

MSJC offers the following benefits to “permanent” full-time and part-time employees. Detailed information is provided during employee New Hire Benefits Orientation.

Vacation: Full-time (35+ hours) Classified, Confidential, and Supervisory employees shall earn vacation at the rate of 8 hours per month during the first 2 years of employment (12 days for 12 months); beginning the 3rd year through the 5th year the rate will be at 9.33 hours per month (14 days for 12 months); starting the 6th year through the 10th year the rate will be 10.67 hours per month (16 days for 12 months); beginning the 11th year through the 15th year at a rate of 12 hours per month (18 days for 12 months); from the beginning of the 16th year at the rate of 13.33 hours per month (20 days for 12 months). Administrators receive 22 vacation days a year. Employees working part-time (34 hours or less per week) shall earn vacation per month on a pro-rata basis.

Sick Leave: Fulltime Classified, Supervisors, Confidential, and Administrators accrue 96 hours of sick leave every July 1st. Part-time Classified accrue sick leave hours every July 1st on a prorated basis according to number of hours assigned. Fulltime Teaching Faculty accrues 10 days of sick leave at the beginning of each contract year. Fulltime Non-teaching Faculty accrues 11 days of sick leave at the beginning of each contract year. Part-time (Associate) Faculty accrue sick leave according to provisions outlined in the bargaining unit agreement.

Holidays: We recognize the following as paid holidays: Martin Luther King Jr., President’s day and the Friday before, Spring break, Independence Day, Labor Day, Veteran’s Day, Thanksgiving Day and day after, Winter Recess (to include December 25th, a day designated in lieu of Admission Day, 2 additional days during the winter recess as designated by the District), and New Year’s Day.

Medical Benefits: Fulltime employees that opt for single coverage will have no monthly premium. They have the option to enroll eligible dependents. Payroll deduction varies for dependent coverage; depends upon the plans elected, number of dependents enrolled, and their relationship to employee. Part-time employees have the option for coverage for themselves and eligible dependents. They will have a prorated district contribution towards their elected plans. Costs vary by plan, # and type of dependent.

We currently have 10 HMO plans, 3 PPO plans, and 2 PPO with HSA plans to choose from.

- **Four (4) Anthem Blue Cross HMO Options:** Co-payments and monthly premiums vary. All HMO’s have no annual deductible.
- **Three (3) Anthem Blue Cross PPO Options:** Co-insurance, monthly premiums and annual deductibles vary.

- **Two (2) Anthem Blue Cross High Deductible PPO Plans with Health Savings Account (HSA):** Co-insurance, monthly premiums and annual deductibles vary.
- **Two (2) Kaiser Permanente HMO Options:** Co-payments and monthly premiums vary. All HMO’s have no annual deductible.
- **Four (4) United Health Care/PacifiCare HMO Options:** Co-payments and monthly premiums vary. All HMO’s have no annual deductible.

NOTE: ALL traditional medical plans have a \$100 Emergency Room co-payment (which is waived if you are admitted to the hospital). However, the High Deductible PPO plans vary (refer to medical comparison received during new hire orientation for details).

Prescriptions:

Anthem and United Health Care members: ALL members have prescription drug coverage through **Express Scripts RX**. Co-payments vary depending on medical plan.

Kaiser members: Have prescription drug coverage through Kaiser Pharmacy. Co-pays vary depending on medical plan.

Dental Benefits: Dental benefits are available to full and part-time employees. The premium is covered 100% by the district for fulltime employees regardless of dependents. Part-time employee can opt for dental coverage only and not medical for a low to no cost out of pocket monthly premium.

- **Delta DPO/PPO:** \$1500 annual calendar spending per enrollee. 100% coverage up to the \$1500 when services are rendered by a DPO/PPO dentist. No Ortho coverage.
- **MetLife PPO:** \$2500 annual calendar spending per enrollee. 100% coverage for preventative care, co-insurance (90% or 60%) varies depending on service used. Orthodontics is available.
- **MetLife DHMO (aka Safe Guard) Dental Plan:** Is an HMO dental plan and you must use a DHMO Dentist. No co-pays for preventative care and no annual deductibles. Additional out-of-pocket co-payments apply depending on services used. Orthodontics is available; co-payment costs vary depending on age of enrollee.
- **Delta Premier/Incentive (No longer offered for new enrollments):** \$1000-\$1200 annual calendar spending per enrollee. Co-insurance increasing 10% (70-80-90-100%) every year you receive services. No Ortho coverage.

Behavioral Health Coverage: The MHN Network provides ALL of the Districts behavioral health coverage, regardless of medical plan enrollment. It provides the out-patient and in-patient coverage for employees and enrolled dependents, through an Employee Assistance Program. To receive and pay for services you just need to provide them with your medical coverage information (i.e. Medical ID card from Anthem, United Health Care/PacifiCare, or Kaiser).

