



## Management Benefits at a Glance\*

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| <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>• Five health plan options:             <ul style="list-style-type: none"> <li>➢ <u>Kaiser HMO</u>: \$15 doc visit; \$10/\$20 generic/brand drugs</li> <li>➢ <u>Kaiser High Deductible Health Plan (HDHP)</u>: Plan pays 90% after deductible; Deductible is \$1500 for Individual and \$3000 for Family; Enrollment into Health Savings Account (HSA); County pays 50% of plan deductible (\$750 for employee only coverage) to Health Savings Account.</li> <li>➢ <u>Blue Shield HMO</u>: \$15 doc visit; \$15/\$25 generic/brand drugs</li> <li>➢ <u>Blue Shield PPO</u>: In Network paid at 80%; Out of Network paid at 60%; \$15/\$30 generic/brand drugs</li> <li>➢ <u>Blue Shield High Deductible Health Plan (HDHP)</u>: Plan pay 90% after deductible; Deductible is \$1500 for Individual and \$3000 for Family; Enrollment into Health Savings Account (HSA); County pays 50% of plan deductible (\$750 for employee only coverage) to Health Savings Account.</li> </ul> </li> <li>• Employees occupying permanent part-time positions working more than 40 but less than 60 hours bi-weekly will receive one half of the premium amounts described above.</li> <li>• Employees occupying permanent part-time positions working more than 60 but less than 80 hours bi-weekly will receive one three-fourths of the premium amounts described above.</li> </ul> |
| <p><b>Dental Benefits</b></p> | <ul style="list-style-type: none"> <li>• All employees must participate in a plan.</li> <li>• County pays 85% of total dental premium for core plans only</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>: 100% coverage of the maximum allowable amount for in-network services; no calendar year maximum</li> </ul> </li> <li>• Cigna Dental Buy-up option:             <ul style="list-style-type: none"> <li>➢ Core plus \$4,000 orthodontia services</li> </ul> </li> </ul>  |
| <p><b>Vision Benefits</b></p> | <ul style="list-style-type: none"> <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> </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>➢ \$200 allowance on frames</li> <li>➢ \$200 allowance for contacts <i>in lieu of lens and frame</i>, every 12 months</li> </ul> </li> </ul>  |



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### Pension Benefit (for employees hired on or after July 13, 1997)

#### MANAGEMENT – GENERAL PLAN

- General Members if hired before August 7, 2011:
  - Eligible for Plan 4 - 2%@55.5
  - Employee's cost in Plan 4 is a % based on age at time of hire with the County or with a qualified reciprocal system.
- General Members if hired between August 7, 2011 and December 31, 2012:
  - Eligible for Plan 5 (pre-enhancement tier) with no 3% cost share
  - Employee's cost in Plan 5 is a % based on age at time of hire with the County or with a qualified reciprocal system.
- General Member if hired on or after January 1, 2013:
  - Eligible for Plan 7 – 2%@62
  - Employee's cost in Plan 7 is a flat rate.
  - Employees starting on or after January 1, 2013 who are establishing reciprocity may be eligible for Plan 5.
- Eligible to retire in Plan 4 or Plan 5 at age 50 with a minimum of 10 years of service including a minimum of 5 years of service credit for full time employees or 30 years of service. If age 70, employees can receive a benefit regardless of years of service. Permanent part time employees must meet the same time requirements but must be at least 55 years old.
- Eligible to retire in Plan 7 at age 52 with a minimum of 5 years of service credit.
- 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.
- 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.
- There are no County pick-ups of employee retirement contributions.
- Employees in General Plan 4 pay 3% additional cost share. Employees in Plan 5 or Plan 7 do not pay this additional cost share.
- Employees pay 50% of COLA cost.

