



# BCTC BENEFITS AT-A-GLANCE



This summary provides a brief overview of the employee benefits provided to eligible employees, generally, employees working a minimum of per week. New employees are eligible for benefits as of the first of the following month after their hire date. Eligible dependents include spouse and children up to age 26. Refer to the Benefits Guide for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
<p><b>MEDICAL</b></p>	<ul style="list-style-type: none"> <li>• <b>Aetna Full HMO Plan</b> – Plan pays 100% for most covered services after small copays. *</li> <li>• <b>Aetna Value Network (AVN) HMO Plan</b> – Plan pays 100% for most covered services after deductible of \$0 per individual / \$0 family limit. *</li> <li>• <b>Aetna OAMC (\$200 Deductible) PPO Plan</b> – Plan pays 80% for most covered services after deductible of \$200 per individual / \$600 family limit. *</li> <li>• <b>Aetna High Deductible Health Plan (HDHP) PPO</b> – Plan pays 90% for most covered services after deductible is reached. * The IRS sets the annual deductible and out-of-pocket maximums. This plan works in conjunction with a Health Savings Account (see HEALTH SAVINGS ACCOUNT (HSA) section.) This plan allows for both In-Network and Out-of-Network Coverage.</li> <li>• <b>Kaiser Permanente Traditional HMO Plan</b> – Plan pays 100% for most covered services after small copays. *</li> <li>• <b>Kaiser Permanente HMO High Deductible Health Plan (HDHP)</b>– Plan pays 90% for most covered services after deductible is reached. * The IRS sets the annual deductible and out-of-pocket maximums. This plan works in conjunction with a Health Savings Account (see HEALTH SAVINGS ACCOUNT (HSA) section.)</li> <li>• <b>Kaiser Permanente HMO Operating Engineers (includes Dental &amp; Vision)</b> – Kaiser plan pays 100% for most covered services after small copays. * Includes both dental and vision benefits under a composite premium rate.</li> <li>• <b>Blue Shield PPO Operating Engineers (includes Dental &amp; Vision)</b> – Blue Shield plan pays 80% for most covered services after deductible of \$200 per individual / \$600 family limit. Includes both dental and vision benefits under a composite premium rate.</li> </ul> <p><i>*In-network</i></p> <ul style="list-style-type: none"> <li>• County Pays 85% of total Kaiser and Aetna HMO premium and 75% for the PPO plan.</li> </ul>
<p><b>DENTAL</b></p>	<ul style="list-style-type: none"> <li>• <b>Cigna Dental DHMO Plan</b> – Provides services for Preventive, Basic and Major dental care up with an unlimited maximum per year. Includes orthodontia. *</li> <li>• <b>Cigna Dental PPO Plan</b> – Provides services for Preventive, Basic, and Major dental care up to \$2,500 per individual per year. Excludes orthodontia. *</li> <li>• <b>Cigna Dental PPO Buy-up Plan Options:</b> <ul style="list-style-type: none"> <li>○ Core Plus \$4,000 Orthodontia and/or \$4,000 Annual Maximum (May enroll after year 1-during Open Enrollment). *</li> </ul> </li> </ul> <p><i>*In-network</i></p>

