



ELECTED OFFICIAL BENEFITS AT-A-GLANCE



This summary provides a brief overview of the employee benefits provided to eligible employees, generally, employees working a minimum of per week. New employees are eligible for benefits as of the first of the following month after their hire date. Eligible dependents include spouse and children up to age 26. Refer to the Benefits Guide for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
<p>MEDICAL</p>	<ul style="list-style-type: none"> • Aetna Full HMO Plan – Plan pays 100% for most covered services after small copays. * • Aetna Value Network (AVN) HMO Plan – Plan pays 100% for most covered services after deductible of \$0 per individual / \$0 family limit. * • Aetna OAMC (\$200 Deductible) PPO Plan – Plan pays 80% for most covered services after deductible of \$200 per individual / \$600 family limit. * • Aetna High Deductible Health Plan (HDHP) PPO – Plan pays 90% for most covered services after deductible is reached. * The IRS sets the annual deductible and out-of-pocket maximums. This plan works in conjunction with a Health Savings Account (see HEALTH SAVINGS ACCOUNT (HSA) section.) This plan allows for both In-Network and Out-of-Network Coverage. • Kaiser Permanente Traditional HMO Plan – Plan pays 100% for most covered services after small copays. * • Kaiser Permanente HMO High Deductible Health Plan (HDHP)– Plan pays 90% for most covered services after deductible is reached. * The IRS sets the annual deductible and out-of-pocket maximums. This plan works in conjunction with a Health Savings Account (see HEALTH SAVINGS ACCOUNT (HSA) section.) <p><i>*In-network</i></p> <ul style="list-style-type: none"> • County Pays 85% of total Kaiser and Aetna HMO premium and 75% for the PPO plan.
<p>DENTAL</p>	<ul style="list-style-type: none"> • Cigna Dental DHMO Plan – Provides services for Preventive, Basic and Major dental care up with an unlimited maximum per year. Includes orthodontia. * • Cigna Dental PPO Plan (Management) – Provides services for Preventive, Basic, and Major dental care. 100% coverage of the maximum allowable amount for in-network services; no calendar year maximum. Excludes orthodontia. * • Cigna Dental PPO Buy-up Plan (Management) – Core plan plus up to \$4,000 orthodontia services. * <p><i>*In-network</i></p> <ul style="list-style-type: none"> • The County pays 90% of total dental premium for core plans only • All employees must participate in a plan.
<p>VISION</p>	<ul style="list-style-type: none"> • VSP Vision Core Plan – Includes an annual eye exam (\$10 copay then 100%). Lenses or contacts 1 x every 12 months (\$150 allowance) and frames 1 x every 24 months (\$150 allowance). • VSP Vision Buy-up Plan – Includes an annual eye exam (\$10 copay then 100%). Lenses or

