

# PACIFIC UNION COLLEGE HOURLY EMPLOYEE BENEFITS 2010 – 2011

Benefits are based upon a budgeted position time. Overtime is excluded in the benefits calculation.

<u>TAXES AND RETIREMENT</u>	<u>&lt; than 20 hrs</u>	<u>20-37.5 hrs</u>	<u>&gt; than 37.5 hrs</u>
<b>Retirement Pension Funding (employer)</b> <i>Defined Contribution Plan.  Employer Match 2.10%  when employee contributes 3.0%. Maximum employee contribution is 25%.</i>	<b>Self Contribution Only</b>	<b>Pro rata*</b>	<b>100%</b>
Representative: Chris Knef <a href="mailto:chris_knef@aigvalic.com">chris_knef@aigvalic.com</a> (707) 483-1325 or <a href="#">Client Care Center (800)-448-2542</a> North American Division (NAD) Plan. <a href="http://www.agrsretirenet.com">www.agrsretirenet.com</a> (Social Security Number, plus PIN required) Select "About My Account"			
<b>Social Security (FICA)</b> 7.65% of gross wages (employer's portion).	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Unemployment, State Disability, and State Family Leave Program</b> <i>Self-Insured program, not an insurance plan.  SDI/PFLP - employee funded.</i>	<b>Pro rata</b>	<b>Pro rata</b>	<b>Pro rata</b>
<b>Tax Deferred Account (TDA)</b> Up to 25% of gross earnings.	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>

## HEALTH CARE

**Health Care Assistance Plan**, *Self-Insured Program, not an insurance plan*

\*St Helena Hospital EPO/ PPO,

**EXCLUSIVE ST HELENA HOSPITAL OR ST HELENA CLEARLAKE HOSPITAL SERVICES**

**\*Accessing the Blue Cross Prudent Buyer Plan**

**Medical** – Deductible: \$700 family, \$350 individual.

**No\***

**No\***

**Yes**

**60-day waiting period**

A monthly health care cost contribution will be payroll deducted for employee (\$50), employee/spouse (\$80), or employee/family (\$110), from all Delta Health Systems plan participants.

Out-of-pocket maximum: \$3,000 individual / \$6,000 family.

Office visits: \$25 copay for a general physician and \$40 copay for a Specialist, then plan pays 100%.

Outpatient and inpatient paid at 80% within Blue Cross Network; out of network paid at 50%.

**Rx – HealthTrans** - \$10 generic, \$30 brand, \$45 non-formulary, \$75 special meds

HealthTrans - prescription drugs by mail - \$15 generic, \$40 brand, \$50 non-formulary, \$50 special meds for a 90-day supply,

**Mental Health Program**

**Vision** - \$560 max payable paid at 80% of billed rate or the contract rate if the provider is a Blue Cross participant.

**Dental** - prophylaxis cleaning two times a year at 100%.

Deductible: \$150 family, \$75 individual.

80% most services (\$2,500 single, \$5,520 max family payable annual, which includes the cost of prophylaxis cleaning), 50% orthodontia (\$2,300 max lifetime payable benefit) to age 24 only.

60-day waiting period (hourly only).

Total lifetime assistance per person - \$5,000,000.

Dependents covered if employee's spouse earns less than **No\***

**No\***

**Buy-in**

spousal earnings limit; otherwise buy-in is available based on spouse earnings (2010-2011 limit - \$50,000); buy-in rates per unit (spouse or dependent) per month of \$300

(maximum 3 buy-in units per covered employee family).

## PUC Hourly Employee Benefits 2010-2011

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*Medical Catastrophic Coverage is available.*

Third Party Administrator - Delta Health Systems

[www.deltahealthsystems.com](http://www.deltahealthsystems.com)

