COUNTY OF SAN DIEGO
SUMMARY OF BENEFITS

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

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
<th>Employee + 1 Dependent</th>
<th>Employee + 2 or more Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>$395.00</td>
<td>$600.00</td>
<td>$873.00</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Medical Plans</th>
<th>Employee Only</th>
<th>Employee + 1 Dependent</th>
<th>Employee + 2 or more Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Permanente HMO</td>
<td>$329.70</td>
<td>$659.40</td>
<td>$933.05</td>
</tr>
<tr>
<td>Kaiser Permanente HDHP</td>
<td>$257.36</td>
<td>$514.72</td>
<td>$728.33</td>
</tr>
<tr>
<td>UnitedHealthcare SignatureValue Performance HMO - Network 1</td>
<td>$370.41</td>
<td>$740.56</td>
<td>$1,047.73</td>
</tr>
<tr>
<td>UnitedHealthcare SignatureValue CS VEBA Alliance HMO</td>
<td>$355.39</td>
<td>$710.49</td>
<td>$1,005.19</td>
</tr>
<tr>
<td>UnitedHealthcare/UMR Select Plus PPO</td>
<td>$660.96</td>
<td>$1,321.94</td>
<td>$1,870.58</td>
</tr>
<tr>
<td>UnitedHealthcare Harmony HDHP</td>
<td>$225.65</td>
<td>$448.72</td>
<td>$632.81</td>
</tr>
<tr>
<td>SIMNSA Mexico HMO (See eligibility requirements)</td>
<td>$131.36</td>
<td>$230.74</td>
<td>$339.17</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental Plans</th>
<th>Employee Only</th>
<th>Employee + 1 Dependent</th>
<th>Employee + 2 or more Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO</td>
<td>$25.13</td>
<td>$50.25</td>
<td>$71.75</td>
</tr>
<tr>
<td>Delta Dental DHMO</td>
<td>$8.31</td>
<td>$15.02</td>
<td>$19.24</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vision Plans</th>
<th>Employee Only</th>
<th>Employee + 1 Dependent</th>
<th>Employee + 2 or more Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>VSP Vision Service Plan</td>
<td>$4.67</td>
<td>$10.79</td>
<td>$14.63</td>
</tr>
</tbody>
</table>

Updated: 3/1/2023

Effective 1/1/2023 - 12/31/2023
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 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 under an HDHP by any employer?**
Excess Flex Credits will be directed to a Health Savings Account up to the IRS family maximum of $7,750.

**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.

### Health Care FSA
You may pay into this account out-of-pocket up to $2,850 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 $5,000.

### 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.

Updated: 3/1/2023
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

<table>
<thead>
<tr>
<th>Life Insurance</th>
<th>Accidental Death and Dismemberment Insurance</th>
<th>Dependent Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>The County provides you life insurance coverage of $10,000.</td>
<td>The County provides you coverage of $10,000.</td>
<td>The County provides you coverage of $2,000 for your legal spouse, domestic partner and each child from birth to 26 years of age.</td>
</tr>
<tr>
<td>Supplemental coverage up to 6 times your annual salary is available using Flex Credits or by paying out-of-pocket.</td>
<td>Supplemental coverage up to 3 times your annual salary is available using Flex Credits or by paying out-of-pocket.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long Term Disability</th>
<th>Short Term Disability</th>
<th>Critical Illness Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>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.</td>
<td>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.</td>
</tr>
</tbody>
</table>

Updated: 3/1/2023

Effective 1/1/2023 - 12/31/2023
The County’s flexible benefit program gives you the freedom to choose from the menu of benefits below for job classifications EM, NA, NE, NS, and UM. You enroll in the benefits you want and waive the coverage you do not want!

**FLEX CREDIT ALLOWANCE**

The County of San Diego provides you with allowance known as Flex Credits, that you can use toward benefits elections.