Vision Benefits: We currently **do not** have a “vision plan” for ALL employees. Currently only Faculty, Supervisors, Confidential, & Administrators are covered by our VSP Vision plan. At this time, our full or part-time Classified employees do not have a “vision plan”. However, if they are enrolled in any one of the 10 HMO medical plans and they go through their primary care physician to get a referral then their eye exam only is paid for by their medical plan, but no other services or equipment is covered. They may also be able to receive some discounts when purchasing glasses or contacts by showing their medical ID card. Discounts vary depending on business.

Term Life Insurance: The District purchases a \$20,000 Group Term Life Policy and a \$2,000 Accidental Death & Dismemberment Policy for all permanent full and part-time employees. Employees have the option to purchase additional Voluntary Group Term Life or Accidental Death & Dismemberment Insurance by completing an additional application and authorizing a **voluntary** payroll deduction.

CalPERS and CalSTRS Contribution: This section shall only apply to unit members who qualify to participate in the Public Employee Retirement System or State Teachers Retirement System. The District shall make a monthly percentage contribution on behalf of all eligible unit members. The percentage of contribution is different according to employee classification. Please refer to your applicable union contract for percentages. Employees are also required to make a percentage contribution of their monthly salary towards their CalPERS or CalSTRS retirement. This is also detailed in the applicable contracts.

American Fidelity (AF) Section 125 Plan: The Section 125 Plan allows employees to pre-tax some of their out-of-pocket expenses. From premium costs for their health and welfare coverage, for some of their medical/dental/vision expenses not covered under their plans, and/or expenses for dependent day care, all through an automatic payroll deduction. AF also offers a 403(b) tax-deferred annuity which helps you add to a well-planned retirement portfolio. Other voluntary benefits are available with AF.

Great American Plan Administrators: Is our Districts 3rd party 403b and 457 plan administrator. They have assigned the ZUK Financial Group to our district to assist them in this administration. Employees can purchase a 403(b) and/or 457 retirement plans through them via a personal meeting, enrollment, and a voluntary payroll deduction.

Professional Development: To promote professional development, salary incentives are available to all permanent and non-management employees. Please refer to your CTA/CSEA contracts for details, specific procedures, and/or form requirements.

Other Voluntary Benefit Options:

- Accidental Death & Dismemberment Plan
- Cancer Intensive Care
- Comprehensive Legal Plan
- Disability Income Protection
- Group Term Life Insurance
- Long Term Care UNUM

Health & Welfare (H/W) Websites

American Fidelity Assurance

www.af-group.com

Anthem Blue Cross (HMO or PPO)

www.anthem.com

Behavioral Health with MHN

www.members.mhn.com (Company Code: REEP)

CalPERS

www.calpers.ca.gov

CalSTRS

www.calstrs.ca.gov

Delta Dental (DPO/PPO or Premier/Incentive)

www.deltadentalca.com

Express Scripts Prescriptions

www.Express-Scripts.com

Hyatt Legal

www.legalplans.com (Enter 100010)

Kaiser Permanente HMO

www.kp.org

MetLife DHMO Dental (aka Safe Guard HMO Dental)

www.safeguard.net

MetLife PPO Dental

www.MetLife.com/dental

Prudential "Voluntary" Life or AD&D Insurance

www.prudentiallife.com

United Health Care/PacifiCare HMO

www.unitedhealthcare.com

Unum Long Term Care

www.unumprovident.org

H/W Customer Service Numbers

American Fidelity (800) 365-9180

Anthem Blue Cross (California Care)

HMO Plans 1 to 4 (800) 227-3771

Anthem Blue Cross PPO Plans 1 to 3

Preferred Provider (800) 627-7244

Anthem Blue Cross PPO w/HSA Plans

1 & 2 (Lumenos) (888) 224-4911

Behavioral Health Provided through

The MHN Network (888) 327-0020

CalPERS

(888) 225-7377

CalSTRS

(800) 228-5453

Delta Dental DPO/PPO or Premier/Incentive

(Premier/Incentive No longer available for new enrollees)

(866) 499-3001

Express Scripts RX

(888) 806-4969

Hyatt Legal Services

(800) 821-6400

Kaiser Permanente

(800) 464-4000

MetLife DHMO Dental (aka Safe

Guard HMO) (800) 880-1800

MetLife PPO Dental (800) 942-0854

Prudential "Voluntary" - Group Term Life

and Accidental Death (800) 631-0311

United Health Care HMO (aka PacifiCare)

(800) 624-8822

Unum Long Term Care (888) 868-6745



Employee Benefits Summary

For more information contact:

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