



## UAPD Benefits at a Glance\*

<p><b>Health Benefits</b></p>	<ul style="list-style-type: none"> <li>• County Pays 85% of total Kaiser and Blue Shield HMO premium and 75% for the PPO plan.</li> <li>• Six health plan options:</li> </ul> <p><b><u>HMO PLANS:</u></b></p> <ul style="list-style-type: none"> <li>○ <u>Blue Shield HMO:</u> \$15 doc visit; \$15/\$25 generic/brand drugs</li> <li>○ <u>Blue Shield TRIO HMO:</u> \$15 doc visit; \$15/\$25 generic/brand drugs; HEAL service on demand doctor visits available.</li> <li>○ <u>Kaiser HMO:</u> \$15 doc visit; \$10/\$20 generic/brand drugs</li> </ul> <p><b><u>PPO PLAN:</u></b></p> <ul style="list-style-type: none"> <li>○ <u>Blue Shield PPO:</u> In Network paid at 80%; Out of Network paid at 60%; In Network \$15/\$30 generic/brand drugs</li> </ul> <p><b><u>HIGH DEDUCTIBLE HEALTH PLANS (HDHP)</u></b></p> <ul style="list-style-type: none"> <li>○ <u>Blue Shield High Deductible Health Plan (HDHP):</u> Plan pays 90% after deductible is met. Deductible is \$1500 for Individual and \$3000 for Family. Automatic enrollment in a Health Savings Account (HSA) where County pays 50% of the plan deductible (\$750 for employee only coverage-\$1500 for family) per paycheck into Health Savings Account.</li> <li>○ <u>Kaiser High Deductible Health Plan (HDHP):</u> Plan pays 90% after deductible. Deductible is \$1500 for Individual and \$3000 for Family. Automatic enrollment in a Health Savings Account (HSA) where County pays 50% of the plan deductible (\$750 for employee only coverage-\$1500 for family) per paycheck into Health Savings Account.</li> </ul> <p>* <u>High Deductible Health Plans:</u> Work in conjunction with a Health Savings Account (HSA). May change contributions as needed.</p>
<p><b>Dental Benefits</b></p>	<ul style="list-style-type: none"> <li>• All employees must be enrolled in a dental plan.</li> <li>• Two dental plan options:             <ul style="list-style-type: none"> <li>○ <u>DeltaCare DHMO:</u> No charge for basic services</li> <li>○ <u>Cigna DPPO:</u> 60% coverage in year 1- 85% coverage after year 1-\$2500 annual maximum</li> </ul> </li> <li>• Cigna Dental Buy-up options:             <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><b>Vision Benefits</b></p>	<ul style="list-style-type: none"> <li>• All employees must be enrolled in a plan.</li> <li>• Vision coverage through Vision Service Plan (VSP)             <ul style="list-style-type: none"> <li>○ Benefit is fully paid by the County</li> <li>○ Includes eye exam every 12 months and frames or contact lenses every 24 months</li> <li>○ \$150 frame or contacts allowance every 24 months</li> </ul> </li> <li>• Vision Buy-up option:             <ul style="list-style-type: none"> <li>○ Frames and lenses every 12 months</li> <li>○ \$35 co-pay for anti-reflective coating</li> <li>○ UV Coating covered in full</li> </ul> </li> </ul>



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	<ul style="list-style-type: none"> <li>○ \$200 allowance option: use towards frames, contacts, or sun care every 12 months</li> <li>○ Suncare Option-Use annual frame allowance to purchase off the shelf sunglasses</li> </ul>
<b>Pension Benefit (for employees hired on or after July 13, 1997)</b>	<ul style="list-style-type: none"> <li>• <u>If hired before August 7, 2011:</u> <ul style="list-style-type: none"> <li>○ Eligible for Plan 4 - 2%@55.5</li> <li>○ Employee's cost in Plan 4 is a % based on age at time of hire with the County or with a qualified reciprocal system.</li> </ul> </li> <li>• <u>If hired between August 7, 2011 and December 31, 2012:</u> <ul style="list-style-type: none"> <li>○ Eligible for Plan 5 – 2%@61.25</li> <li>○ Employee's cost in Plan 5 is a % based on age at time of hire with the County or with a qualified reciprocal system.</li> </ul> </li> <li>• <u>If hired on or after January 1, 2013:</u> <ul style="list-style-type: none"> <li>○ Eligible for Plan 7 – 2%@62</li> <li>○ Employee's cost in Plan 7 is a flat rate.</li> <li>○ Employees starting on or after January 1, 2013 who are establishing reciprocity may be eligible for Plan 5.</li> </ul> </li> <li>• Eligible to retire in Plan 4 or Plan 5: at age 50 with 10 years of service credit; 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.</li> <li>• Eligible to retire in Plan 7 at age 52 with a minimum of 5 years of service credit.</li> <li>• Lifetime monthly pension benefit for Plan 4 and 5 are 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>• Lifetime monthly pension benefit for Plan 7 is based on # of years of service credit, final average monthly compensation (average of highest 36 consecutive months), and a factor for age at retirement.</li> <li>• There are no County pick-ups of employee retirement contributions.</li> <li>• Employees in Plan 4 pay 3% additional cost share. Employees in Plan 5 or Plan 7 do not pay this additional cost share.</li> <li>• Effective July 3, 2016, all employees will pay 50% of COLA cost.</li> </ul>
<b>Retiree Health Benefit</b>	<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 upon retirement</li> <li>• 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</li> </ul> <p>*Employees who separate from County service without retiring are not eligible for this benefit.</p>
<b>Deferred Compensation</b>	<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:</li> </ul>



