



# AFSCME Benefits at a Glance\*

<p><b>Health Benefits</b></p>	<ul style="list-style-type: none"> <li>• Three health plan options:             <ul style="list-style-type: none"> <li>○ Kaiser HMO: \$15 doc visit; \$10/\$20 generic/brand drugs</li> <li>○ Blue Shield HMO: \$15 doc visit; \$15/\$25 generic/brand drugs</li> <li>○ Blue Shield POS: HMO Tier (\$15 doc visit; \$15/\$30 generic/brand drugs); PPO Tier (80% coverage); Out of Network Tier (60% coverage)</li> </ul> </li> <li>• County pays 85% of total Kaiser and Blue Shield HMO premium; 75% of total Blue Shield POS premium</li> </ul>
<p><b>Dental Benefits</b></p>	<ul style="list-style-type: none"> <li>• Two dental plan options:             <ul style="list-style-type: none"> <li>○ DeltaCare DHMO: No charge for basic services</li> <li>○ Blue Shield PPO: 60% coverage if employed less than 1 year; 85% coverage if employed 1 year or more</li> </ul> </li> <li>• County pays 90% of total dental premium</li> </ul>
<p><b>Vision Benefits</b></p>	<ul style="list-style-type: none"> <li>• Vision coverage through Vision Service Plan (VSP); benefit is fully paid by the County; includes eye exam every 12 months and frames or contact lenses every 24 months</li> </ul>
<p><b>Pension Benefit (for employees hired on or after July 13, 1997)</b></p>	<ul style="list-style-type: none"> <li>• All employees hired <b>before</b> August 7, 2011 were placed in Plan 1, 2 or 4 (2%@55.5), depending on eligibility. Employees had the option of joining Plan 3 (non-contributory plan), which closed to all new employees hired after December 23, 2012.</li> <li>• Plans 1, 2 or 4 pay contributions based on age at time of hire with the County or with a qualified reciprocal system and also pay an additional 3% cost share enhancement.</li> <li>• All employees hired <b>after</b> January 1, 2013 will be placed in Plan 5 or Plan 7, depending on eligibility.</li> <li>• Plan 5: Employees eligible for Plan 5 (2%@61.25) will pay contributions based on age at time of hire with the County or with a qualified reciprocal system.</li> <li>• Employees in Plan 5 pay 50% of COLA cost.</li> <li>• Employees are eligible to retire in Plan 5 at age 50 with a minimum of 10 years of membership including a minimum of 5 years of service credit for full time employees or 30 years of service credit. If age 70, employees can receive a benefit regardless of years of service. Permanent part time employees must have a minimum of 5 years of service credit and must be at least 55 years old and have been in County employment for 10 years at the time of retirement.</li> <li>• Plan 3 (noncontributory plan) is closed to all employees hired on or after December 23, 2012.</li> <li>• Employees in Plan 5 are entitled to a lifetime monthly pension benefit based on # of years of service credit, final average monthly compensation (average of highest 3 one year periods), and a factor for age at retirement.</li> <li>• County picks up a % of employee's share of retirement cost depending on years of service for Plan 5: 20% at 10 years of service 40% at 20 years of services 50% at 25 years of service</li> <li>• Plan 7: Employees eligible for Plan 7 (2%@62) will pay a flat contribution rate. The flat contribution rate includes COLA cost.</li> <li>• Employees are eligible to retire in Plan 7 at age 52 with a minimum of 5</li> </ul>



	<p>years of service credit.</p> <ul style="list-style-type: none"><li>• Employees in Plan 7 are entitled to a lifetime monthly pension benefit based on # of years of service credit, final average monthly compensation (36 consecutive months), and a factor for age at retirement.</li><li>• There are no County pick-ups for Plan 7.</li></ul>
<b>Deferred Compensation</b>	<ul style="list-style-type: none"><li>• 457 Deferred Compensation Plan through Mass Mutual; employees can set aside a portion of salary on a tax-free basis and invest the funds for retirement.</li></ul>

\*This Benefits Summary is a general outline of the benefits offered under the County's benefits program. Specific details and plan limitations are provided in the Evidence of Coverage (EOC) and plan documents. In the event that the information in this document or in the EOC differ from the Memorandum of Understanding (MOU), the MOU will prevail. For more information about County benefits, visit [www.co.sanmateo.ca.us/hr/benefits](http://www.co.sanmateo.ca.us/hr/benefits), or [www.samcera.org](http://www.samcera.org).