BENEFIT	COVERAGE OPTIONS
	<p>contacts 1 x every 12 months (\$200 allowance) and frames 1 x every 12 months (\$200 allowance).</p> <p>*All employees must be enrolled in a plan.</p>
<p>HEALTH SAVINGS ACCOUNT (HSA)</p>	<p>Employees enrolled in one of the High Deductible Health Plans (HDHP) can participate in the BCC Health Savings Account, based on IRS eligibility rules:</p> <ul style="list-style-type: none"> ○ Individual Coverage – Contribute up to the annual IRS contribution limit, including the County contribution of 50% of the deductible. ○ Family Coverage – Contribute up to the annual IRS contribution limit, including the County contribution of 50% of the deductible.
<p>FLEXIBLE SPENDING ACCOUNTS (FSA)</p>	<p>Enroll in the FSA Plan to pay for health and dependent care expenses with tax-free dollars:</p> <ul style="list-style-type: none"> ● Healthcare FSA – Contribute up to the annual IRS contribution limit through pre-tax payroll deductions for eligible medical, dental, and vision expenses. <ul style="list-style-type: none"> ○ Participants in a High Deductible Health (HDHP) plan are eligible to contribute to the Limited Purpose Healthcare FSA for dental and vision expenses only. ○ Dependent Care FSA – Contribute up to the annual IRS contribution limit for eligible dependent care expenses.
<p>LIFE AND AD&D INSURANCE</p>	<p>Life and AD&D - Group Term Life –\$50,000 Life Insurance benefit (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.</p> <p>Employee may elect to have Additional Life Insurance at 100% employee cost</p>
<p>TRAVEL ASSISTANCE (COUNTY-PAID)</p>	<p>Travel Assistance is available through The Standard Insurance Company. Helps employees cope with emergencies when traveling more than 100 miles from home or internationally for trips of up to 180 days. Offers aid before and during travel, such as passport information and emergency ticket replacement</p>
<p>DISABILITY INSURANCE (COUNTY-PAID)</p>	<p>Long-Term Disability (LTD) – Replaces two-thirds of salary after a waiting period of 120 days, with the maximum benefit being \$2,400 per month</p>
<p>EMPLOYEE ASSISTANCE PROGRAM (EAP) (COUNTY-PAID)</p>	<p>Employee Assistance Program (EAP) provides confidential counseling and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more.</p>
<p>WELLNESS PROGRAM</p>	<ul style="list-style-type: none"> ● Wellness Program - Preventive health services such as biometric screenings and Wellness Nurse consultations, health improvement activities such as exercise classes, stress and nutrition workshops, massage therapy, and Lifestyle Coach. Fitness challenges and Department-led programming throughout the year with prizes and incentives. ● Wellness Dividend program rewarding behavioral change activities and online health assessments
<p>PENSION BENEFIT</p>	<p>MANAGEMENT – GENERAL PLAN</p> <ul style="list-style-type: none"> ● General Member if hired on or after January 1, 2013: <ul style="list-style-type: none"> ○ Eligible for Plan 7 – 2%@62 ○ Employee’s cost in Plan 7 is a flat rate. The flat rate includes COLA cost. ○ Employees starting on or after January 1, 2013 who are establishing reciprocity may be eligible for Plan 5. <p>Reciprocity may be established if hired from a qualifying agency. Please contact SamCERA for further information.</p>

- **Eligible to retire in Plan 7** at age 52 with a minimum of 5 years of service credit or at age 70 regardless of years of service.
- 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 quarter age at retirement.
- **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 closest age at time of hire with the County or with a qualified reciprocal system.
 - Employees in Plan 4 pay an additional 3% for cost share enhancement and 50% of COLA cost.
- **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 closet age at time of hire with the County or with a qualified reciprocal system.
 - Employees pay 50% of COLA cost.
- **Eligible to retire in Plan 4 or Plan 5** at age 50 with a minimum of 10 years of service credit; or 30 years of service regardless of age; or at age 70 regardless of years of service. Permanent part time employees must meet the same time requirements but must be at least 55 years old.
- 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 quarter age at retirement.

There are no County pick-ups of employee retirement contributions.

RETIREE HEALTH BENEFITS

- **If hired January 1, 2011, or later:**
 - County pays \$400 toward the monthly premium of the health plan and full dental and vision coverage for every month of service
- **If hired between April 1, 2008 and December 31, 2010:**
 - County pays \$700 toward the monthly premium of the health plan and full dental and vision coverage for every month of service
- **If hired before April 1, 2008:**
 - County pays the fill cost of the retiree + family monthly premium of the health plan and full dental and vision coverage for every month of service

Elected Officials who separate from County service without retiring are not eligible for this benefit

RETIREMENT READINESS REPORT

Provides a personalized assessment of the estimated retirement benefits, taking into account their SamCERA pension and the County’s Deferred Compensation Plan, to help employees see their current state of retirement financial preparedness and what strategies they could consider improving their overall retirement readiness through the assets they have at retirement.