#### MANAGEMENT – SAFETY & PROBATION PLAN

- Safety Members if hired before January 8, 2012 and Probation Members if hired before July 10, 2011:
  - Eligible for Plan 4 - 3%@50
  - Employee's cost in Plan 4 is a % based on age at time of hire with the County or with a qualified reciprocal system.
- Safety Members if hired on or after January 8, 2012 and before January 1, 2013 and Probation Members if hired on or after July 10, 2011 and before January 1, 2013:
  - Eligible for Plan 5 – 3%@55 or Plan 6 – 2%@50
  - Employee's cost in Plan 5 or Plan 6 is a % based on age at time of hire with the County or with a qualified reciprocal system.
- Safety & Probation Member if hired on or after January 1, 2013:
  - Eligible for Plan 7 – 2.7%@57
  - Employee's cost in Plan 7 is a flat rate.
  - Employees starting on or after January 1, 2013 who are establishing reciprocity may be eligible for Plan 5 or Plan 6.
- Eligible to retire in Plan 4 or Plan 5 or Plan 6 at age 50 with a minimum of 10 years of service including a minimum of 5 years of service credit for full time employees or 20 years of service. If age 70, employees can receive a benefit



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|   | <p>regardless of years of service. Permanent part time employees must meet the same time requirements but must be at least 55 years old.</p> <ul style="list-style-type: none"> <li>• <u>Eligible to retire in Plan 7</u> at age 50 with a minimum of 5 years of service credit.</li> <li>• Lifetime monthly pension benefit for Plan 4, 5 and 6 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 Safety Plan 4 and Plan 5 pay 5% additional cost share while Probation Safety pay 3.5. Employees in Plan 6 or Plan 7 do not pay this additional cost share.</li> <li>• Employees pay 50% of COLA cost.</li> </ul> |
| <p><b>Deferred Compensation</b></p>       | <ul style="list-style-type: none"> <li>• Effective January 1, 2016, each 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> <li>➢ No waiting period for vesting rights.</li> </ul> </li> <li>• 457 Deferred Compensation Plan through Mass Mutual; Employees can set aside a portion of salary on a tax-free basis and invest the funds for retirement; Pre-tax deduction</li> <li>• Roth 457 Plan through Mass Mutual provides an alternative to pre-tax investing; Contributions are after-tax.</li> </ul>  |
| <p><b>Life Insurance</b></p>              | <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 \$2,000 life insurance benefit for spouse/domestic partner and dependents fully paid by the County</li> <li>• Supplemental Life Insurance (at employee cost) up to \$500,000 for employee, \$250,000 for spouse, and \$10,000 for dependents.</li> </ul>   |
| <p><b>Short-Term Disability (STD)</b></p> | <ul style="list-style-type: none"> <li>• <u>Basic Disability</u> <ul style="list-style-type: none"> <li>➢ Employees working 20 or more hours/week and who are not eligible for State Disability Insurance (SDI)</li> <li>➢ Employee pays \$2.347 semi monthly</li> <li>➢ Covers \$95/week (not to exceed 70% of pre-disability earnings) for 18 weeks</li> </ul> </li> <li>• <u>Expanded Disability</u> <ul style="list-style-type: none"> <li>➢ Provides 60% of earnings up to \$987/week for no more than 1 year in the event of a non-work-related injury, illness or pregnancy</li> <li>➢ Cost is based on age of employee</li> </ul> </li> </ul>  |
| <p><b>Long-Term Disability (LTD)</b></p>  | <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>  |
| <p><b>Flexible Spending Accounts</b></p>  | <ul style="list-style-type: none"> <li>• Employees can set aside up to \$2,600 (as of 1/1/17) of pre-tax earnings into a healthcare flexible spending account or \$5,000 for childcare flexible spending account to pay for eligible medical and childcare expenses.</li> </ul>  |



