

## **Sacramento Child Advocates Employee Benefits Program**

Built on a strong foundation with options and upgrades that allow you to customize and fit the needs of you and your family, the Sacramento Child Advocates employee benefits program offers protection, flexibility, and security. Depending upon your position classification, you may be eligible to participate in all or part of the agency-sponsored benefits listed below:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Health and Dependent Care Reimbursement Programs
- Retirement Plan
- Life and AD&D Insurance
- Long Term Disability
- Employee Assistance Program
- Paid Sick Leave
- Paid Vacation
- Paid Holidays
- Workers Compensation Insurance
- State Disability Insurance
- Unemployment Insurance
- Social Security

### Medical Insurance

Employees of Sacramento Child Advocates have a choice between two excellent HMO plans offered through Kaiser Permanente or Western Health Advantage. The Kaiser HMO allows you to see any Kaiser provider through the Kaiser facilities and while you do not need to choose a Primary Care Physician (PCP), it is a good idea to select one to oversee your overall health and care. The Western Health Advantage plan requires you to choose a PCP in the HMO that is affiliated with a participating medical group. All of your care will be directed through your PCP, including the coordination of referrals to specialists within the same medical group.

SCA contributes up to \$250.00 toward medical, dental, and vision benefits for all eligible employees. Any cost over this amount is the responsibility of the employee. Employees are able to enroll in medical plans once becoming eligible as a new hire, and employees are then able to switch between plans once a year during open enrollment.

### Dental Insurance

Employees of Sacramento Child Advocates have the option to enroll in the Assurant Employee Benefits Dental Plan. Under this plan, employees have the choice of going to a PPO or on-PPO provider. Employees who choose to see a PPO provider will have considerably lower costs based on the network discounts. However, employees may utilize any dentist and benefits will be based on Usual and Customary rates (UCR).

SCA contributes up to \$250.00 toward medical, dental, and vision benefits for all eligible employees. Any cost over this amount is the responsibility of the employee. Employees are able to enroll in a dental plan once becoming eligible as a new hire and then once a year during open enrollment.

### Vision Insurance

Employees of Sacramento Child Advocates have the option to elect vision coverage through Medical Eye Services (MES).

SCA contributes up to \$250.00 toward medical, dental, and vision benefits for all eligible employees. Any cost over this amount is the responsibility of the employee. Employees are able to enroll in a vision plan once becoming eligible as a new hire and then once a year during open enrollment.

#### Health and Dependent Care Reimbursement Programs

With the Section 125 Plan, pre-tax contributions allow eligible employees to pay for group insurance premiums on a pre-tax basis. Employees are able to enroll in the Health and Dependent Care Reimbursement Programs once becoming eligible as a new hire and then once a year during open enrollment. Options include:

Health Care Reimbursement: Allows employees to cover eligible expenses not covered by your health plans up to \$2,400 per year on a pre-tax basis.

Dependent Care Reimbursement: Allows employees to cover Dependent (adult and child) Day Care expenses on a pre-tax basis. The maximum employees are allowed to cover is \$2,500 per year if filing taxes as "Single" or \$5,000 per year if filing taxes as "Married Jointly".

#### Retirement

In order to assist in planning for retirement, SCA offers 401(a) and 403(b) retirement plans for eligible employees. The 403(b) Plan is offered for employees to make contributions to their retirement and can be established at any time after the initial introductory period. The 401(a) Plan is established for SCA to make contributions to an eligible employee's retirement.

#### Life and AD&D Insurance

To provide your survivors financial protection, SCA provides all regular employees (part-time and full-time) Life and Accidental Death & Dismemberment (AD&D) Insurance. This benefit is provided at no cost to the employee.

#### Long Term Disability

SCA provides all regular employees (part-time and full-time) with Long-Term Disability Insurance to help financially protect you in the event of a prolonged absence from work. This benefit is provided at no cost to the employee.

#### Employee Assistance Program (EAP)

All SCA employees are eligible to participate in the Employee Assistant Program (EAP), which is available to you and your eligible dependents through the Managed Health Network (MHN). The EAP is a resource to assist you in managing work and life balance, managing stress, handling personal problems, and other issues that may be affecting your life. It provides confidential counseling and referral services with licensed professionals to assist you and/or your family members in resolving personal distress. This benefit is provided at no cost to the employee.

#### Paid Sick Leave

Sick leave is a form of insurance that employees accumulate in order to provide a cushion for incapacitation due to illness. It is intended to be used only when actually required to recover from illness or injury. As a regular full-time exempt or non-exempt employee of SCA, you are eligible for 10 days paid sick leave per calendar year, accrued at a rate of 3.35 hours per pay period. Regular part-time employees are also eligible to receive paid sick leave. The paid sick leave will be accrued proportionate to the number of hours the employee is scheduled to work.

### Paid Vacation

SCA provides vacation benefits to eligible employees for their rest and relaxation. Eligible employees begin to earn vacation benefits from their date of hire and may request the time off after 90 days of employment. Regular full-time exempt and non-exempt employees are eligible to receive paid vacation. SCA grants annual vacation with pay to employees who meet the following service requirements:

<u>Employment Length</u>	<u>Eligible Vacation</u>	<u>Accrual Rate</u>
First year	10 days per year	3.35 hours per pay period
Years two and three	15 days per year	5 hours per pay period
Year four & up	20 days per year	6.7 hours per pay period

Regular part-time employees are also eligible to receive paid vacation at a rate proportionate to the number of hours the employee is scheduled to work.

### Paid Holidays

SCA provides holiday benefits to eligible employees. Regular full-time employees will receive a full day's pay for holidays and regular part-time employees scheduled to work an agency holiday will be paid for the hours regularly scheduled for that day. Holiday pay will be at the normal hourly rate of pay for the employee. The holiday schedule is determined by the County of Sacramento and is available at <https://www.saccourt.com>.

### Workers Compensation Insurance

SCA carries workers' compensation insurance coverage as required by law to protect employees who are injured on the job. This insurance provides medical, surgical, and hospital treatment in addition to payment for loss of earnings that result from work-related injuries. Compensation payments begin from the first day of an employee's hospitalization or after the third day following the injury if an employee is not hospitalized. The cost of this coverage is paid for completely by SCA.

### State Disability Insurance

SCA is required by state law to deduct a certain amount from your pay to provide State Disability Insurance and Paid Family Leave (PFL). SDI benefits are payable to you when you cannot work because of illness or injury unrelated to your employment. PFL benefits are used for baby bonding or to care for a parent, child, spouse or domestic partner who is seriously ill or unable to care for his or herself.

### Unemployment Insurance

If your employment terminates, you may be eligible to receive unemployment insurance. You must file a claim in order to collect this benefit. The claim must be filed with the California Employment Development Department (EDD).

### Social Security

As an employee of SCA, you are covered under the provisions of the federal social security law (FICA). Social security benefits are often a significant step to provide you and your family a retirement income. The amount of deduction from your wages for social security taxes is matched by SCA. The total contribution by you and SCA is credited toward your social security benefits, which may be available at the time you are eligible to retire. In addition, disability and survivor's benefits are financed through social security deductions.