



Redwood Coast Regional Center

Respecting Choice in the Redwood Community

EMPLOYEE BENEFITS

Effective February 2015

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 1959 Survivor Benefits through CalPERS payable at \$1.60 per pay period. The agency does not pay into Social Security.

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 Dental and Vision. RCRC pays the balance of employee health insurance premium after employees' payment of \$34 per pay period. (Employees may obtain dependent coverage by paying a portion of that 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 medical plan is an 80/20 plan with \$500 deductible per person per year. Office visits are \$35. Dental plan deductible is \$50 per person per year. Dental costs over \$300 require a pre-treatment certification. The Vision insurance deductible is \$25 per year 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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6. **LONG TERM DISABILITY INSURANCE**

Long term disability insurance is provided for regular employees who work at least 30 hours per week. The plan provides for long term disability insurance. Premiums are paid by the agency. Payments to eligible employees are equal to 66-2/3% of salary with a waiting period of 90 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 FLEX SPENDING ACCOUNTS**

All employees may enroll in a Flexible Spending Account for medical expenses and dependent care expenses administered through P&A Group. Employees must enroll during open enrollment in January.

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.