



# Redwood Coast Regional Center

Respecting Choice in the Redwood Community

## EMPLOYEE BENEFITS

Effective February 2025

### 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. 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.) Part-time receive 36 hours each year with no rollover.

### 3. PAID HOLIDAYS

- A. Fifteen 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; Juneteenth; Independence Day; Labor Day; Indigenous Peoples' Day; Veteran's Day; Thanksgiving Day; Day after Thanksgiving Day; Christmas Day Eve; Christmas Day.

### 4. RETIREMENT PLAN

The agency is a member of CalPERS. Employees contribute 10.10% based on their pay-rate if a previous CalPERS member within 6 months of hire date. 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. New hires that are new to the CalPERS system will become members under PEPPRA which is 2% at 62 and their contributions are 7.68% based on their pay-rate. All employees participate in 1959 Survivor Benefits through CalPERS payable at \$1.00 per pay period. The agency does not pay into Social Security.

### 5. PAID MEDICAL, DENTAL AND VISION INSURANCE

Medical (Anthem Blue Cross: PPO Plan and HSA Plan), Dental (Ameritas: Choice PPO Plus Network) and Vision (Ameritas: VSP Choice / EyeMed Insight Network) insurance is provided for regular employees that work at least 30 hours per week.

Medical: Employees have the choice between two medical plans offered through Anthem Blue Cross; a traditional PPO as well as a High Deductible Health Plan (HDHP) PPO plan, which is compatible with a Health Savings Account (HSA). The traditional medical plan is a Classic PPO plan with \$750 deductible per person per year. Office visits are \$30. The HSA Plan is a high deductible plan of \$3,300 for individual and \$5,000 for family. Currently the agency contributes \$250/mo for individual, \$500/mo for Employee + Spouse/Child(ren), and \$650/mo for Employee + Family towards the deductible. This money is deposited in an account for the benefit of the employee. Dental plan is a PPO plan. The deductible is \$50 per person per year. Maximum of \$2000 per year. The Vision insurance deductible is \$10 copay for exams; 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. **LONG TERM DISABILITY INSURANCE**

Long term disability insurance is provided for regular employees who work at least 30 hours per week. 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/AD&D**

RCRC pays the employee's premium for \$50,000 term life insurance/AD&D for all employees through Guardian. You may convert this coverage if you leave RCRC.

### 8. **OPTIONAL LIFE INSURANCE/AD&D**

Supplemental Life insurance/AD&D at group rates may be purchased by the employee through Guardian 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 December. If employee chooses the HSA plan, a Limited FSA plan for dental and vision only is available. Maximum amounts currently \$2,400 but may vary due to annual budget.

### 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 childcare 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 Assistant.*

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