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|                                    | <ul style="list-style-type: none"> <li>For Healthcare FSA; if funds are not used by December 31, up to \$500 will be rolled into the next plan year.</li> <li>Funds do not rollover for Dependent Care FSA</li> </ul>   |
| <b>Paid and Unpaid Time Off</b>    | <ul style="list-style-type: none"> <li>11 fixed holidays and 1 “floating” holiday</li> <li>Vacation is accrued every pay period (pp) based on years of service:             <ul style="list-style-type: none"> <li>➤ 0 - 5 years = 4 hrs/pp</li> <li>➤ 5 - 10 years = 4.9 hrs/pp</li> <li>➤ 10 – 15 years = 5.9 hrs/pp</li> <li>➤ 15 – 20 years = 6.5 hrs/pp</li> <li>➤ 20 – 25 years = 6.8 hrs/pp</li> <li>➤ 25+ years = 7.4 hrs/pp</li> </ul> </li> <li>Sick leave is accrued at a rate of 3.7 hrs/pp.</li> </ul> |
| <b>Administrative Leave</b>        | <ul style="list-style-type: none"> <li>5 hrs/pp of administrative leave that can be accrued up to 260 hours;</li> <li>Each April employees can cash out 50% of their admin leave balance.</li> </ul>  |
| <b>Voluntary Time Off (VTO)</b>    | <ul style="list-style-type: none"> <li>Helps employees balance their work with their personal needs by allowing for a more flexible work schedule without losing County benefits afforded to a full-time employee</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>Commute Alternative Program</b> | <ul style="list-style-type: none"> <li>The County offers cash incentives up to \$75/month that support the use of public transportation, carpool, vanpool and walking/biking to work</li> </ul>   |
| <b>Employee Assistance Program</b> | <ul style="list-style-type: none"> <li>Counseling services (4 free visits per year) and resources to help employees and family members manage problems related to work, personal relations, stress, finances, substance abuse and other life concerns</li> </ul>  |
| <b>Homebuyer Programs</b>          | <ul style="list-style-type: none"> <li><u>Workshops</u> designed to help employees understand credit capability, assess home ownership costs, evaluate first-time homebuyer programs, and learn negotiating strategies</li> </ul>   |
| <b>Childcare</b>                   | <ul style="list-style-type: none"> <li>Employee discounted childcare at the County-owned childcare facility “Our Place” in Redwood City, 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>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 max for college courses under 3 units (and workshops less than 30 hours in length) and \$438 max for courses of 3 units or more (or workshops over 30 hours in length)</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)</li> </ul>   |
| <b>College Coach</b>               | <ul style="list-style-type: none"> <li>Unbiased, impartial expertise from former college admissions officers and college financial aid officers from the nation’s leading colleges</li> </ul>   |



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|   | <ul style="list-style-type: none"> <li>• Live events, online support, and personalized, one-on-one assistance available at no cost to San Mateo County employees and family members.</li> </ul>  |
| <b>Wellness Program</b>                       | <ul style="list-style-type: none"> <li>• <u>Preventative Health Services</u> (flu clinics, heart check clinics etc.)</li> <li>• <u>Health Promotion Programs</u> (exercise classes, worksite massage etc.)</li> <li>• <u>Health Improvement Programs</u> (recreation tournaments, weight management programs etc.)</li> <li>• <u>Corporate Lactation Program</u> to support employee mothers returning to work in their efforts to continue breastfeeding if they so desire.</li> <li>• <u>Wellness Dividend Rewards</u> for participating in wellness clinics and online health assessments</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> </ul>  |
| <b>Retiree Health Benefit</b>                 | <p><u>If hired before April 1, 2008:</u></p> <ul style="list-style-type: none"> <li>• County pays full cost of one month's health, dental and vision premium for the employee and eligible dependents for each 8 hours of unused sick leave. The employee can keep all three County plans in retirement. Employees who separate from County service without retiring are not eligible for this benefit.</li> </ul> <p><u>If hired between April 1, 2008 and December 31, 2010:</u></p> <ul style="list-style-type: none"> <li>• County pays \$700 toward the monthly premium for the health plan for every 8 hours of unused sick leave; 100% paid dental and vision premiums for every 8 hours of unused sick leave. Employees who separate from County service without retiring are not eligible for this benefit</li> <li>• While employed, the County pays \$100.00 per month into a health reimbursement account that can be used post retirement. This account can be used to help pay for eligible medical expenses upon termination or retirement.</li> </ul> <p><u>If hired January 1, 2011 or later:</u></p> <ul style="list-style-type: none"> <li>• County pays \$400 toward the monthly premium the health plan for every 8 hours of unused sick leave; Employees who separate from County service without retiring are not eligible for this benefit</li> <li>• Employees are credited with additional sick leave hours based on years of service</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>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 to improve their overall retirement readiness through the assets they have at retirement.</li> </ul>   |
| <b>United Healthcare Global Travel Assist</b> | <ul style="list-style-type: none"> <li>• Helps you cope with emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days. Travel Assist can also help you with non-emergencies, such as planning your trip.</li> </ul>  |
| <b>Employee Referral Program (ERP)</b>        | <ul style="list-style-type: none"> <li>• Employees are eligible to receive up to \$500 when successfully referring candidates to hard-to-fill positions. \$250 will be awarded on initial hire of referred employee and an additional \$250 will be awarded if the referred employee successfully completes probation.</li> </ul>  |

\*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/>.