-Management Benefit Program (NMG)

Here is your customized summary of benefit options at the County of San Diego. Some of these benefits are provided by the County automatically, while others will require you to choose them, using either County-provided Flex Credits or by paying out-of-pocket.

What are Flex Credits, how many do I get, and how do I spend them?

Flex Credits are a per pay-period allowance. They have no cash value. Most Flex Credits are used to cover your medical plan selections. The table below lists the costs for the various health plans offered by the County, aligned with your personal Flex Credit allowance. You will see that your amounts change as you adjust the number of dependents you select.

Your Flex Credits Per Pay Period

Employee Only	Employee + 1 Dependent	Employee + 2 or more Dependents
$462.00	$701.00	$1,020.50

Depending on your medical plan selections, you will either have surplus Flex Credits to use to select additional benefits below, or you will need to supplement your choices with out-of-pocket contributions.

Insurance Plans and Their Costs Per Pay Period		Employee Only	Employee + 1 Dependent	Employee + 2 or more Dependents
Medical Plans	Kaiser Permanente HMO	$424.72	$849.44	$1,201.96
	Kaiser Everyday Care HMO	$389.72	$779.44	$1,102.91
	Kaiser Permanente HDHP	$331.54	$663.08	$938.26
	UnitedHealthcare SignatureValue CV Performance HMO	$460.83	$921.30	$1,303.45
	UnitedHealthcare SignatureValue CS VEBA Alliance HMO	$442.13	$883.90	$1,250.53
	UnitedHealthcare/UMR Select Plus PPO	$845.53	$1,691.07	$2,392.92
	UnitedHealthcare Harmony HDHP	$280.74	$558.25	$787.26
	SIMNSA Mexico HMO (See eligibility requirements)	$144.31	$253.48	$372.59
Dental Plans	Delta Dental PPO	$23.88	$47.74	$68.16
	Delta Dental DHMO	$9.07	$16.39	$21.00
Vision Plans	VSP Vision Service Plan	$4.07	$9.41	$12.76

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Where do Excess Flex Credits go if I waive my health plan or if there are any left over after my selections are made?

Are you covered by an HMO or PPO by any employer?

Excess Flex Credits will be directed to a Health Reimbursement Account up to $5,000.

Are you covered under an HDHP by any employer?

Excess Flex Credits will be directed to a Health Savings Account up to the IRS family maximum of $8,750.

Are you covered by Medicare, Medi-CAL, or Tricare?

A maximum of $500 will be allocated to the Health Care FSA. The remainder of any excess Flex Credits will be forfeited.

Are you covered by an individual plan or Covered CA?

A maximum of $500 will be allocated to the Health Care FSA. The remainder of any excess Flex Credits will be forfeited.

Can I get paid out for any unused Flex Credits?
You cannot. Flex Credits have no cash value and can only be applied to your health benefits.

Spending Accounts

Here are the four types of spending accounts for your excess Flex Credits or out-of-pocket contributions, depending on your situation.

+ This symbol means that there is an option to select, increase, or contribute to coverage options using remaining Flex Credits or by paying out-of-pocket.

Health Care FSA

You may pay into this account out-of-pocket up to $3,300 annually if you anticipate additional health care expenses not covered by your benefit plan. +

Dependent Care FSA

If you anticipate childcare expenses, you can contribute excess Flex Credits or out-of-pocket contributions up to $7,500. +

Health Reimbursement Account

Unused Flex Credits are deposited into this account when you are covered under an employer group health plan that is not a High Deductible Health Plan.

Health Savings Account

If you are enrolled in a **High Deductible Health Plan**, excess Flex Credits or out-of-pocket contributions can be deposited here, up to the IRS individual or family maximum contributions. +

Beyond health plan coverage and spending accounts, what other benefits do I receive?

Here's a list of your additional County-provided benefits, some provided at no additional cost to you.

✚ This symbol means that there is an option to select, increase, or contribute to coverage options using remaining Flex Credits or by paying out-of-pocket.

Additional Insurances and Coverages

Life Insurance

The County provides you life insurance coverage of $10,000.

Supplemental coverage up to 6 times your annual salary is available using Flex Credits or by paying out-of-pocket. ✚

Accidental Death and Dismemberment Insurance

The County provides you coverage of $10,000.

