

**PACIFIC UNION COLLEGE  
HOURLY EMPLOYEE BENEFITS  
2008 - 2009**

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

<u><b>TAXES AND RETIREMENT</b></u>	<u><b>&lt; than 20 hrs</b></u>	<u><b>20-37.5 hrs</b></u>	<u><b>&gt; than 37.5 hrs</b></u>
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<b>Retirement Pension Funding (employer)</b> <i>Defined Contribution Plan.  Employer Basic 5%, Employer Match 1.65%  when employee contributes 3.0%. Maximum employee contribution 25%.  Representative: Chris Knef <a href="mailto:chris_knef@aigvalic.com">chris_knef@aigvalic.com</a> (707) 483-1325 or Client Care Center (800)-448-2542  North American Division (NAD) Plan. <a href="http://www.agsretirenet.com">www.agsretirenet.com</a> (Social Security Number, plus PIN required) Select "About My Account"</i>	<b>Self Contribution Only</b>	<b>Pro rata*</b>	<b>100%</b>
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<b>Social Security (FICA)</b> <i>7.65% of gross wages (employer's portion).</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
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<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>
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<b>Tax Deferred Account (TDA)</b> <i>Up to 25% of gross earnings. \$13,000 annual limit.</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
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**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 HOSPITAL—CLEARLAKE SERVICES**

<b>Medical</b> - Deductible \$500 Employee + 1 or more, \$250 individual <i>A monthly health care cost contribution will be payroll deducted for employee (\$40), employee + 1 (\$65), or employee + 2 or more (\$95), from all Delta Health Systems plan participants  Out of pocket maximum \$2,000 individual / \$4,000 employee + 1 or more  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%</i>	<b>No*</b>	<b>No*</b>	<b>Yes</b>
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*60 day waiting period*

**Rx – HealthTrans** - \$10 generic, \$25 brand, \$40 non formulary  
HealthTrans - prescription drugs by mail - \$15 generic, \$30 brand, \$40 non formulary for a three mo 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 \$100 Employee + 1 or more, \$50 individual  
80% most services (\$2,500 individual, \$5,520 max Employee + 1 or more payable annual, which includes the cost of prophylaxis cleaning), 50% orthodontia (\$2,300 max lifetime payable benefit) to age 24 only  
Sixty day waiting period (hourly only)  
Total lifetime assistance per person - \$3,000,000.

Dependents covered if employee's spouse earns less than spousal earnings limit; otherwise buy-in is available based on spouse earnings (2008-2009 limit - \$49,000); buy-in rates per unit (spouse or dependent) per month of \$150 (maximum 3 buy-in units per covered employee + dependents). Medical Catastrophic Coverage Symetra Third Party Administrator - Delta Health Systems <a href="http://www.deltahealthsystems.com">www.deltahealthsystems.com</a> Customer Service 800-556-5918 HealthTrans Customer Service 1-877-289-0616 Thru 06/30/2009	<b>No*</b>	<b>No*</b>	<b>Buy-in</b>
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<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 the full 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>
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	<u>&lt; than 20 hrs</u>	<u>20-37.5 hrs</u>	<u>&gt; than 37.5 hrs</u>
<b>Health Services</b> <i>Utilize this department service for small medical needs.  (Health Services asks if you need medical care  after hours, call Dr. Wheelers exchange at (707) 963-3658.  You will be asked what your symptoms are, and then be connected directly.  Dr. Wheeler will want to speak with the person needing care.</i>	Yes	Yes	Yes
<b>Flexible Spending Account</b> <i>Tax-free contribution up to \$4,000 for unreimbursed  medical and \$5,000 for child care expenses.  aflac.com (forms) Representative: Tim Ranuio  Fax claims toll free 1 877 353 9256</i>	No	No	Yes
<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>	No*	No*	Yes <i>(Enrollment for  Beneficiary  Designation  required)</i>
<b>Workers Compensation</b> <i>Self-Insured program, not an insurance plan.</i>	Yes	Yes	Yes
<b><u>VACATION AND SICK LEAVE</u></b>			
<b>Holidays</b> <i>Nine days per year - New Year's, Martin Luther King,  Presidents', Memorial, Fourth of July, Labor,  Thanksgiving, Christmas, personal (birthday, etc.).</i>	No	Pro rata	Yes
<b>Paid Leave</b> <u>Leave without pay must be approved by Human Resources.</u> <b>No</b> <i>Accumulation rates per hour worked includes  time for vacation, holidays and sick leave:  1 to 4.9 years .1174/hour worked 232 hrs accrual limit  5 to 9.9 years .1376/hour worked 272 hrs accrual limit  10 years and over .1578/hour worked 312 hrs accrual limit</i>		Pro rata	Yes
<b>Extended Sick Leave</b> <i>Available after three days of illness under doctor's care  or for family member illness.  Separate accumulation rates from Paid Leave.  .019231/hour worked 40 hrs max annually.  The accumulated leave cannot be cashed out.</i>	No	Pro rata	Yes
<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<sup>2/3</sup> % after first 180 days.  Benefits up to age 65. Taxable benefit. (UNUM Insurance)</i>	No	Yes <i>LTD If More than  30 hours per week</i>	Yes

