

# New Hire Benefits Guide

## 2019

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Review the included information regarding your benefits to ensure you elect the right choices for your health and the health of your family.

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# Who is Eligible?

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Generally, all regular City employees are eligible to participate in the City of Escondido's benefit program. Eligible employees may also enroll their eligible dependents in the City's benefit plans. Your eligible dependents include:

- Your legal spouse or legally registered domestic partner.
- Your child(ren), including natural, adopted, stepchild(ren), or children of your covered domestic partner up to 26 years of age.
- Your dependent children who are incapable of self-support because of a physical or mental handicap that occurred before they reach the maximum age may be eligible for continued coverage subject to additional

## Did you know....?

Dependent eligibility differs slightly among our plans. For more information on eligibility for each plan, [click here](#).

Even if you don't enroll your dependents for any City benefit plans, be sure to list them on City records as they may be eligible for City-paid dependent life insurance.

# What Does it Cost?

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The City pays the majority of the cost for your medical and dental coverage, and you pay competitive group rates for the voluntary plans.

## Waiving Health Insurance

Employees who waive a level of City medical coverage with proof of coverage elsewhere, will receive a \$75 monthly waiver benefit. In the event two City employees are married and both employees waive a level of coverage, only one spouse will receive the \$75 monthly waiver. The various levels of medical coverage include employee only, employee plus one and family coverage.



- To receive the credit, you ***must*** complete a **Waiver of Coverage form** and submit it to Employee Benefits by the New Hire Enrollment deadline along with a copy of the insurance card
- **If completing a Waiver, participants must complete this form each year.**

**If you have waived coverage and the alternate medical coverage is lost during the year, notify Employee Benefits within 30 days so you may elect City coverage for the remainder of the year.**

# New Hire Enrollment 2019

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Welcome to the City of Escondido! You have the opportunity to enroll in benefits for the remainder of the 2019 plan year. It is important to choose your benefit options carefully because the choices you make will be in place until December 31st and cannot be changed unless you experience a qualified life event.

Please review the medical plan comparison sheet on page 8 as well as the Kaiser Summary of Benefits and Coverage for detailed plan information.

If you wish to waive a level of health coverage, you **MUST** complete a Waiver of Coverage form for 2019 (see page 3 for additional information).

## New Hire Checklist

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There are separate enrollment forms for each plan.

### Mandatory benefit forms you **MUST** submit:

- Kaiser enrollment form OR Waiver of Coverage** (with proof of other health coverage)
- High Deductible Health Plan payroll deduction authorization form** (if enrolling in the Kaiser HDHP plan)
- Copy of marriage certificate if enrolling spouse in any plan or if waiving medical
- Copy of birth certificate if enrolling children in any plan or if waiving medical
- Delta Dental PPO/DMO Dental Enrollment form and Late Enrollment Penalty Sheet** (if enrolling in coverage)
- Prudential Group Life Insurance Beneficiary form**
- Employee Information form**
- Deduction Authorization and Pre-tax Election form**
- CalPERS Beneficiary form**
- Certification of Prior Public Agency Employment**
- CalPERS Reciprocal Self-Certification form**

### Optional benefit forms you may turn in:

- Prudential Voluntary Optional Life Enrollment form and Evidence of Insurability form**
- AFLAC Cancer Expense Interest Form;** See Employee Benefits for form
- AFLAC Critical Care Protection Plan Interest Form;** See Employee Benefits for form
- AFLAC Accident Indemnity Interest Form;** See Employee Benefits for form
- Anthem Blue Vision Enrollment form**
- ARAG Legal Plan Enrollment form**
- Flexible Spending Account Enrollment form**

# Changes During the Year

While you can make changes to your life insurance beneficiary or your address at any time, your benefit coverages are governed by strict IRS guidelines. Based on this, you may only change your benefit elections during the annual open enrollment period unless you experience a qualified mid-year family status change such as:

- Births, adoptions, guardianships and custody orders
- Marriage, divorce, death, filing or terminating a Domestic Partnership with the State
- Changes in employment for the employee, spouse or domestic partner that affects benefit coverage

## Did you know....?

You must notify Employee Benefits within 30 days of a family status change or qualifying event.

