



COUNTY OF SAN DIEGO SUMMARY OF EXECUTIVE BENEFITS

ELECTED OFFICIALS

Employees in the classification designated Elected Official (EO) are eligible for basic and executive benefits in accordance with Section 5.1.2 of the County Compensation Ordinance.

FLEXIBLE BENEFIT PLAN (Section 5.1.6 - Compensation Ordinance)

The County's flexible benefit program gives you the freedom to choose from a menu of benefits. These benefits are paid on a pre-tax basis (excluding ancillary plans and supplemental life insurance). Adult dependents covered under a parent's plan can stay covered through the end of the month in which they turn 26 years old.

FLEXIBLE CREDIT (Section 5.1.6 - Compensation Ordinance)

Flex Credits are a County provided contribution toward the health care premium costs. The Flex Credit amount is offered to employees based on their job classification and the level of medical coverage the employee selects, on a pay period basis.

Employee Only	Employee + 1 Dependent	Employee + 2 or More Dependents
\$423.00	\$614.50	\$860.50

MEDICAL INSURANCE (Section 5.1.6 - Compensation Ordinance)

Employees may elect coverage under any of the health plans offered by UnitedHealthcare SignatureValue Performance HMO Network 1, UnitedHealthcare SignatureValue Performance HMO Network 2, UnitedHealthcare SignatureValue Alliance HMO, UnitedHealthcare Select Plus PPO and UnitedHealthcare Select Plus HDHP/HSA or Kaiser Permanente (Traditional HMO and High Deductible Health Plan). There is also an option to waive County's health insurance; a waiver form must be submitted.

DENTAL INSURANCE (Section 5.1.6 - Compensation Ordinance)

The County provides a choice of dental plans for you and your eligible family members. Coverage includes a wide range of services from routine preventive care to oral surgery. The plans are offered by Delta Dental (Delta Dental PPO/Premier or DeltaCare USA-DHMO).

VISION INSURANCE (Section 5.1.6 - Compensation Ordinance)

The Vision Service Plan is a preferred-provider organization (PPO); benefits include eye vision examinations, corrective lenses and frames.

PLAN COSTS (Section 5.1.6 - Compensation Ordinance)

Listed below are the pay period deductions for each Medical, Dental and Vision plan offered by the County of San Diego:

	Plan Name	Employee Only	Employee + 1 Dependent	Employee + 2 or more Dependents
Medical	UHC Sig. Value Perf. HMO NW1	\$359.78	\$719.29	\$1,017.59
	UHC Sig. Value Perf. HMO NW2	\$461.28	\$922.26	\$1,304.75
	UHC Sig. Value Alliance HMO	\$345.21	\$690.14	\$976.36
	UHC Select Plus PPO	\$629.72	\$1,259.42	\$1,782.10
	UHC Select Plus HDHP/HSA	\$514.56	\$1,029.09	\$1,456.17
	Kaiser Permanente Health Plan	\$292.93	\$585.86	\$828.99
	Kaiser High Deductible Plan	\$228.67	\$457.34	\$647.13
Dental	Delta Dental DHMO	\$7.92	\$14.31	\$18.33
	Delta Dental PPO	\$25.13	\$50.25	\$71.75
Vision	Vision Service Plan	\$4.67	\$10.79	\$14.63

LIFE INSURANCE (Section 5.3.1 & 5.4.1 - Compensation Ordinance)

The County provides a basic coverage of two-times annual salary with a minimum of \$50,000 and a maximum of \$1,000,000 term Life insurance for each employee. There is also \$2,000 coverage for a legal spouse and each child from birth to 26 years of age. Supplemental employee life insurance coverage of 1 to 6 times annual salary is available up to a maximum of \$2,000,000 under the County's flexible benefit plan. These plans are underwritten by MetLife.

ACCIDENTAL DEATH & DISMEMBERMENT (Section 5.4.1 - Compensation Ordinance)

The County provides a basic coverage of two-times annual salary with a minimum of \$50,000 and a maximum of \$1,000,000 Accidental Death and Dismemberment insurance for each employee. Supplemental employee coverage of 1, 2, or 3 times annual salary is available up to a maximum of \$1,000,000 under the County's flexible benefit plan. Family coverage is also available at the same level of coverage. These plans are underwritten by MetLife.