BENEFIT	COVERAGE OPTIONS
	<ul style="list-style-type: none"> <li>County pays 85% of total dental premium for core plans only</li> </ul> <p>*All employees must be enrolled in a plan. *Only eligible for election if not enrolling into Operating Engineers Medical plan</p>
<b>VISION</b>	<ul style="list-style-type: none"> <li><b>VSP Vision Core Plan</b> – Includes an annual eye exam (\$10 copay then 100%). Lenses or contacts 1 x every 12 months (\$150 allowance) and frames 1 x every 24 months (\$150 allowance).</li> <li><b>VSP Vision Buy-up Plan</b> – Includes an annual eye exam (\$10 copay then 100%). Lenses or contacts 1 x every 12 months (\$200 allowance) and frames 1 x every 12 months (\$200 allowance).</li> </ul> <p>*All employees must be enrolled in a plan. *Only eligible for election if not enrolling into Operating Engineers Medical plan</p>
<b>HEALTH SAVINGS ACCOUNT (HSA)</b>	<p>Employees enrolled in one of the High Deductible Health Plans (HDHP) can participate in the BCC <b>Health Savings Account, based on IRS eligibility rules:</b></p> <ul style="list-style-type: none"> <li><b>Individual Coverage</b> – Contribute up to the annual IRS contribution limit, including the County contribution of 50% of the deductible.</li> <li><b>Family Coverage</b> – Contribute up to the annual IRS contribution limit, including the County contribution of 50% of the deductible.</li> </ul>
<b>FLEXIBLE SPENDING ACCOUNTS (FSA)</b>	<p>Enroll in the FSA Plan to pay for health and dependent care expenses with tax-free dollars:</p> <ul style="list-style-type: none"> <li><b>Healthcare FSA</b> – Contribute up to the annual IRS contribution limit through pre-tax payroll deductions for eligible medical, dental, and vision expenses. <ul style="list-style-type: none"> <li>Participants in a High Deductible Health (HDHP) plan are eligible to contribute to the Limited Purpose Healthcare FSA for dental and vision expenses only.</li> </ul> </li> <li><b>Dependent Care FSA</b> – Contribute up to the annual IRS contribution limit for eligible dependent care expenses.</li> </ul>
<b>BASIC LIFE AND AD&amp;D INSURANCE (COMPANY-PAID)</b>	<p><b>Life and AD&amp;D - Group Term Life</b> – up to \$30,000 Life Insurance benefit (an additional \$10,000 if the employee’s death is the result of an accident). The amount specified in the employee’s Memorandum of Understanding (MOU) or Board Resolutions for non-represented employees.</p>
<b>TRAVEL ASSISTANCE (COMPANY-PAID)</b>	<p>Travel Assistance is available through The Standard Insurance Company. Helps employees cope with emergencies when traveling more than 100 miles from home or internationally for trips of up to 180 days. Offers aid before and during your trip, such as passport information and emergency ticket replacement</p>
<b>DISABILITY INSURANCE (COMPANY-PAID)</b>	<p><b>Long-Term Disability (LTD)</b> – Replaces two-thirds of salary after a waiting period of 120 days, with the maximum benefit being \$2,400 per month</p>
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP) (COMPANY-PAID)</b>	<p>Employee Assistance Program (EAP) provides confidential counseling and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more.</p>
<b>WELLNESS PROGRAM</b>	<ul style="list-style-type: none"> <li>Wellness Program - Preventive health services such as biometric screenings and Wellness Nurse consultations, health improvement activities such as exercise classes, stress and nutrition workshops, massage therapy, and Lifestyle Coach. Fitness challenges and Department-led programming throughout the year with prizes and incentives.</li> <li>Wellness Dividend program rewarding behavioral change activities and online health assessments</li> </ul>
<b>PENSION BENEFIT</b>	<ul style="list-style-type: none"> <li><b>If hired before August 7, 2011:</b></li> </ul>