**FLEX CREDIT ALLOWANCE PER PAY PERIOD**

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

**HEALTH BENEFITS**

Medical plans are available for you and your eligible dependents, offered by UnitedHealthcare or Kaiser Permanente. Below are the plan choices available to you:

- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- High Deductible Health Plan with Health Savings Account (HDHP with HSA)

- UnitedHealthcare SignatureValue Performance HMO – Network 1
- UnitedHealthcare SignatureValue Performance HMO – Network 2
- UnitedHealthcare SignatureValue Alliance HMO
- Kaiser Permanente HMO
- UnitedHealthcare/UMR Select Plus PPO
- UnitedHealthcare/UMR Select Plus – HDHP/HSA
- Kaiser Permanente HDHP with HSA

Things you should know about Flex Credits:

- They carry no cash value.
- Based on 24 pay periods in the year/twice monthly deductions.
- Flex Credit amount is based on your medical coverage selection. If you choose to waive medical coverage, your Flex Credit will be based on the Employee Only selection.
- You may have excess Flex Credits when waiving health care coverage or if you elect a medical plan that costs less than your Flex Credit allowance. Any excess Flex Credits will be directed to help pay for the cost of other elected benefits, anything remaining will be placed in the respective Spending Account based on your reason for waiving. Your excess Flex Credits must total a minimum of $5 a pay period and $120 annually to be placed in a Spending Account.
- Any premium costs over the Flex Credit amount is your out-of-pocket expense.

Note: Medical coverage may also be waived as a new hire, qualified life event or during open enrollment. Employees who want to waive medical coverage for the plan year must complete their waiver election annually in PeopleSoft eBenefits annually.

**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.

<table>
<thead>
<tr>
<th>Type of Paid Leave</th>
<th>Days Per Year, Annually</th>
<th>Maximum Accrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacation</td>
<td>10 days for 1-4 years of service (80 hours)</td>
<td>160 hours</td>
</tr>
<tr>
<td></td>
<td>15 days for 5-14 years of service (120 hours)</td>
<td>240 hours</td>
</tr>
<tr>
<td></td>
<td>20 days for 15+ years of service (160 hours)</td>
<td>320 hours</td>
</tr>
<tr>
<td>Sick Leave</td>
<td>13 days (104 hours) per year</td>
<td>No maximum</td>
</tr>
<tr>
<td>Holidays</td>
<td>12 days per year</td>
<td>N/A</td>
</tr>
<tr>
<td>Floating Holidays</td>
<td>2 days (16 hours)</td>
<td>24 hours</td>
</tr>
<tr>
<td>Bereavement Leave</td>
<td>3 days</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>+2 sick days from your accrual</td>
<td></td>
</tr>
</tbody>
</table>

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](http://www.edd.ca.gov/disability).
The County's flexible benefit program gives you the freedom to choose from the menu of benefits below for job classifications EM, NA, NE, NS, and UM. You enroll in the benefits you want and waive the coverage you do not want!

**FLEX CREDIT ALLOWANCE**
The County of San Diego provides you with allowance known as Flex Credits, that you can use toward benefits elections.

**FLEX CREDIT ALLOWANCE PER PAY PERIOD**
- Employee Only $423.00
- Employee + 1 Dependent $614.50
- Employee + 2 or More Dependents $860.50

**HEALTH BENEFITS**
**MEDICAL PLANS**
Medical plans are available for you and your eligible dependents, offered by UnitedHealthcare or Kaiser Permanente. Below are the plan choices available to you:

- Health Maintenance Organization (HMO)
- Preferred Provider Organization (PPO)
- High Deductible Health Plan with Health Savings Account (HDHP with HSA)

- • UnitedHealthcare SignatureValue Performance HMO – Network 1
- • UnitedHealthcare SignatureValue Performance HMO – Network 2
- • UnitedHealthcare SignatureValue Alliance HMO
- • Kaiser Permanente HMO
- • UnitedHealthcare/UMR Select Plus PPO
- • UnitedHealthcare/UMR Select Plus – HDHP/HSA
- • Kaiser Permanente HDHP with HSA

Things you should know about Flex Credits:
- They carry no cash value.
- Based on 24 pay periods in the year/twice monthly deductions.
- Flex Credit amount is based on your medical coverage selection. If you choose to waive medical coverage, your Flex Credit will be based on the Employee Only selection.
- You may have excess Flex Credits when waiving health care coverage or if you elect a medical plan that costs less than your Flex Credit allowance. Any excess Flex Credits will be directed to help pay for the cost of other elected benefits, anything remaining will be placed in the respective Spending Account based on your reason for waiving. Your excess Flex Credits must total a minimum of $5 a pay period and $120 annually to be placed in a Spending Account.
- Any premium costs over the Flex Credit amount is your out-of-pocket expense.

Note: Medical coverage may also be waived as a new hire, qualified life event or during open enrollment. Employees who want to waive medical coverage for the plan year must complete their waiver election annually in PeopleSoft eBenefits annually.

**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](http://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](http://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](http://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.

**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](http://EmployeeBenefitsGuide) or by visiting the [Human Resources Benefits website](http://HumanResourcesBenefits).