It is especially important if you cover dependents and there is a change, as you are responsible for the premiums and claims for any dependent that is not eligible for coverage.

# Mobile Wallet Card



The City's mobile wallet card is a handy website that keeps all of your benefit contacts and City resources in one place with easy access from your smartphone, tablet or computer.

To access your mobile wallet card, go to [www.mymobilewalletcard.com/escondido](http://www.mymobilewalletcard.com/escondido). Once you're there, click on any benefit or City resource to see more information including carriers, group numbers, phone numbers and links to vendor websites.

## Add the Escondido Mobile Wallet Card to Your Smartphone

Scan the QR Code below with your smartphone to access the City's mobile wallet card. You will need to download a free QR Code reader from the App Store or Google Play Store. Simply search QR Code Reader and download the app of your choice.

[Click here](#) for instructions on how to add an icon to the home screen on your iPhone or iPad for quick reference.

[Click here](#) for instructions on how to add an icon to the home screen on your Android device for quick reference.

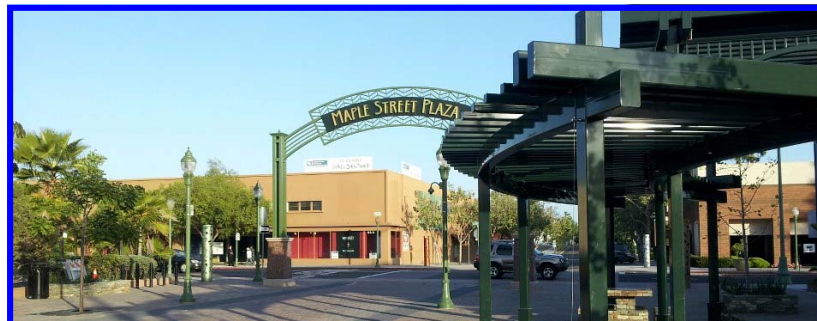


# Your 2019 Benefit Options

BENEFIT	OPTIONS
<b>Medical</b>	<ul style="list-style-type: none"> <li>• Kaiser HMO</li> <li>• Kaiser HDHP with HSA</li> <li>• Kaiser Point of Service (POS)</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• DeltaCare Dental USA HMO</li> <li>• Delta Dental PPO</li> </ul>
<b>Voluntary Vision</b>	<ul style="list-style-type: none"> <li>• Anthem Blue View Vision Plan</li> </ul>
<b>Flexible Savings Accounts*</b>	<ul style="list-style-type: none"> <li>• Health Care Flexible Spending Account</li> <li>• Dependent Care Flexible Spending Account</li> </ul>
<b>Employee Assistance Program</b>	<ul style="list-style-type: none"> <li>• Anthem EAP</li> <li>• Confidential help with personal, family, financial and legal issues</li> </ul>
<b>Life and AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>• Basic Life and AD&amp;D coverage for you</li> <li>• Dependent Life coverage for your family members</li> </ul>
<b>Disability**</b>	<ul style="list-style-type: none"> <li>• Short-Term Disability (STD)</li> <li>• Long-Term Disability (LTD)</li> </ul>
<b>Voluntary Life Insurance*</b>	<ul style="list-style-type: none"> <li>• Prudential Term Life Insurance</li> <li>• Coverage for employee &amp; dependents</li> </ul>
<b>Voluntary Group Legal Plan</b>	<ul style="list-style-type: none"> <li>• ARAG Group Legal Plan</li> </ul>
<b>529 SclarShare College Savings Plan</b>	<ul style="list-style-type: none"> <li>• You may save money for qualified educational expenses on a tax-advantaged basis</li> </ul>
<b>Voluntary AFLAC Plans</b>	<ul style="list-style-type: none"> <li>• Cancer Care Plan</li> <li>• Accident Advantage Plan</li> <li>• Critical Care Protection Plan</li> </ul>

\* Council Members are not eligible to participate / enroll in this program

\*\* Safety Fire and Sworn Police are offered disability insurance through associations



# Medical Plans

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Below is a short summary of the three medical plans that you have to choose from. See next page for more details on each plan.