Supplemental coverage up to 3 times your annual salary is available using Flex Credits or by paying out-of-pocket. ✚

Dependent Life & Spousal Life Insurance

The County provides you coverage of $2,000 for your eligible dependents.

Supplemental Spouse/Domestic Partner coverage for $10,000 available using flex Credits or by paying out-of-pocket.

Long Term Disability

You can use Flex Credits or pay out-of-pocket to enroll in a Long Term Disability plan that can pay a benefit of up to $5,000 a month. Benefits begin after 180-day elimination period. ✚

Short Term Disability

You pay into CA State Disability Insurance (SDI) with your paycheck. You can use Flex Credits or pay out-of-pocket to enroll in a Short-Term Disability plan that can pay an additional benefit of up to 25% of your weekly covered earnings to a maximum of $1,000 per week. ✚

Critical Illness Insurance

Employees can use Flex Credits or pay out-of-pocket to enroll in Critical Illness Insurance which pays a lump sum benefit on top of any health insurance benefits for covered diseases or illnesses. ✚

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State Disability Insurance (SDI) and Paid Family Leave (PFL)

YOUR CLASSIFICATION PAYS INTO SDI

The State Disability Insurance (SDI) and Paid Family Leave programs are managed by the State of California, Employee Development Department (EDD), which is responsible for program eligibility requirements, benefit determinations and disability payments. For general information regarding State Disability Insurance and Paid Family Leave, contact EDD at (800) 480-3287 or at **www.edd.ca.gov/disability**.

Paid Leaves

Accruals are based on a 40-hour work week and are credited on a biweekly basis. They become available for use as they are accrued.

Type of Paid Leave	Days Per Year, Annually	Maximum Accrual
Vacation	10 days for 1- 4 years of service (80 hours) 15 days for 5- 14 years of service (120 hours) 20 days for 15+ years of service (160 hours)	160 hours 240 hours 320 hours
Sick Leave	13 days (104 hours) per year	No maximum
Holidays	12 days per year	N/A
Floating Holidays	2 days (16 hours)	24 hours
Bereavement Leave	3 days +2 sick days from your accrual	N/A
Emergency Child & Older Adult Care Leave	3 days per fiscal year	N/A

Retirement

Pension

The San Diego County Employees Retirement Association (SDCERA) provides a defined benefit pension plan. You will automatically become a member and contribute each paycheck. For more information, contact SDCERA at (619) 515-6800.

www.SDCERA.org

Deferred Compensation

You may elect to defer a portion of your compensation to a 457 Plan and/or a 401A Plan. Contact Deferred Compensation through Nationwide Retirement Solutions at (619) 531-5840 for additional information.

www.MyDCPlan.com

Additional Benefits

Perk Spot

Perk Spot allows you access to online discounts from hundreds of retailers in addition to local area discounts and savings. Go to SDCounty.PerkSpot.com and beneath the "New Members" heading complete the registration process or contact PerkSpot directly at cs@perkspot.com.

Employee Assistance Program (EAP)

EAP offers confidential consultation and referral services to help you and anyone in your household address personal problems (e.g. marital, financial, or emotional problems; family issues; substance/alcohol abuse) that are difficult to handle. You may contact Anthem Blue Cross EAP at (888) 777-6665 for information.

Accident Insurance

With Lincoln Accident Insurance, you can receive a lump-sum payment, paid directly to you, to use at your discretion. It can help with Injuries, Medical Services and Hospitalization. The plan covers over 150 events and is paid directly to you to spend it on what you need. This plan is not eligible to be paid for by Flex Credits.

Hospital Indemnity Insurance

Lincoln Hospital Indemnity Insurance can help with out-of-pocket costs while you're in the hospital and recovering to help reduce the financial impact while you heal. It covers services and treatments that are a result of an accident, sickness or childbirth. This plan is not eligible to be paid for by Flex Credits.

Transit Pass Program

The County contributes towards your purchase of a bus, trolley or Coaster Pass. For more information, contact your departmental payroll staff.

Additional details about benefit plans and Flex Credits can be found in the information-packed Employee Benefits Guide or by visiting the Human Resources Benefits website.

Union Codes: AE, MM, PR, PS, RN, and SS