



**SUMMARY OF INSURANCE & OTHER BENEFITS
FOR COUNTY OF SANTA CRUZ
LAW ENFORCEMENT MIDDLE MANAGEMENT
REPRESENTATION UNIT**

**MEDICAL - California Public Employees Retirement System (CalPERS)
Health Plans**

County employees in this representation unit may enroll in one of the health plan options available through CalPERS. Health plan options available through CalPERS are summarized in the CalPERS booklets entitled *Health Benefit Summary* and *Health Program Guide*. Employees may also enroll their eligible dependents, however, if dependents are not enrolled within 60 days of the employee's start date, any future request for dependent enrollment may be deferred in accordance with CalPERS regulations.

To enroll dependents in insurance plans, employees must submit the following required documentation, as applicable: marriage certificate for spouse or affidavit of domestic partnership; social security number of spouse or domestic partner; and birth certificates for children.

Employee benefit share of cost information is included in the Health Insurance Rate Sheets for each representation unit (*select appropriate representation unit tab*) and is available on the County Internet under Employee Benefits, Health Insurance Rate Sheets.

An employee who declines health coverage during the initial enrollment period will generally not be eligible to enroll until the Open Enrollment period (typically in the fall of each year, with coverage commencing January 1 of the following year). Exceptions include:

1. Loss of Other Coverage - If an employee declines benefit coverage or cancels enrollment for themselves or their dependent(s) due to having other benefit coverage, they may become eligible to enroll when the other coverage ends. In this circumstance, County benefit coverage would then become effective the first day of the month following the request to enroll, as long as this request is within 60 days of the qualifying event date (loss of coverage), and the Benefits Office receives the required documentation regarding the loss of coverage.
2. Late Enrollment - Employees who initially decline or cancel enrollment for themselves or their dependent(s) may enroll during the Open Enrollment period each year, or they may, at any time, request enrollment as a late enrollee. Once Late Enrollment has been requested, there is a 90-day waiting period. The effective date of

coverage will be the first of the month following the 90-day waiting period.

Enrollment in CalPERS HMO requires designation of a Primary Care Physician (PCP) for each person listed on the enrollment form. It is not sufficient to name a medical group; you must specify a medical doctor as the PCP. Failure to select a PCP will result in coverage delays. Family members may select different PCP's.

Additional inquiries regarding health plan details should be directed to CalPERS at (888) 225-7377 or visit their site at: www.calpers.ca.gov

DENTAL

You may select between three available dental plans, the County pays the dental premium for both you and your dependent(s) for two of the plans, the Delta DPO (Basic Plan) and the DeltaCare plan. At cost to the employee, a buy-up option is available to enroll in the Delta DPO+ plan. Once you select your dental plan, you can only change plans once a year during Open Enrollment. Summary descriptions of each plan are listed below for your review:

Delta DPO (Basic Plan, Group #7638-0011)

DeltaDPO is a "fee-for-service" plan. You may obtain services from any dentist and Delta will pay 80% for basic and preventative services, 50% for major services. If you select a Delta Preferred Option dentist, that dentist is reimbursed at 100% of the Delta negotiated rate for basic and preventative services, 60% for major services. A list of Delta Preferred Option providers is available at: www.deltadentalca.org. This plan has a maximum annual benefit of \$1,200 per person per calendar year and does not cover orthodontia.

DeltaCare (Group #01556-0003)

DeltaCare is a "capitation" dental plan and most services are covered at 100%. The enrollee is assigned to a dental office and ALL family members must use this same dental office. At any time, DeltaCare may transfer the enrollee to a different dental office at the request of either the dentist or DeltaCare. This plan provides some orthodontia coverage. A list of DeltaCare providers is available at: www.deltadentalca.org/pmi/index.html

DeltaDPO+ (Buy-up option, Group #7638-0015)

At cost to the employee, you may select the DeltaDPO+ plan which is identical to the basic plan except that this plan has an increased maximum benefit amount of \$2,000 per person per calendar year.