## Kaiser HMO

Use Kaiser HMO providers and facilities to have either no out-of-pocket costs or a low copay, depending on the service.

## Kaiser HDHP with HSA

Use Kaiser providers and facilities at a lower premium rate. When you enroll in this plan, you can make tax-free contributions to a Health Savings Account (HSA) up to IRS annual limits to use for qualified health expenses. The City will contribute \$625 for Employee Only coverage, \$1,250 for Employee + 1 or Family coverage to your HSA.

## Kaiser POS

Each time you seek care, you choose from three categories of providers (Kaiser Permanente providers, PHCS providers, or non-participating providers). You are not locked into one type of provider. Each of the three provider categories have different benefit levels. Please review benefit levels carefully.

## Did you know....?

Below are some tips to consider when reviewing your medical plan options for you and your family:

- 1) Review copays, deductibles and services under each plan (see chart on next page).
- 2) Review your applicable payroll deductions.
- 3) Review each plan network to find providers and facilities.



# Medical Plans

Benefit Feature	Kaiser HMO	Kaiser HDHP with HSA	Kaiser Point of Service (POS)		
	In-Network Only	In-Network Only	HMO In-Network (Kaiser Providers)	PPO In-Network (PHCS Providers)	PPO Out-of-Network
<b>Annual Deductible</b> Individual Family	None	\$1,350 \$2,700	None	\$500 \$1,000	\$1,000 \$2,000
<b>Out-of-Pocket Maximum</b> Individual / Family	\$1,500 \$3,000	\$3,000 \$6,000	\$1,500 \$3,000	\$2,500 \$5,000	\$5,000 \$10,000
<b>Office Visit</b>	\$15 copay	\$20 copay <sup>1</sup>	\$20 copay	20% <sup>1</sup>	40% <sup>1,2</sup>
<b>X-rays, Lab Work</b>	No charge	\$10 copay <sup>1</sup>	No charge	20% <sup>1</sup>	40% <sup>1,2</sup>
<b>Preventive Care</b>	No charge	No charge	No charge	No charge	40% <sup>1,2</sup>
<b>Inpatient Hospital</b>	No charge	\$250 copay <sup>1</sup>	\$200 copay	\$250 copay + 20% <sup>1</sup>	\$500 copay + 40% <sup>1,2</sup>
<b>Urgent Care</b>	\$15 copay	\$20 copay <sup>1</sup>	\$20 copay	20% <sup>1</sup>	40% <sup>1,2</sup>
<b>Emergency Room</b>	\$100 copay <sup>3</sup>	\$100 copay <sup>1,3</sup>	\$100 copay <sup>3</sup>	\$100 copay <sup>3</sup>	\$100 copay <sup>3</sup>
<b>Prescription Drugs—Pharmacy</b>	100-day supply (30-day specialty)	30-day supply	<b>Kaiser Pharmacies</b> 30-day supply	<b>MedImpact Pharmacies</b> 30-day supply	Not covered
Generic	\$10 copay	\$10 copay <sup>1</sup>	\$10 copay	\$20 copay	
Preferred Brand	\$20 copay	\$30 copay <sup>1</sup>	\$30 copay	\$40 copay	
Non-preferred Brand Specialty	N/A \$20 copay	N/A \$30 copay <sup>1</sup>	\$30 copay 20% to \$200 max	\$50 copay 30% to \$250 max	
<b>Prescription Drugs—Mail Order</b>	100-day supply	100-day supply	100-day supply	100-day supply	Prescriptions for drugs from participating/non-participating providers may be filled at Kaiser Permanente Pharmacies and refilled through mail order.
Generic	\$10 copay	\$20 copay <sup>1</sup>	\$20 copay		
Preferred Brand	\$20 copay	\$60 copay <sup>1</sup>	\$60 copay		
Non-preferred Brand Specialty	N/A N/A	N/A N/A	N/A N/A		

1. After deductible is met.
2. Fee schedule for out-of-network providers is based on lesser of UCR charges or the negotiated rate for the actual billed charges. Members are responsible for the difference above the fee schedule.
3. Copay waived if admitted to the hospital.