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	<ul style="list-style-type: none"> <li>○ Traditional 457 (pre-tax contributions)</li> <li>○ Roth 457 (post tax contributions)</li> <li>● New employee 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 employee chooses to opt out or change deferrals.</li> <li>○ Pre-tax deduction will be invested in the target fund associated with employees' DOB.</li> </ul> </li> <li>● No waiting period for vesting rights.</li> <li>● Any contribution received from the County is immediately vested at 100%</li> <li>● County will match up to 3% of base salary</li> <li>● The IRS sets limits that determine the amount that you can contribute to the 457 Account each year</li> </ul>
<b>Health Savings Accounts</b>	<ul style="list-style-type: none"> <li>● Works in conjunction with a High Deductible Health Plan (HDHP)</li> <li>● Allows employees to contribute money on a pre-tax basis to pay for qualified healthcare expenses</li> <li>● The IRS sets limits that determine the combined amount that you, the County, and any other person can contribute to a HSA plan each year</li> <li>● Available funds not used by December 31 rolls over each year</li> </ul>
<b>Flexible Spending Accounts</b>	<ul style="list-style-type: none"> <li>● <u>Healthcare Flexible Spending Account (FSA)</u> allows employee to contribute pre-tax dollars to pay for eligible healthcare expenses.</li> <li>● <u>Dependent Care Flexible Spending Account (FSA)</u> allows employee to contribute pre-tax dollars to pay for eligible dependent care expenses.</li> <li>● The IRS sets limits that determine the amount that can be contributed to a FSA each year</li> <li>● Any remaining Healthcare FSA funds up to \$500 not used by December 31 will rollover into the next year's plan.</li> <li>● Dependent Care FSA Funds must be used yearly, do not rollover</li> </ul>
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>● \$50,000 Basic Life Insurance benefit (including an additional \$110,000 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>● Employee may elect to have Additional Life Insurance at 100% employee cost</li> </ul>
<b>Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>● Alliant Choice + offers the following voluntary benefits/insurance:             <ul style="list-style-type: none"> <li>○ <u>Hospital Indemnity</u>: provides financial assistance to enhance current coverage</li> <li>○ <u>Critical Illness</u>: provides a lump sum benefit for each covered illness</li> <li>○ <u>Accident</u>: provides extra cash for medical expenses not covered by health plans.</li> </ul> </li> </ul>



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	<ul style="list-style-type: none"> <li>○ <u>Legal</u>: a legal protection plan providing telephone advice and office consultation, will &amp; estate planning, and more</li> <li>○ <u>Pet</u>: provides both my pet protection with wellness and my pet protection for accidents; may enroll anytime</li> <li>○ <u>Auto &amp; Home</u>: provides money saving discounts on coverage; may apply anytime</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>Administrative Leave</b>	<ul style="list-style-type: none"> <li>• Administrative Leave Employees in the unit will be regarded as FLSA exempt and overtime compensation is eliminated</li> <li>• Employees will be permitted to cash out up to fifty percent (50%) of his or her administrative leave balance. Part time, regular employees in the bargaining unit shall receive a pro-rated amount of administrative leave based on FTE</li> <li>• Full-time regular employees will receive five (5) hours of administrative leave per pay period, which shall be prorated for part time regular employees</li> <li>• Administrative leave can be accrued up to a maximum of two hundred sixty (260) hours, at which point employees shall stop accruing administrative leave until such time the total number of accrued hours is reduced below two hundred sixty (260) hours</li> <li>• Every April, employees shall be permitted to cash out up to fifty percent (50%) of his or her administrative leave balance</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• Free confidential counseling services (5 free visits per year)</li> <li>• Resources to help employees and family members manage work life balance, personal relations, stress, finances, substance abuse and other issues impacting quality of life</li> </ul>
<b>Travel Assistance</b>	<ul style="list-style-type: none"> <li>• Provided by Generali Global Assistance as part of the life insurance coverage</li> <li>• Helps employees cope with emergencies when travelling more than 100 miles from home or internationally for trips of up to 180 days. O</li> <li>• Offers aid before and during your trip, such as passport information and emergency ticket replacement</li> </ul>
<b>Long-Term Disability 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</li> <li>• Benefit is fully paid by the County</li> </ul>
<b>Housing Assistance</b>	<ul style="list-style-type: none"> <li>• <u>Homebuyer Education Program</u>: Workshops designed to help employees understand credit capability, assess home ownership costs, evaluate first-time homebuyer programs, and learn negotiating strategies</li> <li>• <u>HIP Housing Home Sharing Program</u>: helps match individuals seeking housing with individuals who have an available room rental</li> <li>• <u>Claremont EAP</u>: apartment locator; moving/relocation services resources and referral</li> </ul>



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<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 appointments. Fitness challenges and Department-led programming throughout the year with prizes and incentives.</li> <li>Yearly Wellness Dividend \$250 for participating in wellness clinics and online health assessments</li> </ul>
<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 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>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). For more information on the San Mateo County Workplace Mediation Program, call: (650) 363-4656.</li> </ul>
<b>Financial Sounding</b>	<ul style="list-style-type: none"> <li>Provides a personalized assessment of the estimated retirement benefits, taking into account your SamCERA pension and the County's Deferred Compensation Plan with Mass Mutual, 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.</li> </ul>
<b>Bright Horizons College Coach</b>	<ul style="list-style-type: none"> <li>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, personalized</li> </ul>
<b>San Mateo 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>
<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> <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>
<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> <li>May be eligible for Telework Commuter Benefits</li> </ul>
<b>SMC SHIFT (Formerly Commute Alternative Program)</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> </ul>



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	<ul style="list-style-type: none"><li>• CalTrain Go Pass available to employees at the ROC, Maguire Jail, 400, 455, or 555 County Center.</li><li>• Bike Lockers</li></ul>
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\*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 <http://hr.smcgov.org/employee-benefits> or <http://www.samcera.org/>.