	<ul style="list-style-type: none"> <li>○ Eligible for Plan 4 – <a href="#">2%@55.5</a>. Employees had the option of joining Plan 3 (non-contributory plan) which closed to all new employees hired on or after December 23, 2012.</li> <li>○ Employee’s contribution in Plan 4 is a % based on closest age at time of hire with the County or with a qualified reciprocal system.</li> <li>○ Employees in Plan 4 pay an additional 3% of cost share enhancement and 50% of COLA cost.</li> <li>● <b>If hired on or after August 7, 2011 and before January 1, 2013:</b> <ul style="list-style-type: none"> <li>○ Eligible for Plan 5 – <a href="#">2%@61.25</a></li> <li>○ Employee’s contribution in Plan 5 is a % based on closest 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> </ul> </li> <li>● <b>If hired on or after January 1, 2013:</b> <ul style="list-style-type: none"> <li>○ Eligible for Plan 7 – 2%@62</li> <li>○ Employees may be eligible for Plan 5 if their reciprocal employment began before January 1, 2013.</li> <li>○ Employee’s contribution in Plan 7 is a flat rate. The flat rate includes 50% of the COLA cost.</li> </ul> </li> <li>● Minimum eligibility to retire in Plan 4 or 5: at age 50 with 10 years of service credit; at 30 years of service credit regardless of age; at age 70 regardless of years of service. Part-time employees can retire by meeting any of the previously stated requirements or at age 55 with 5 years of service credit and 10 years of employment. Terminated members with at least 5 years of service credit who have left funds on deposit until a date they would have reached 10 years of service credit can retire at age 50.</li> <li>● Minimum eligibility to retire in Plan 7: at age 52 with 5 years of service credit; at age 70 regardless of years of service.</li> <li>● Lifetime monthly pension benefit for Plans 4 &amp; 5 based on number of years of service credit, final average monthly compensation (average of highest 3 one-year periods), and a factor for quarter age at retirement.</li> <li>● Lifetime monthly pension benefit for 7 based on number of years of service credit, final average monthly compensation (average of highest 36 consecutive months), and a factor for quarter age at retirement.</li> <li>● There are no County pick-ups of employee retirement contributions.</li> </ul>
<b>RETIREE HEALTH BENEFITS</b>	<p><b>If hired prior to January 23, 2011:</b> If the employee has 10-14 years of service, the County pays \$440 toward the monthly premium for one plan (either health or dental) for every 8 hours of sick leave remaining upon retirement. The employee can use up to 14 hours of sick leave to pay for the monthly premium, and can enroll in the other plans through COBRA. If the employee has more than 20 years of service, the 8-hour sick leave conversion is reduced to 6 hours. Employees are credited with additional sick leave hours based on years of service.</p> <p><b>If hired on/after January 23, 2011:</b> County pays \$400 toward the monthly premium for one plan (either health or dental) for every 8 hours of sick leave remaining upon retirement. The employee can use up to 14 hours of sick leave to pay for the monthly premium, and can enroll in other plans through COBRA. Employees are credited with additional sick leave hours based on years of service.</p> <p>* There may be an inflation factor of 2% for employees with 15-19 years of service and 4% for employees with 20+ years.</p>
<b>RETIREMENT READINESS REPORT</b>	<p>Provides a personalized assessment of the estimated retirement benefits, taking into account your SamCERA pension and the County’s Deferred Compensation Plan, to help employees see their current state of retirement financial preparedness and what strategies they could consider improving their overall retirement readiness through the assets they have at retirement.</p>

BENEFIT	COVERAGE OPTIONS
DEFERRED COMPENSATION	<ul style="list-style-type: none"> <li>• Deferred Compensation permits full-time and permanent part-time employees (working 20+ hours per week), on a voluntary basis, to authorize a portion of salary to be withheld and invested for payment at a later date upon termination or retirement.</li> <li>• 2 Types: <ul style="list-style-type: none"> <li>○ Traditional 457 (pre-tax contributions)</li> <li>○ Roth 457 (post-tax contributions)</li> </ul> </li> <li>• New employees will be automatically enrolled in the County’s Deferred Compensation program. <ul style="list-style-type: none"> <li>○ Automatic 1% of pre-tax wages unless the employee chooses to opt out or changes deferrals.</li> <li>○ Pre-tax deduction will be invested in the target fund associated with the employees’ DOB.</li> </ul> </li> <li>• Concurrent with Cost-of-Living Adjustments (COLA) the deferrals will be increased in one percent (1%) increments to a maximum of five percent (5%).</li> <li>• No waiting period for vesting rights.</li> <li>• The IRS sets limits that determine the amount that you can contribute to the 457 Account each year</li> </ul>
VOLUNTARY BENEFIT PLANS	<p>Alliant Choice + offers the following voluntary benefits/insurance:</p> <ul style="list-style-type: none"> <li>• <b>Hospital Indemnity:</b> provides financial assistance to enhance current coverage</li> <li>• <b>Critical Illness:</b> provides a lump sum benefit for each covered illness</li> <li>• <b>Accident:</b> provides extra cash for medical expenses not covered by health plans.</li> <li>• <b>Legal:</b> a legal protection plan providing telephone advice and office consultation, will &amp; estate planning, and more</li> <li>• <b>Pet:</b> provides both my pet protection with wellness and my pet protection for accidents; may enroll anytime</li> <li>• <b>Identity Theft Protection:</b> provides protection to your identity, personal information and connected devices from the myriad of threats you may face</li> <li>• <b>Employee Loan Program:</b> provides loans at affordable rates that are repaid automatically through payroll</li> <li>• <b>Auto &amp; Home:</b> provides money-saving discounts on coverage; may apply anytime</li> <li>• <b>LifeBalance Discount Program:</b> offers employees great deals on fun, healthy and rewarding activities</li> </ul>
COLLEGE COACH	<p>This program provides expertise from former college admissions officers and college financial aid officers to help employees with high school-aged children get a better outcome from the college process. This program offers free access to live events, online webinars, and support, and personalized one-on-one assistance available at no cost to San Mateo County employees and family members</p>
SAN MATEO CREDIT UNION	<p>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</p>
TUITION REIMBURSEMENT	<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> <li>• \$263 for college courses under 3 units (and workshops less than 30 hours in length) and \$438 for courses of 3 units or more (or workshops over 30 hours in length)</li> </ul>
TRANSPORTATION ALLOWANCE OPTION	<ul style="list-style-type: none"> <li>• may elect to receive a maximum biweekly transportation allowance in the amount of \$513 or as is currently set by the Board of Supervisors, in lieu of reimbursement for transportation expenses for travel within San Mateo County, the City and County of San Francisco, Alameda County, Contra Costa County and Santa Clara County</li> </ul>