BENEFIT	COVERAGE OPTIONS
DEFERRED COMPENSATION	<ul style="list-style-type: none"> • Deferred Compensation permits full-time and permanent part-time employees (working 20+ hours per week), on a voluntary basis, to authorize a portion of salary to be withheld and invested for payment at a later date upon termination or retirement. • 2 Types: <ul style="list-style-type: none"> ○ Traditional 457 (pre-tax contributions) ○ Roth 457 (post-tax contributions) • New employees will be automatically enrolled in the County's Deferred Compensation program. <ul style="list-style-type: none"> ○ Automatic 1% of pre-tax wages unless the employee chooses to opt out or changes deferrals. ○ Pre-tax deduction will be invested in the target fund associated with the employees' DOB. • Concurrent with Cost-of-Living Adjustments (COLA) the deferrals will be increased in one percent (1%) increments to a maximum of five percent (5%). • No waiting period for vesting rights. • The IRS sets the annual contribution limits for the 457 Account
VOLUNTARY BENEFIT PLANS	<p>Alliant Choice + offers the following voluntary benefits/insurance:</p> <ul style="list-style-type: none"> • Hospital Indemnity: provides financial assistance to enhance current coverage • Critical Illness: provides a lump sum benefit for each covered illness • Accident: provides extra cash for medical expenses not covered by health plans. • Legal: a legal protection plan providing telephone advice and office consultation, will & estate planning, and more • Pet: provides both my pet protection with wellness and my pet protection for accidents; may enroll anytime • Identity Theft Protection: provides protection to your identity, personal information and connected devices from the myriad of threats you may face • Employee Loan Program: provides loans at affordable rates that are repaid automatically through payroll • Auto & Home: provides money-saving discounts on coverage; may apply anytime • LifeBalance Discount Program: offers employees great deals on fun, healthy and rewarding activities
COLLEGE COACH	<p>This program provides expertise from former college admissions officers and college financial aid officers to help employees with high school-aged children get a better outcome from the college process. This program offers free access to live events, online webinars, and support, and personalized one-on-one assistance available at no cost to San Mateo County employees and family members</p>
SAN MATEO CREDIT UNION	<p>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</p>
TUITION REIMBURSEMENT	<ul style="list-style-type: none"> • Financial assistance for participating in job-related degree or certificate programs, skill enhancement workshops, or programs for continuing education units • \$263 for college courses under 3 units (and workshops less than 30 hours in length) and \$438 for courses of 3 units or more (or workshops over 30 hours in length)
TRANSPORTATION ALLOWANCE OPTION	<p>may elect to receive a maximum biweekly transportation allowance in the amount of \$513 or as is currently set by the Board of Supervisors, in lieu of reimbursement for transportation expenses for travel within San Mateo County, the City and County of San Francisco, Alameda County, Contra Costa County and Santa Clara County</p>

BENEFIT	COVERAGE OPTIONS
PAID TIME OFF	<ul style="list-style-type: none"> • 12 holidays per year and 1 “floating” holiday • Paid Time Off as needed
HOUSING ASSISTANCE	<ul style="list-style-type: none"> • Homebuyer Education Program: workshops designed to help employees understand credit capability, assess home ownership costs, evaluate first-time homebuyer programs, and learn negotiating strategies • HIP Housing Home Sharing Program: helps match individuals seeking housing with individuals who have an available room rental • Claremont EAP: apartment locator; moving/relocation services resources and referral
CHILDCARE	<ul style="list-style-type: none"> • Bright Horizons County Child Care Center: Employee discounted childcare at 403 Winslow Street, Redwood City County-owned childcare facility, including backup childcare • Childcare tuition assistance program “Preferred” enrollment status at Building Kidz (Daly City) and Palcare (Burlingame)
SMC SHIFT	<ul style="list-style-type: none"> • The County offers cash incentives that support the use of public transportation, carpool, vanpool, and walking/biking to work • CalTrain Go Pass available to employees at the ROC, Maguire Jail, 400, 455, or 555 County Center. • Bike Lockers

This Benefits At-A-Glance is an overview of benefits-and does not provide a complete description of all benefit provisions. For more detailed information, please refer to the plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid. For more information about County benefits visit <https://www.smcgov.org/hr/employee-benefits> or <http://www.samcera.org/>.