Customer Service 800-556-5918

HealthTrans Customer Service 1-877-289-0616

*Thru 06/30/2011*

# PUC Hourly Employee Benefits 2010-2011

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	<u>&lt; than 20 hrs</u>	<u>20-37.5 hrs</u>	<u>&gt; than 37.5 hrs</u>
<b>Wellness Program</b> <i>Yearly health screen testing. Employees who participate in the College's Health and Wellness Program, or a wellness program approved by human resources, will be rebated an amount equivalent to 50% of the contribution. The rebate will be made once every six months.</i> <a href="http://www.puc.edu/Departments/Human_Resources/wellness.shtml">http://www.puc.edu/Departments/Human_Resources/wellness.shtml</a>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Health Services</b> <i>Utilize this department service for small medical needs. (Health Services asks that if you need medical care after hours, call Dr. Wheeler's exchange at (707) 963-3658. You will be asked about your symptoms, and then be connected directly. Dr. Wheeler will want to speak with the person needing care.)</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Flexible Spending Account</b> <i>Tax-free contribution up to \$6,000 for unreimbursed medical and \$5,000 for child care expenses.</i> <b>aflac.com</b> (forms) Representative: Tim Ranuio <a href="mailto:timothy_ranuio@us.aflac.com">timothy_ranuio@us.aflac.com</a> 707-258-2602 or cell 650-291-1813 Fax claims toll free 1-877-353-9256			
<b>Employer Basic Survivor Benefit Plan</b> <i>Term life insurance benefit for employee, spouse, and dependents. Payout of \$100,000 for employee, \$50,000 for spouse, \$10,000 for dependent child, \$750 for stillborn child. Optional buy-in plan for additional coverage available (UNUM). Based on IRS rules, the first \$50,000 of an employer provided life Insurance benefit is non-taxable. Any amount over \$50,000 for an employee, over \$2,000 for a spouse, or over \$2,000 for a child is considered taxable income, also called "imputed income." If coverage exceeds \$2,000 for a spouse or child, then the entire amount, either \$50,000 or \$10,000, is considered imputed income. Imputed income, premium rate, does not increase your take-home pay, but is added to your total income to be taxed. Additional information and waiver forms are available in HR.</i>	<b>No*</b>	<b>No*</b>  Beneficiary	<b>Yes</b>  (Enrollment for Designation required)
<b>Workers' Compensation</b> <i>Self-Insured program, not an insurance plan.</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b><u>VACATION AND SICK LEAVE</u></b>			
<b>Holidays</b> <i>Nine days per year - New Year's, Martin Luther King, President's, Memorial, Independence, Labor, Thanksgiving, Christmas, personal (birthday, etc.).</i>	<b>No</b>	<b>Pro rata</b>	<b>Yes</b>
<b>Paid Leave</b> <i>Leave without pay must be approved by Human Resources.</i> <i>Accumulation rates per hour worked, includes time for vacation and holidays:</i> 1 to 4.9 years .0749/hour worked, 186 hrs accrual limit 5 to 9.9 years .0941/hour worked, 246 hrs accrual limit 10 years and over .1134/hour worked, 296 hrs accrual limit	<b>No</b>	<b>Pro rata</b>	<b>Yes</b>
<b>Regular Sick Leave</b> <i>Accumulates at .0386 per hour worked. Maximum accrual 80 hrs. Accumulated Leave cannot be cashed out.</i>	<b>No</b>	<b>Pro rata</b>	<b>Yes</b>
<b>Extended Sick Leave (must be approved and entered by HR)</b> <i>Available after 3 days of illness under doctor's care or for family member illness. Separate accumulation rates from Paid Leave.</i>	<b>No</b>	<b>Pro rata</b>	<b>Yes</b>

## PUC Hourly Employee Benefits 2010-2011

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*.019231/hour worked; 40 hrs max annually.  
The accumulated leave cannot be cashed out.*

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	<u>&lt; than 20 hrs</u>	<u>20-37.5 hrs</u>	<u>&gt; than 37.5 hrs</u>
<b>Disability (Non-work related)</b> <i>Coordinated with State Disability Insurance (SDI) and Paid Family Leave (6 weeks in 12-month period) at 55% of lost wages. SDI provides 50% of monthly earnings during first 180 days. Long-Term Disability pays 66%% after first 180 days. Benefits up to age 65. Taxable benefit. (UNUM Insurance)</i>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b>Family Medical Leave Act and CA Paid Family Leave</b> <i>Up to 12 weeks of unpaid leave for personal or family medical need.</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Funeral Time Allowance</b> <i>Up to 24 work hours (3 days) for immediate family.</i>	<b>Pro rata</b>	<b>Pro rata</b>	<b>Yes</b>
<b>Jury Duty Service</b> <i>Up to 2 weeks (76 hrs) allowed per fiscal year.</i>	<b>Pro rata</b>	<b>Pro rata</b>	<b>Yes</b>
<b><u>MISCELLANEOUS</u></b>			
<b>Auto and Home Insurance</b> <i>Liberty Mutual offers a unique program to purchase high-quality auto, home and renters insurance at low group rates through the convenience of payroll deductions with no down payment. <a href="mailto:richard.goertzen@libertymutual.com">Quotes - richard.goertzen@libertymutual.com</a> <a href="http://www.libertymutual.com/personal/libertyrep/ca/santarosa.html">Information</a> - http://www.libertymutual.com/personal/libertyrep/ca/santarosa.html</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Christmas Bonus</b>	<b>Pro rata</b>	<b>Pro rata</b>	<b>Yes</b>
<b>Direct Deposit</b> <i>Automatic deposit of payroll check to ACH financial institution.</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Financial Planning Services</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Fine Arts &amp; Adventure Series</b> <i>Music, Variety &amp; Film Programs.</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Firewood (Land Management Dept.)</b> <i>50% off cut-your-own fee. 15% off pre-cut firewood.</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Free Tuition Hours</b> <i>Spouse may take the remaining hours, not to exceed 6 hours</i>	<b>No</b>	<b>one class up to 4 hours</b>	<b>one class up to 4 hours</b>
<b>ID card/Purchase Reimbursement</b> <i>5% discount at PUC/HME businesses.</i>	<b>No</b>	<b>Yes+</b>	<b>Yes</b>
<b>Optional Insurance Programs for purchase</b> <i>AFLAC Accidental Death &amp; Dismemberment, Intensive Care, &amp; Cancer. Long-Term Disability supplement to 66%% of monthly earnings available for all employees. Also, NAD (UNUM) Long-Term Care Program, AD&amp;D &amp; Term Life Insurance. AFLAC contact: Tim Ranuio Office: (707) 258-2602; Cell: (650) 291-1813</i>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b>Pre-paid Legal</b> <i>Purchase available thru payroll. <b>Northern California Rep</b> – Randy Parker 800-872-6992 <a href="mailto:randyparker@prepaidlegal.com">randyparker@prepaidlegal.com</a></i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Transfer &amp; Retirement Gifts</b> <i>Cash gift at farewell or retirement. Taxable.</i>	<b>Pro rata</b>	<b>Pro rata</b>	<b>Pro rata</b>

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\* NAD Policy / ^ Does not count for service credit / + One overdraw and employee may lose the privilege / ~ If qualified; see Human Resources.