BENEFIT	COVERAGE OPTIONS
<b>PAID &amp; UNPAID TIME OFF</b>	<ul style="list-style-type: none"> <li>• 13 holidays per year and 1 “floating” holiday</li> <li>• Vacation is accrued every pay period (pp) based on years of service:               <ul style="list-style-type: none"> <li>○ 0 - 5 years = 4 hrs/pp</li> <li>○ 5 - 10 years = 5 hrs/pp</li> <li>○ 10 – 15 years = 6 hrs/pp</li> <li>○ 15 – 20 years = 7 hrs/pp</li> <li>○ 20 – 25 years = 8 hrs/pp</li> <li>○ 25+ years = 9 hrs/pp</li> </ul> </li> <li>• Sick leave is accrued at a rate of 3.7 hrs/pp.</li> </ul>
<b>VOLUNTARY TIME OFF (VTO)</b>	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.
<b>HOUSING ASSISTANCE</b>	<ul style="list-style-type: none"> <li>• <b>Homebuyer Education Program:</b> workshops designed to help employees understand credit capability, assess home ownership costs, evaluate first-time homebuyer programs, and learn negotiating strategies</li> <li>• <b>HIP Housing Home Sharing Program:</b> helps match individuals seeking housing with individuals who have an available room rental</li> <li>• <b>Claremont EAP:</b> apartment locator; moving/relocation services resources and referral</li> </ul>
<b>TELECOMMUTING</b>	Employees, with Supervisor and Department Head approval, may request to work from home or a remote location and may be eligible for Telework Commuter Benefits.
<b>CHILDCARE</b>	<ul style="list-style-type: none"> <li>• Bright Horizons County Child Care Center: Employee discounted childcare at 403 Winslow Street, Redwood City County-owned childcare facility, including backup childcare</li> <li>• Childcare tuition assistance program “Preferred” enrollment status at Building Kidz (Daly City) and Palcare (Burlingame)</li> </ul>
<b>WORKPLACE MEDIATION</b>	A voluntary and confidential program for resolving conflicts in the workplace in partnership with Peninsula Conflict Resolution Center (PCRC).
<b>SMC SHIFT</b>	<ul style="list-style-type: none"> <li>• The County offers cash incentives that support the use of public transportation, carpool, vanpool, and walking/biking to work</li> <li>• CalTrain Go Pass available to employees at the ROC, Maguire Jail, 400, 455, or 555 County Center.</li> <li>• Bike Lockers</li> </ul>
<b>EMPLOYEE REFERRAL PROGRAM (ERP)</b>	Current County employees who refer successful candidates to eligible hard-to-fill regular/permanent positions listed at <a href="https://hr.smcgov.org/employee-referral-program">https://hr.smcgov.org/employee-referral-program</a> could receive a referral award of \$1,000. When the candidate is hired, the referring employee would be issued a referral award of \$500, and upon the candidate's successful completion of their probationary period, the referring employee would be issued an additional \$500, provided the referring employee is still employed by the County.

This Benefits at a Glance is an overview of benefits and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid. For more information about County benefits visit <https://www.smcgov.org/hr/employee-benefits> or <http://www.samcera.org/>.