<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>• \$20,000 Basic Life Insurance benefit (including an additional \$10,000 if the employee's death is the result of an accident) and \$500 life insurance benefit for spouse/domestic partner and dependents fully paid by the County</li> <li>• Supplemental Life Insurance (at employee cost) up to \$500,000 for employee, \$250,000 for spouse, and \$10,000 for dependents.</li> </ul>
<b>Short-Term Disability (STD)</b>	<ul style="list-style-type: none"> <li>• State Disability Insurance (SDI) program provides partial income replacement in the event of a non work-related injury, illness or pregnancy (automatic enrollment; employee paid)</li> </ul>
<b>Long-Term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>• Eligible for LTD benefits after 3 years of service</li> <li>• Benefit is two-thirds of salary after a waiting period of 120 days, with the maximum benefit being \$2,400 per month; benefit is fully paid by the County</li> </ul>
<b>Voluntary Long-Term Care Program</b>	<ul style="list-style-type: none"> <li>• Voluntary employee paid benefit, which provides support services for those who are not able to perform daily living activities due to chronic illness, disability, or injury.</li> </ul>
<b>Flexible Spending Accounts</b>	<ul style="list-style-type: none"> <li>• Employees can set aside up to \$5,000 of pre-tax earnings into a healthcare or childcare flexible spending account to pay for eligible medical and childcare expenses.</li> </ul>
<b>Paid and Unpaid Time Off</b>	<ul style="list-style-type: none"> <li>• 11 fixed holidays and 1 "floating" holiday</li> <li>• Vacation is accrued every pay period (pp) based on years of service: 0 - 5 years = 4hrs/pp; 5 - 10 years = 4.9 hrs/pp; 10 - 15 years = 5.9 hrs/pp; 15 - 20 years = 6.5 hrs/pp; 20 - 25 years = 6.8 hrs/pp; 25+ years = 7.4 hrs/pp</li> <li>• Sick leave is accrued at a rate of 3.7 hrs/pp.</li> </ul>
<b>Voluntary Time Off (VTO)</b>	<ul style="list-style-type: none"> <li>• Helps employees balance their work with their personal needs by allowing for a more flexible work schedule without losing County benefits afforded to a full-time employee</li> </ul>
<b>Catastrophic Leave</b>	<ul style="list-style-type: none"> <li>• Allows an employee who has exhausted paid time off due to a serious illness, injury or condition to receive donations of paid time from other employees</li> </ul>
<b>Commute Alternative Program</b>	<ul style="list-style-type: none"> <li>• The County offers cash incentives up to \$75/month that support the use of public transportation, carpool, vanpool and walking/biking to work</li> </ul>
<b>Employee Assistance Program</b>	<ul style="list-style-type: none"> <li>• Counseling services (4 free visits per year) and resources to help employees and family members manage problems related to work, personal relations, stress, finances, substance abuse and other life concerns</li> </ul>
<b>Homebuyer Education Program</b>	<ul style="list-style-type: none"> <li>• Workshops designed to help employees understand credit capability, assess home ownership costs, evaluate first-time homebuyer programs, and learn negotiating strategies</li> </ul>
<b>Childcare</b>	<ul style="list-style-type: none"> <li>• Employee discounted childcare at the County-owned childcare facility "Our Place" in Redwood City, including back-up childcare</li> <li>• Childcare tuition assistance program</li> <li>• "Preferred" enrollment status at Imagination Station (Daly City) and Palcare (Burlingame)</li> </ul>
<b>Tuition Reimbursement</b>	<ul style="list-style-type: none"> <li>• Financial assistance for participating in job-related degree or certificate programs, skill enhancement workshops or programs for continuing education units</li> </ul>



<b>Workplace Mediation</b>	<ul style="list-style-type: none"> <li>• A voluntary and confidential program for resolving conflicts in the workplace in partnership with Peninsula Conflict Resolution Center (PCRC)</li> </ul>
<b>College Enrollment and Financial Assistance</b>	<ul style="list-style-type: none"> <li>• Workshops designed to help employees with high-school aged children explore their college options and maximize financial assistance</li> </ul>
<b>Wellness Program</b>	<ul style="list-style-type: none"> <li>• Preventative health services (flu clinics, heart check clinics etc), health promotion programs (exercise classes, worksite massage etc.), and health improvement programs (recreation tournaments, weight management programs etc.)</li> <li>• Rewards for participating in Kaiser and Blue Shield wellness clinics and online health assessments</li> </ul>
<b>Telecommuting</b>	<ul style="list-style-type: none"> <li>• Employees, with Supervisor and Department Head approval, may request working from home or a remote location</li> </ul>
<b>Retiree Health Benefit</b>	<p><u>If hired before January 1, 2011:</u></p> <ul style="list-style-type: none"> <li>• County pays \$440 toward the monthly premium for one retiree plan (either health or dental) for every 8 hours of unused sick leave. Annual inflation factor for those who retire with at least 15 years of service</li> <li>• 8-hour sick leave conversion reduced to 6 hours if more than 20 years of service</li> <li>• Employees are credited with additional sick leave hours based on years of service</li> <li>• Employees who separate from County service without retiring are not eligible for this benefit</li> </ul> <p><u>If hired January 1, 2011 or later:</u></p> <ul style="list-style-type: none"> <li>• County pays \$400 toward the monthly premium for one retiree plan (either health or dental) for every 8 hours of unused sick leave.</li> <li>• Employees are credited with additional sick leave hours based on years of service</li> <li>• Employees who separate from County service without retiring are not eligible for this benefit</li> </ul>
<b>San Mateo County Credit Union</b>	<ul style="list-style-type: none"> <li>• All employees of San Mateo County are eligible for membership in San Mateo Credit Union, which offers a broad range of financial, and investment services.</li> </ul>