

Mono County Benefits

Medical –

Mono County Contracts with CalPERS to provide health insurance for its employees. Because of the area we live in we are limited to the Plans offered by the CalPERS network –

Mono County offers two Preferred Provider (PPO) Plans which are administered by Anthem Blue Cross Prudent Buyer PPO Plan Network – **PERS Choice** and **PERS Care**

We also offer an Association Specific Plan (**PORAC**) which is also administered by Anthem Blue Cross

Medical plan costs vary based on the plan and coverage you select. You and the County share the cost of the plan. The County contributes money through our Section 125 program to help cover the cost of the insurance and you contribute co-pays each month through the same program so your payments are tax deferred.

*****FOR MORE INFORMATION REGARDING HEALTH PLANS –**

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates> * www.anthem.com

Section 125 Plan –

Our Section 125 Plan is administered by Employee Benefit Specialists (EBS www.ebsbenefits.com). In addition, EBS also administers other plans for our employees can take advantage of such as a Healthcare FSA and a Dependent Care FSA and other optional insurance plans such as Cancer Care, Heart & Stroke Insurance and a Universal Life Insurance.

The two Flexible Spending Accounts are the two most important plans that can be very helpful to the employees as these two accounts allow for our employees to put aside money to pay for out of pocket health care and child care expenses tax deferred!

A healthcare flexible spending account (FSA) can help you pay for eligible healthcare expenses that aren't covered by your health plan. And using an FSA is like getting a discount because you pay for those expenses with money that has not been taxed. It's a great way to keep more of the money you've earned. **Total amounts that can be deferred each year for Health FSA = \$2,500.00**

A Healthcare FSA could save you money if you or your dependents:

- *Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans*
- *Have a health condition that requires the purchase of prescription medications on an ongoing basis*
- *Wear glasses or contact lenses or are planning LASIK surgery*
- *Need orthodontia care, such as braces, or have dental expenses not covered by your insurance*

A Dependent Care FSA provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and your dependent children are under age 13, attend daycare, after-school care or summer day camp or you provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself. **Total amounts that can be deferred each year for Dependent Care Account = \$5,000.00**

*All plans can be enrolled in upon hire or each year during **Open Enrollment**. Open Enrollment occurs each year during September and or October and runs concurrent with Open Enrollment for CalPERS*

*Health Insurance. This is the only time outside of a **qualifying life event** that you can make changes to your health insurance, FSA, or other insurance accounts.*

****A qualifying life event would be a marriage, divorce, new birth, adoption, etc....*

Dental—

Mono County is self-insured for our Dental insurance. However, our plan is administered by **Delta Dental of California**.

Mono County contributes **\$1,100.00** each year towards your dental coverage if you choose a Delta Dental Provider, **\$1,000.00** if services rendered by any other dentist.

Diagnostic and Preventive Benefits are paid out on a sliding scale each year **70 - 100 %** as long as you see the dentist each year. You will climb the ladder each year you visit the dentist, however, if you skip a year you will not fall down the ladder you will only not climb that year.

Major Benefits paid out at **50%** always – this scale does not change.

Both Diagnostic and Major Benefits percentages are paid the same regardless if you choose a Delta Dental provider or a non-Delta Dental provider, the difference may be the out of pocket difference as the Delta Dental provider must charge within the contracted rate.

Currently **Dental** coverage is provided to eligible Mono County employees at 100% employer paid.

Vision—

Vision Service Plan is our Vision Insurance provider. Our plan is **VSP Signature**. As with Delta Dental there are no Plan Cards. To find a provider visit the website at www.vsp.com.

Benefits includes –

Exam – Focuses on your eyes and overall wellness

\$10.00 for exam & glasses

- *EVERY 12 MONTHS*
- *Frames--\$120.00 allowance + 20% off amount over \$120.00* *combined w/ exam*
- *EVERY 12 MONTHS*
- *Lenses –Single Vision, Lined Bifocal, and lined trifocal* *combined w/exam*
- *Polycarbonate lenses for dependent children*
- *EVERY 12 MONTHS*
- *Lens Options – Progressive Lenses*
 - *Tints/Photochromic lenses-Transitions*
 - *Average 35-45% off other options*
- *Contacts instead of Glasses*
 - *\$120.00 allowance for Contacts*
 - *EVERY 12 MONTHS*
- *Glasses and Sunglasses*
 - *30% off additional Glasses and Sunglasses, including lens options, from the same VSP doctor purchased on same day as WellVision Exam. Or get 20% off from and VSP doctor within 12 months from your las WellVision Exam*
- *Retinol Screening*
 - *Guaranteed Pricing on Retinol Screening*
- *Laser Vision Correction*
 - *Average 15% regular price or 5% off promo price; must use contracted facilities*

Currently **Vision** coverage is provided to eligible Mono County employees at 100% employer paid.

Basic Life Insurance – Administered by Voya

Mono County Employees are entitled to Life Insurance and Accidental Death and Dismemberment.

Mono County also offers coverage to employees spouse and Dependents. Life Insurance is administered by Voya Insurance.

Upon hire, Employees have a one-time option of enrolling in a Supplemental Life insurance policy for themselves, their spouse and also dependent children.

Life Insurance Coverage for Employees is \$5,000.00

At-Will/Elected Employees/Paramedic Coverage is \$50,000.00

Life Insurance Coverage for Employee’s Spouse is \$1,000.00

Life Insurance Coverage for Employee’s Children is also \$1,000.00

Life Insurance Coverage for Employee’s Children under six months is \$500.00

Supplemental life insurance coverage can be enrolled in the first 30 days of employment for the employee (***\$150,000.00***—no questions asked, up to ***\$500,000.00*** will involve a medical questionnaire).