# Dental Plans

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health. You may choose between two plans with Delta Dental.

**Delta Dental PPO:** You may use any licensed dentist, but you will have lower out-of-pocket costs when you use a contracted network dentist:

- You save the most when you use a Delta Dental PPO dentist and they agree to charge reasonable and customary fees so you won't be charged for any amount over that fee
- If you use a dentist outside the network, you need to pay the difference between your dentist's charge and the reasonable and customary fee for your area

## Did you know....?

To find a contracted network dentist go to: [www.deltadentalins.com](http://www.deltadentalins.com).



**DeltaCare Dental HMO:** You may use only DeltaCare dentists.

Benefit Feature	Delta Dental PPO			DeltaCare Dental HMO
	Delta Dental PPO In-Network	Delta Premier PPO In-Network	Non-Delta Dentist Out-of-Network	DeltaCare Dental HMO In-Network
<b>Annual Deductible</b> Individual Family	\$25 \$75	\$35 \$105		None None
<b>Preventive/Diagnostic</b> Exams, Cleaning, X-rays	No charge (deductible waived)	No charge (deductible waived)		No charge \$15 copay space maintainers; \$10 copay/tooth sealant to age 15
<b>Basic Treatment</b> Fillings, Extractions, Root Canal	20% of negotiated rate (after deductible)	20% of negotiated rate (after deductible)		Various copays
<b>Major Treatment</b> Crowns, Dentures, Implants, Repairs	50% of negotiated rate (after deductible)	50% of negotiated rate (after deductible)		Various copays (Implants not covered)
<b>Orthodontia</b>	50% of negotiated rate	50% of negotiated rate		\$1,800 copay adults \$1,600 copay children to age 19
<b>Maximums</b> Implants All Services Orthodontia	\$1,000/person per year, combined between networks \$1,500/person per year, combined between networks \$1,500/person per lifetime, combined between networks			None None None

# Voluntary Employee-Paid Vision Plan

The Anthem Blue View Vision Plan offers coverage for vision exams, lenses, frames and contacts as well as a discount for laser eye surgery. You can use any eye care provider, but your out-of-pocket costs will be less if you use a Blue View network provider.

Benefit Feature	Anthem Blue View Vision Plan	
	In-Network	Out-of-Network
<b>Frequency</b> Exam Lenses Frames Contact Lenses	Once every 12 months Once every 12 months Once every 24 months Once every 12 months (in lieu of eyeglasses)	
<b>Exam</b>	\$10 copay	\$40 allowance
<b>Lenses</b>	\$10 copay*	\$40 to \$125 allowance (dependent on lens options)
<b>Frames</b>	\$10 copay* \$130 allowance then 20% off remaining balance	\$45 allowance
<b>Contact Lenses</b> Medically necessary lenses Elective lenses	Covered in full \$105 allowance	\$210 allowance \$105 allowance

\*If lenses and frames are purchased at the same time, only one \$10 copay applies



## Did you know....?

- This plan is voluntary and you will pay the full cost with contributions deducted from your paycheck.
- To find a contracted network vision provider go to [www.anthem.com/ca](http://www.anthem.com/ca).

# Flexible Spending Accounts (FSA)

## Pay for Eligible Expenses with Tax-Free Dollars

Your contributions to an FSA are pre-tax, so the money you set aside in these accounts to pay for eligible health care, dependent and/or elder care expenses can go much farther than using after-tax dollars. All employees, except Council Members, can enroll each year in one or both FSAs.

