

## **Mono County Summary of Benefits**

*The following information is intended to provide a summary of benefits and does not include full details of coverage. Service limitations and restrictions may apply depending on coverage levels and services rendered.*

### **Pay Periods and Payroll Deductions**

County employees are paid on a bi-weekly basis, which consists of 26 pay periods per year. Payroll deductions including medical and most voluntary deductions will occur on a semi-monthly basis or 2 times per month. Retirement contributions will always be deducted on all 26 pay periods.

### **Medical**

Mono County Contracts with CalPERS to provide health insurance for its employees and currently offers several Preferred Provider (PPO) Plans which are administered by Anthem Blue Cross. Employees have the option to choose from PERS Gold, PERS Platinum, and PORAC. The PORAC Plan is currently only available to members of the Safety group employee's.

Medical plan costs vary based on the plan and coverage you select. The employee and the County share the cost of the plan, which is deducted on a pre-tax basis. The employee's cost is in accordance with the applicable Memorandum of Understanding with each bargaining group. For more information regarding health plans, please visit:

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

### **Dental**

Mono County offers a self-insured dental plan administered by Delta Dental of California and currently offers the following benefits:

- \$1,100.00 each year towards your dental coverage if you choose an in-network Delta Dental PPO Dentist.
- \$1,000.00 each year towards your dental coverage if you choose and out-of-network or Non-Delta Dental PPO Dentist.
- Diagnostic and preventative coverage of 70 – 100 % of contracted allowance (based on length enrolled in the plan and dentist visit of at least once per year).
- Major services are covered at 50% of the contracted allowance.

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*. Benefits include:

- well/vision exam every 12 months, carries a \$10 copay.
- \$160 allowance for frames and 20% off amount over allowance.
- \$180 allowance for contacts and contact lens exam and 15% off contact lens fitting and evaluation.

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 employee's spouse and dependents. Life Insurance is administered by Voya Insurance.

- Coverage for General Employees is \$5,000.00
- At-Will/Elected Employees/Paramedic Coverage is \$50,000.00
- Coverage for Employee's Spouse is \$1,000.00
- Coverage for Employee's Children is also \$1,000.00
- Coverage for Employee's Children under six months is \$100.00

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

## **Supplemental Life Insurance – Administered by Voya**

Employees have the option of enrolling in a Supplemental Life insurance policy for themselves, their spouse and any dependent children. This policy is purchased by the employee with rates based on the age group at the time of enrollment.

Supplemental life insurance coverage can be enrolled in the first 31 days of employment without proof of good health, after 31 days proof of good health is required. Amounts available are as follows:

- For Employee up to \$150,000 (guaranteed issue) or up to \$500,000 with proof of good health
- For Spouse up to \$50,000.00 and for the Employee's Children for \$10,000.00.

## **Flexible Spending Accounts and Optional Insurances Provided by WORKTERRA**

Flexible Spending Accounts for medical reimbursement and dependent care are available through a Section 125 account administered by WORKTERRA. These accounts allow you to contribute pre-tax dollars to help pay for eligible medical and dependent care expenses.

## **Mono County Deferred Compensation 457/401(a) Plan**

The County provides deferred compensation plan through Internal Revenue Code Section 401(a) Employees have the option to sign up for the 457-deferred compensation plan and contribute up to the maximum amount allowed by the IRS. If the employee contributes a total of 1-3% of their pre-tax salary, the County will match those contributions up to a maximum of 3% into a 401 (a) plan under the employee's name. The employee may direct the investment of all contributions in accordance with the options or limitation provided by the 401(a) Plan.

## **CalPERS Retirement Benefits and Contributions**

Mono County contracts with CalPERS for your retirement plan. Your retirement plan is a defined benefit plan determined by a set formula which uses your years of service, age at retirement, and highest one or three years of service. The Plan is funded by contributions from the employee, the County and investments from plan assets.

Mono County has a Local Miscellaneous group and a Local Safety group. Your benefit formula will fall within one of these two groups

Most new members will fall within the new *Pension Reform Formulas of 2 @ 62 for Miscellaneous & 2.7 @ 57 for all Safety Group*. However, if you do have prior membership you may be eligible for the formulas that were in place on December 31<sup>st</sup> 2012, before Pension reform went into place. Our pre-pension reform formulas are:

<b>Local Miscellaneous Group</b>	=	<b>2.5%</b>	<b>@</b>	<b>55</b>
<b>Local Safety – Sheriff</b>	=	<b>3%</b>	<b>@</b>	<b>55</b>
<b>Local Safety – Fire</b>	=	<b>2%</b>	<b>@</b>	<b>50</b>
<b>Local Safety – County Peace Officer</b>	=	<b>3%</b>	<b>@</b>	<b>50</b>

*Find out all about your CalPERS benefits at [www.calpers.ca.gov](http://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, to include; *Cancer, Critical Care, Hospital, Accident, Disability, intensive Care*. 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 Employee Assistance Programs through Trindel Insurance Fund and Voya. Both programs include counseling and telephone consultation services addressing a variety of personal topics to promote a healthy family and work life balance.

### **Mono County Wellness Program**

Mono County offers a discounted rate, as well as \$25 towards Membership to local health clubs at the Double Eagle in June Lake or Snowcreek Athletic Club and The Body Shop in Mammoth Lakes.

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 one-time fee of \$10.00

### **SICK & VACATION**

*Sick – (Unless an applicable collective bargaining agreement provides otherwise)*

Eligible employees will accrue sick leave at the rate of 12 sick days per year. Permanent part-time employees accrue sick leave on a prorated basis.

*Vacation– (Unless an applicable collective bargaining agreement provides otherwise)*

Eligible employees 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  
After three years of continuous service-----15 days vacation per year  
After ten years of continuous service-----17 days vacation per year  
After fifteen years of continuous service---19 days vacation per year  
After twenty years of continuous service—20 days vacation per year

Permanent part-time employees accrue vacation on a prorated basis.

### **Mono County Holidays**

Most all bargaining groups recognize 13 Holidays as outlined in the Mono County Policies and Procedures and Personal Holidays according to your specific MOU (Memorandum of Understanding) according to your represented group.

***“Welcome to Mono County - A great place to live and work!!”***



Should you have any questions regarding benefits provided to you by Mono County, please contact Human Resources in the County Administrative Office @ 760-932-5416.