Supplemental Life Insurance coverage can be enrolled in for the Employee’s ***Spouse*** for ***\$50,000.00*** and for the Employee’s Children for ***\$6,000.00*** (in the first 30 days of the employment).

Supplemental Life Insurance is also administered by Voya.

Currently ***Basic Life*** coverage is provided to eligible Mono County employees at 100% employer paid.

Mono County Retiree Health Program/ 401(a) Plan –

Mono County does not contribute to a Retiree Health Program instead – County provides an *Internal Revenue Code Section 401(a) Plan*. Employee must contribute to *Mono County’s Deferred Compensation’s (457) Program* and County will match funds (*up to 3% of salary*) into an account 401(a) fully controlled by employee. The employee will vest or earn the right to withdraw funds the County deposits on Employee’s behalf based on years of County Service – vesting schedule is set at –

Years of County Service **401(a) Account Value**

Less than 1 year of Service = *0%*

1 yr + 1 day → Less than 2 yrs = *10%*

2 yrs + 1 day → Less than 3 yrs = *20%*

3 yrs + 1 day → Less than 4 yrs = *40%*

4 yrs + 1 day → Less than 5 yrs = *60%*

5 yrs + 1 day → Less than 6 yrs = *80%*

6 years of County Service = *100%*

CalPERS Retirement Benefits and Contributions

Mono County contracts with CalPERS for your retirement plan. Your retirement plan is a defined benefit determined by a set formula that uses your years of service, age at retirement, and highest one or three years of service. Your defined benefit plan is determined by contributions from you, your employer and investments from System assets.

Mono County has a Local Miscellaneous group and a Local Safety group. Your benefit formula will fall within one of these two groups. Whether or not you have prior membership and or years of service will drive the actual benefit formula that you will receive.

Most new member will fall within the new *Pension Reform Formulas (2 @ 62 for Miscellaneous & 2.7 @ 57 for all Safety Groups)*. However, if you do have prior membership you may be eligible for the formulas that were in place on December 31st 2012, before Pension reform went into place. Our pre-pension reform formulas are –

| | | | | |
|--|---|-------------|----------|-----------|
| Local Miscellaneous Group | = | 2.5% | @ | 55 |
| Local Safety – Sheriff | = | 3% | @ | 55 |
| Local Safety – Fire | = | 2% | @ | 50 |
| Local Safety – County Peace Officer | = | 3% | @ | 50 |

Find out all about your CalPERS benefits at www.calpers.ca.gov

AFLAC – Optional Insurance Provider

Mono County contracts with a Local Representative who provides our employees with the opportunity to enroll in several different policies offered by AFLAC.

Cancer, Critical Care, Hospital, Accident, Disability, intensive Care

These are just a few of the many policies offered by our Representative. All policies are funneled through a Section 125 account so that eligible policies can be tax deferred. New employees can enroll within the first 30 days of employment; all other transactions are done during open enrollment each year.

EAP – Employee Assistance Program

Mono County offers two different EAP programs that include both counseling and telephone consultation services addressing many different personal needs that include family and work life.

Trindel Insurance Fund and CSAC EIA offer a wide variety of excellent resources for our employees.

Mono County Wellness Program

Mono County offers a discounted rate for Membership to local health clubs at the Double Eagle in June Lake and Snowcreek Athletic Club & the Body Shop in Mammoth Lakes.

The County pays \$25.00 towards each membership for the employee for their choice of one such membership. For employees living or working in Bridgeport, there is a County maintained facility in the Bridgeport Memorial Hall that employees have access to for a small fee of \$10.00

SICK & VACATION ACCRUALS

SICK – (Unless an applicable collective bargaining agreement provides otherwise)

Eligible employees will accrue sick leave at the rate of one day of sick leave for each calendar month of full-time service to the County. Permanent part-time employees accrue sick leave on a prorated basis.

Sick leave can be used during the probationary period, *without any accrued leave*, a probationary employee must take LWOP (leave without pay) if absent from work due to illness.

Use of sick leave (*up to a max of 5 consecutive days*) may be granted by the Department Head and be used due to the illness of one's self and *injury or illness of child, spouse, parent or domestic partner*. Any illness/injury extending beyond 5 days requires notification of Risk Management by the Department Head. (For more information regarding sick leave in excess of 5 days, please refer to Mono County policies and procedures manual)

According to Healthy Workplace/Healthy Family Acts of 2014, Temporary Part-Time Employees are now eligible to earn Sick Leave. 1 hour for every 30 hours worked. Use of sick leave begins on the 90th day of employment; accruals are capped at 48 hours and have no monetary value.

VACATION – (Unless an applicable collective bargaining agreement provides otherwise)

Shall be entitled to accrue vacation leave with pay for each year of full-time service as follows:

Initial employment -----10 days vacation per year (6.67 hrs/mo.)
After three years of continuous service-----15 days vacation per year (10.00 hrs/mo.)
After ten years of continuous service-----17 days vacation per year (11.33 hrs/mo.)
After fifteen years of continuous service---19 days vacation per year (12.67 hrs/mo.)
After twenty years of continuous service---20 days vacation per year (13.33 hrs/mo.)

Mono County Holidays --

Most all bargaining groups recognize 13 Holidays and two Personal Holidays as outlined in the Mono County Policies and Procedures.

Should you have any questions regarding your benefits provided to you by Mono County, please contact the Payroll & Benefits division of the Finance Department.

Welcome to Mono County – A great place to live and work!!