Account	Benefit Features	Contribution
Health Care FSA	You can use Health Care FSA for deductibles, coinsurance, dental & vision expenses, over the counter medications (with a prescription), hearing care and other eligible expenses for you, your legal spouse and/or your tax-qualified dependents. You can enroll in the FSA even if you are not enrolled in the City's health plans.  <i>Note: Those enrolled in an HDHP HSA medical plan have restricted eligibility for Health Care FSA Plans.</i>	From \$240 to \$2,600
Dependent Care FSA	Dependent care expenses such as after-school programs, or elder programs so you and your spouse can work or attend school full time.	From \$240 to \$5,000

## How the Accounts Work

You enroll for an annual amount that is deducted in equal parts from each paycheck. You must re-enroll each year, as continued participation is not automatic.

You may utilize your account balance in two ways:

- For either plan, submit documentation of eligible expenses to Tri-Ad, who will send you a check for the expense amount; Note: you may elect to be reimbursed via Direct Deposit.
- For the Health Care FSA only, you may use the BenefitCard Visa debit card to pay for eligible expenses at your doctor, dentist, pharmacy, etc.

**Due to IRS rules, you will lose any money you contribute to FSA accounts in 2019 that you don't use to pay for eligible expenses incurred from January 1, 2019 through March 15, 2020. Be sure to contribute only the amount that is right for your expected expenses, and submit the claims by the filing deadline of March 31, 2020.**



Go to [www.tri-ad.com](http://www.tri-ad.com) for additional tools and information on how to use your FSA plans.

# Health Savings Accounts (HSA)

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## What is a Health Savings Account (HSA)?

A Health Savings Account lets you build tax-free savings to pay for qualified health care expenses very similarly to a Flexible Spending Account. Unlike your FSA, you can spend funds now on eligible expenses, or you can save the money and let it accumulate for **future** medical costs. Your HSA funds accumulate indefinitely with no “use it or lose it” rules. See your 2019 Health Savings Account Enrollment Form for additional information, including the IRS annual allowance.

## How does it work with your Medical Plan?

You must be enrolled in the High Deductible Health Plan (HDHP) to set up a Health Savings Account. You may use your HSA funds to pay for any “qualified medical expense” according to the IRS rules. This includes most medical care services (including deductibles, co-insurance and copayments) and dental and vision care, as well as prescriptions. For a complete list of eligible expenses, visit the IRS website at [www.irs.gov](http://www.irs.gov) and request Publication 502.

# Employee Assistance Program (EAP)

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To help you perform at your peak and get the most out of life, the EAP is offered to all employees and their families. This free, completely confidential service is administered by Anthem, and is available 24 hours a day, every day. **The EAP can help with personal topics such as:**

- Family relationships
- Stress and grief
- Legal or financial assistance
- Child or adult day care
- Drug and alcohol dependency
- Eating disorders
- Conflicts at work

### Did you know....?

- This plan is 100% confidential and paid for by the City.
- To contact the EAP (24/7) call:  
800-999-7222  
TDD: 800-735-2929 or  
888-877-5378

Sometimes a phone call is all it takes, but you can also schedule an appointment with an EAP counselor; the City’s plan will pay for up to six sessions per person per incident each year. The EAP can also provide referrals to other providers or community resources. Their website contains a wealth of helpful information: [www.anthem.com/eap](http://www.anthem.com/eap) (login: escondido).

# Employer Paid Life & Disability Plans

## Group Life and AD&D Insurance

To protect your family in the event of a tragedy, the City provides the following coverage at no cost to you:

- Group Term Life Insurance for you
- Group Accidental Death & Dismemberment (AD&D) Insurance for you
- Dependent Life Insurance of \$1,000 for your eligible dependents



## Travel Assistance Program

Through the City's Group Life Insurance you have access to the AXA Travel Assistance Program. With a single phone call you and your dependents can receive 24/7 assistance when faced with an emergency while traveling more than 100 miles from home.