	<u>&lt; than 20 hrs</u>	<u>20-37.5 hrs</u>	<u>&gt; than 37.5 hrs</u>
<b>Family Medical Leave Act and CA Paid Family Leave</b> Yes <i>Up to twelve weeks of unpaid leave for personal or family medical need.</i>		Yes	Yes
<b>Funeral Time Allowance</b> <i>Up to 24 work hours (three days) for immediate family.</i>	Pro rata	Pro rata	Yes
<b>Jury Duty Service</b> <i>Up to two weeks (76 hrs) allowed per fiscal year.</i>	Pro rata	Pro rata	Yes
<b>Free Tuition Hours</b> <i>Spouse may take the remaining hours, not to exceed 6 hours per quarter for employee and spouse. Non-cumulative benefit.</i>	No	one class up to 4 hours	one class up to 4 hours
<b>Christmas Bonus</b>	Pro rata	Pro rata	Yes
<b>Direct Deposit</b> <i>Automatic deposit of payroll check to ACH financial institution.</i>	Yes	Yes	Yes
<b>Financial Planning Services</b>	Yes	Yes	Yes
<b>Fine Arts &amp; Adventure Series</b> <i>Music, Variety &amp; Film Programs.</i>	Yes	Yes	Yes
<b>Pre-paid Legal</b> Purchase available thru payroll <b><u>Northern California Rep</u></b> – Randy Parker 800-872-6992 <a href="mailto:randyparker@prepaidlegal.com">randyparker@prepaidlegal.com</a>	Yes	Yes	Yes
<b>Auto and Home Insurance</b> 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. <b>Quotes</b> - <a href="mailto:richard.goertzen@libertymutual.com">richard.goertzen@libertymutual.com</a> <b>Information</b> - <a href="http://www.libertymutual.com/personal/libertyrep/ca/santarosa.html">http://www.libertymutual.com/personal/libertyrep/ca/santarosa.html</a>	Yes	Yes	Yes
<b>Firewood (Land Management Dept.)</b> <i>50% off cut your own fee. 15% off pre-cut firewood.</i>	Yes	Yes	Yes
<b>ID card/Purchase Reimbursement</b> <i>5% discount at PUC/HME businesses.</i>	No	Yes+	Yes
<b>Optional Insurance Programs for purchase</b> <i>AFLAC Accidental Death &amp; Dismemberment, Intensive Care, &amp; Cancer. Long-Term Disability supplement to 66 2/3% 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>	No	Yes	Yes
<b>Ski Lift Tickets</b> <i>During snow ski season, purchase discount tickets via payroll deduction at Human Resources Office.</i>	Yes	Yes	Yes
<b>Transfer &amp; Retirement Gifts</b> <i>Cash gift at farewell or retirement. Taxable.</i>	Pro rata	Pro rata	Pro rata

\* NAD Policy / + One overdraw and employee may lose the privilege / ~ If qualified; see Human Resources.