



Redwood Coast Regional Center

Respecting Choice in the Redwood Community

EMPLOYEE BENEFITS

Effective February 2009

1. PAID VACATION

Full-time employees with 60 months (5 years) or less service receive 3 weeks per year; full-time employees with more than 60 months of service receive 4 weeks per year. Full-time employees after 20 years of service receive 5 weeks per year. New hires accrue vacation from date of hire, but are requested to use vacation time after the end of their introductory period.

2. PAID SICK LEAVE

Full-time employees accrue sick leave at the rate of 7.5 hours per month beginning from date of hire. (Maximum 900 hours.)

3. PAID HOLIDAYS

Thirteen paid holidays each calendar year: New Year's Day; Martin Luther King, Jr's Birthday; Lincoln's Birthday; President's Day; Cesar Chavez Day; Memorial Day; Independence Day; Labor Day; Columbus Day; Veteran's Day; Thanksgiving Day; Day after Thanksgiving Day; Christmas Day.

4. RETIREMENT PLAN

The agency is a member of CalPERS. The employee contributes 7% based on their pay-rate. The agency pays an amount based on an annual actuarial. You are enrolled as of date of hire and are 100% vested after 5 years. This plan is a "2% at 60" defined benefit plan. All employees participate in Survivor Benefits through CalPERS payable at \$1.00 per pay period. The agency does not pay into Social Security. This plan has the 1959 Survivor Benefits plan at a cost of \$1.00 per pay period.

5. PAID MEDICAL, DENTAL AND VISION INSURANCE

Medical (Anthem Blue Cross of California), Dental (Principal Financial Group) and vision (VSP) insurance is provided for all regular employees that work at least 30 hours per week. RCRC pays the employee premiums for Medical/Dental/Vision. (Employees may obtain dependent coverage by paying a portion of the cost). RCRC pays the employee and dependent coverage for Dental insurance.

Anthem Blue Cross is a Preferred Provider Plan and pre-certification for all hospital admissions is required. The plan is a 70/50 plan with \$250.00 deductible per person per year. Office visits are \$30.00. Dental has a \$50.00 per person per year deductible. Dental costs over \$300 require a pre-treatment certification. Vision insurance has a \$25.00 per year deductible covering the annual exam; lens annually and frames bi-annually. Contacts may be substituted for glasses. VSP uses a provider network.



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Page Two
Benefits Summary

6. **PAID DISABILITY INSURANCE**

Disability insurance is provided for regular employees who work at least 30 hours per week.

The plan (through Sun Life Financial) provides for short term and/or long term disability insurance. Payments are equal to 66-2/3% of salary with a waiting period of 30 days after the disabling occurrence (Payments are less Social Security/State Disability payments).

7. **PAID LIFE INSURANCE**

RCRC pays the employee's premium for \$50,000 term life insurance for all employees through Anthem Blue Cross of California. You may convert this coverage if you leave RCRC.

8. **OPTIONAL LIFE INSURANCE**

Supplemental Life insurance at group rates may be purchased by the employee through Anthem Blue Cross of California up to \$500,000 in \$10,000 increments. Guaranteed issue of \$40,000. Dependent life insurance is also available for up to 50% of the employee's supplemental insurance amount with a maximum of \$100,000. Children's coverage is available in the amount of \$5,000 and \$10,000. Supplemental insurance premiums are paid by the employee. Coverage may be converted.

9. **OPTIONAL TAX-DEFERRED ACCOUNTS:**

A variety and choice of investment options are available to employees in a tax-deferred account through CalPERS 457 Plans. Employees can access their accounts on-line or talk with a CalPERS financial advisor who is available for individual consultations. RCRC does not administer or give financial advice for these accounts. Employees should consult with their financial advisor or speak to financial advisor through CalPERS.

10. **OPTIONAL CREDIT UNION AFFILIATION**

All employees may join the California State Employees Credit Union (North) or Redwood Credit Union (South).

11. **EMPLOYEE ASSISTANCE PROGRAM:**

Several programs available to employees and family members (including domestic partners). Relationship counseling, financial & credit advisors, federal tax and pre-retirement advice, advice on legal matters, elder care and child care are available. Assistance in organizing life's affairs is also available. These services are at no cost to employees.

For details on all plans, employees should consult with the Human Resources Manager.