

SAN DIEGO COMMUNITY COLLEGE DISTRICT Benefit Services Summary



San Diego Community College District values its employees' health and welfare and is pleased to offer full-range benefits plans and programs that assist in maintaining health and financial security. The District's benefit program provides 100% district paid Kaiser, dental, and vision premiums for all eligible employees and their eligible dependents.

Additional voluntary programs are also available such as a Section 125 Flexible Spending Plan with Health Care and Dependent Care reimbursement, Commuter Benefits for Parking and Transportation expenses, Legal Services, and additional Life Insurance options.

The District also offers a voluntary Deferred Compensation plan administered by the San Diego County Office of Education. Participants of the program select a designated monthly amount to deduct from their paychecks and select investment options from the approved vendors. The Deferred Compensation Plan is a supplemental retirement plan option in addition to your Pension retirement plan.

Please contact the Benefits Office for additional information or any questions at 619-388-6587



SAN DIEGO COMMUNITY COLLEGE DISTRICT BENEFITS SUMMARY

Health Choices:

United HealthCare Performance HMO - all preventative care services covered at NO cost, emergency room copayment charge (waived if admitted to the hospital), and no deductible. Must use physician/medical group within selected Performance Network selected. Express Scripts prescription co-pays based on which Performance HMO Network is selected and prescriptions available at participating pharmacies.

United HealthCare Alliance 500 Plan - all preventative care services covered at NO cost, emergency room copayment charge (waived if admitted to the hospital), 2,000 Calendar year Deductible, and Annual Out-of-Pocket maximum of \$5,000. Employee receives a \$500 Health Reimbursement card for any out-of-pocket expenses. Must use physician/medical group within selected Alliance plan. Express Scripts prescription co-pays available at participating pharmacies.

United HealthCare PPO SD 80/50 - all preventative care services covered at NO cost, emergency room copayment charge (waived if admitted to the hospital), 2,000 Individual or \$4,000 for Family Calendar year Deductible, Annual Out-of-Pocket maximum of \$5,000 Individual or \$10,000 for Family. There is no need to choose a primary care provider. Express Scripts prescription co-pays available at participating pharmacies

Kaiser – 100% District pad for eligible employees and their eligible dependents (no monthly premium) no payment for office visit, no deductible, no co-pay. Participant must use Kaiser Permanente facilities and physicians. \$10.00 co-pay for Generic prescriptions.

Employee Assistance Plan with OptumHealth - Evaluation and problem solving sessions for employees and their families who are experiencing personal problems. Also includes WorkLife Services such as Child, Family and parenting support services, Adult and Eldercare Support Services just to name a few of many available services.

Dental, Vision, Life Insurance, Chiropractic, and Other Benefits:

Delta Dental - \$25 deductible per person per calendar year, maximum \$75.00 per family. No charge for semi-annual x-rays and exams. Delta Dental pays 80% of all covered work; except 60% of covered costs for bridges, crowns and dentures as needed; and 75% of orthodontia. Limits: **\$2,000** per year on all work, except orthodontia, which has a \$1,500 lifetime limit. May go to any licensed dentist; however Delta Dental dentists have agreed to a fee schedule and most will file the claim for you. Reimbursement is according to customary and reasonable fees.

Vision Service Plan (VSP) - \$25.00 deductible per person. Vision exam, lenses and frames once every twelve months per person. Contacts (instead of glasses) once every twelve months per person. May secure services of a VSP panel doctor or be reimbursed according to the schedule for non-panel doctors. Exclusions and restrictions apply. Costco services can also be utilized.

MetLife Insurance Company of America - \$100,000 (Management, Supervisory, Confidential, POA). **\$50,000** (OT, Food Service, Maintenance, Faculty). Employee may purchase supplemental insurance only during Open Enrollment or at time of hire.

OptumHealth Chiropractic/Acupuncture – Employee receives chiropractic and/or acupuncture benefits as long as the care is from a participating OptumHealth provider. Benefits include unlimited visits (subject to medical necessity) employee pays a copay at each visit, and x-rays are included at no additional charge if needed.

Long Term Disability with Hartford - This policy pays benefits after a 90-day waiting period. This coverage pays a benefit of 66.67% of the employees earnings to a maximum monthly benefit of \$300 per month (only contract classified employees receive this benefit)

Flex Plan Spending Accounts - Elimination of taxes on Dependent Care, Health Care, and Commuter Benefit expenses (can only enroll during open enrollment)

Tax Sheltered Annuities - Employee must contact company representatives on his/her own time and at his/her own risk. The District does not endorse any TSA company. SDCCD approved vendor list is on Benefits Website (<https://www.sdccd.edu/about/departments-and-offices/human-resources/benefits/index.aspx>). This is an Optional benefit. Third Party Administrator is with National Benefit Services (NBS)

State Teachers'/Public Employees' Retirement System - (STRS/PERS) - Membership in the retirement system. STRS and PERS is a defined benefit pension plan that at the time of retirement a specified monthly pension payment is predetermined by a formula based on the employee's earnings history, tenure of service and age.

This benefits summary sheet is intended to be only a sample of potential benefits and is not intended to provide any applicant with an actual list of benefits.

November 30, 2017