FLEXIBLE SPENDING ACCOUNTS (FSA) (Section 5.1.6 - Compensation Ordinance)

Employees can get reimbursed for qualified health care and dependent day care expenses with tax-free dollars under the County's Flexible Spending Account. The Health Care Flexible Spending Account (HCFSA) is used to pay for qualified medical, dental and vision expenses that are not covered by a health plan. The Dependent Care Flexible Spending Account (DCFSA) is used to pay for childcare or care for other eligible dependent family member(s). Up to \$550 of unused contributions can be rolled over to the next plan year.

HEALTH SAVINGS ACCOUNT (HSA)

This account can only be selected in conjunction with a High Deductible Health Plan. An HSA account can be used to pay for qualified health expenses. Unused funds roll over and accumulate year after year.

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Employees can use a LPFSA in conjunction with a Health Savings Account (HSA). The program allows you to put away money on a tax-free basis to pay for qualified dental and vision expenses not covered by insurance. Up to \$550 of unused contributions can be rolled over to the next plan year.

HEALTH REIMBURSEMENT ACCOUNT (HRA) (Section 5.1.6 - Compensation Ordinance)

The Health Reimbursement Account (HRA) is only funded through excess Flex Credits offered by the County. This includes a combined annual rollover total of \$550 between the FSA & HRA. The HRA reimburses employees for out-of-pocket qualified medical, dental and vision expenses.

LONG TERM DISABILITY (Section 5.4.1 - Compensation Ordinance)

This plan pays 66 2/3% of monthly salary with a maximum benefit of \$12,000 per month. Benefits start 30 days after disability commences and continues to either age 65 or until disability ends. This plan is underwritten by MetLife and is paid by the County.

EMPLOYEE ASSISTANCE PROGRAM (EAP):

From time to time virtually everyone encounters problems and conflicts which are difficult to handle alone. The County has provided the services of Anthem Blue Cross, which offers confidential consultation and referral services to help benefit eligible employees and their families. You may contact Anthem Blue Cross EAP at (888) 777-6665 for information. For San Diego County Sheriff employees, this service is provided by The Counseling Team International. Please contact them at (800) 222-9691 for additional information.

RETIREMENT (Section 5.6.1 & 5.6.2 - Compensation Ordinance)

The San Diego County Employees Retirement Association (SDCERA) provides a defined benefit pension plan. Membership in SDCERA is optional for Elected Officials. To become members, Elected Officials must file a declaration with SDCERA no later than thirty (30) days after their first day in office. Elected Officials who do not file a declaration to become a member give up their right to become a member of SDCERA during their current term of office and any consecutive terms. Elected officials who timely file a declaration with SDCERA become a member of SDCERA on the first day of the calendar month following the filing of the declaration and will contribute to their benefit from each biweekly paycheck. Contact SDCERA's Chief Executive Officer, Tracy Sandoval, at (619) 515-6844 for additional information.

DEFERRED COMPENSATION

Employees may elect to defer a portion of their compensation to a 457 Plan and/or a 401A Plan. The administrator of both plans is Nationwide Retirement Solutions. Contact Deferred Compensation at (619) 531-5840 for additional information.

AUTOMOBILE ALLOWANCE (Section 496 - County Administrative Code)

Elected Officials receive a monthly allowance of \$1,000 for use of a non-County vehicle to conduct County business.

ADDITIONAL VOLUNTARY BENEFITS MAY BE SELECTED

CRITICAL ILLNESS

Critical Illness insurance pays a one-time, lump sum benefit on top of any health insurance benefits that you currently receive upon the diagnosis of a covered disease or illness such as Cancer, Heart Attack or Stroke. Employees can elect coverages in the amount of \$10,000, \$20,000 or \$30,000. Spouse and child(ren) are covered at 50% of the employee's benefit. Coverage is offered through Allstate.