VISION (Group #00456001)

Employees and their dependents are eligible to participate in the County's vision program which is available through Vision Service Plan (VSP), Inc. The Employee vision coverage premium is County paid, however, if dependent coverage is selected, the employee is responsible for the premium cost of any dependent vision coverage. Dependents may be added during the employee's first full pay period of employment or once a year during Open Enrollment. Once coverage is selected, it must continue for a minimum of one year. A listing of participating providers can be found on their website at: www.vsp.com

LONG-TERM DISABILITY (LTD)

Your long term disability coverage is voluntary, but you must enroll within the first 30 days after you begin work. Coverage is provided through the Peace Officers Research Association of California (PORAC). The effective date is the first of the month after your hire date, provided you complete the enrollment form (see your training officer). If you become medically disabled, this coverage is designed to replace a portion of your pre-disability earnings. Your long term disability coverage is Employee paid, the County does not contribute.

LIFE INSURANCE

Employees in these representation units have a \$50,000 County paid life insurance policy (*the insurance amount payable decreases for employees age 70 and above*). Voluntary additional term life insurance is also available at employee expense.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

This County paid benefit is a confidential service which can provide help for your behavioral health and daily living challenges. The benefit provides employees and their dependent(s) with access to the Managed Health Network (MHN). Information regarding this program is available on the internet at www.mhn.com. Contact MHN at (800) 242-6220 for additional information.

FLEXIBLE SPENDING ACCOUNT (HCFSA)

This Section 125 pre-tax program is available to employees for eligible health care expenses, annual enrollment is required. Please visit http://sccounty01/personnel/Benefits_Flexible_Spending_Account.html to learn more about this program.

H-CARE - HEALTH CARE REIMBURSEMENT PLAN

This Section 125 pre-tax program is available to eligible employees. Once enrolled in the H-Care plan, you must remain in the Plan for the remainder of the current tax year (*except for specific changes in employment or family status as described in the Plan Document*). New employees must enroll during the first full pay period of employment. Failure to enroll within this time period may prohibit participation in this plan for the remainder of the current tax year. H-Care is not available for premiums paid on behalf of domestic partners. Please visit

http://sccounty01.co.santa-cruz.ca.us/personnel/benefits_Health_Care_Home.html
to learn more about this program.

D-CARE PLAN - DEPENDENT CARE REIMBURSEMENT PLAN

This Section 125 pre-tax program is available to employees for eligible dependent care expenses. New employees must elect to enroll during the first full pay period of employment; failure to enroll during this period may prohibit participation in this plan for the remainder of the current tax year. Annual enrollment is required. Please visit

http://sccounty01.co.santa-cruz.ca.us/personnel/benefits_Dependent_Care_Home.html
to learn more about this program before making a decision to enroll.

DOMESTIC PARTNERS

Domestic partners may be qualified to enroll in health, dental and vision by filing an approved affidavit of domestic partnership. Domestic partners are subject to the same enrollment rules as other dependents, in accordance with CalPERS regulations. Please visit

<http://sccounty01.co.santa-cruz.ca.us/personnel/DPFAQ.pdf>
for more information.

The Internal Revenue Service (IRS) does not recognize domestic partners / domestic partners child(ren) as dependents for income tax purposes unless the domestic partner qualifies as an IRS dependent. Therefore, if a domestic partner / domestic partners child(ren) are not claimed as a dependent for income tax purposes, contributions made by the County for the domestic partner's benefit becomes attributable (taxable) income. Attributable income is added to an employee's annual gross wages for income tax purposes.

NOTICE: All information contained in this notice is a summary only, and is subject to change. This information cannot be substituted for the plan documents, regulations and/or plan descriptions. Employment, compensation and benefit commitments or statements made by any person(s) which conflict with or are inconsistent with regulations or policies adopted by the Board of Supervisors are null and void.