## Short-Term and Long-Term Disability\*

If an illness or injury prevents you from working for more than one week, the Short-Term Disability (STD) plan can help. Benefits are 66.67% of your basic weekly earnings, to a maximum of \$2,500 per week. Benefits begin on the eighth calendar day of disability and can continue for up to 12 weeks. You contribute to the STD plan instead of the California state disability.

The Long-Term Disability (LTD) plan is designed to continue replacing part of your income if you are disabled longer than 90 days. Benefits are 67% of basic monthly earnings, to a maximum of \$12,000 per month. Benefits begin on the 91st day of disability and can continue until you recover, or 36 months, whichever comes first. You may receive benefits beyond 36 months if you are disabled from performing any occupation.

\* If you are Sworn Police in the Police Management, Sworn Fire or Fire Management Benefit Program, a disability plan is provided through the Police and Fire Associations.

# Voluntary Employee-Paid Plans

## Voluntary Life Insurance

Employees (except Council Members) may apply for additional life insurance through Prudential to supplement their City paid group life insurance.

Coverage is available for employees, their spouse or registered domestic partner and children under age 26. Premiums vary by the amount of coverage and age of the covered person. Rates for child coverage depend only on the insured amount, and cover all eligible children.

## Group Legal Plan

The ARAG Legal Expense Insurance Plan offers legal services for employees and their families for a wide range of legal issues as well as financial education and counseling services. Benefits are also provided to assist with identity theft and immigration.

Services are available from network or non-network attorneys, and may be provided by telephone, online or in an attorney's office. Court representation is also available. See the application packet for a complete list of covered services and benefits as well as how to find network providers.

## 529 ScholarShare College Savings Plan

Save for college with regular investments in a 529 account. Earnings grow tax-deferred and when you withdraw money for qualified education expenses you pay no federal or California state income tax. Pick up a packet in the Benefits Division.

### Did you know....?

If you choose coverage above certain amounts, or you don't apply for coverage when first eligible, evidence of insurability is required.

If you enroll when first eligible, you may elect coverage with no medical questions at the following amounts:

- Employee: up to 2 times your covered annual earnings (maximum of \$200,000)
- Spouse: up to \$20,000

Any additional amounts of coverage will require an Evidence of Insurability form.



# Voluntary Employee-Paid Plans

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The voluntary plans described on this page are offered through Aflac, the largest provider of supplemental insurance in the United States. Coverage is in addition to other health care coverage. Employees may elect coverage for themselves as well as for family members. Be sure to review the Aflac materials for plan details as the below is a summary only. Note: All Aflac payroll deductions will be taken on a post-tax basis. If interested in enrolling, Benefits can provide enrollment information during New Hire Orientation.



## Cancer Plan

The Aflac Cancer Care Plan assists with expenses incurred when diagnosed with cancer as well as wellness expenses to screen for cancer. Your medical plan contains broad coverage for cancer treatment. This supplemental plan is offered as additional protection for expenses associated with care and treatment. Be sure to review the plan exclusions and limitations.



## Accident Advantage Plan

If you are hurt in an accident, whether at home, work or on vacation, the Aflac Accident Advantage Plan will pay cash for doctor, dentist or chiropractor visits as well as hospitalization, physical therapy, ambulance and other expenses.



## Critical Care Protection Plan

Plan benefits are payable from the Aflac Critical Care Protection Plan if you have eligible expenses due to a covered condition. Covered conditions include heart attack, stroke, coma, bypass surgery, renal failure, organ transplant, third degree burns and other conditions named in the policy. Coverage includes benefits for ambulance and transportation, hospital confinement and continuing home health care or nursing home care. Be sure to review the plan exclusions and limitations, including pre-existing condition information.

# Retirement Savings Opportunities

## Retirement Plan

The City helps you prepare for retirement through the California Public Employees' Retirement System (CalPERS), administered by the State of California. Beginning with the first day of your employment, contributions are sent to CalPERS to fund your individual retirement account. These contributions include a variable percentage from the City and your required member contribution.



In general, when you reach CalPERS retirement age and you have a minimum of five years of CalPERS credited service, you are eligible for service retirement. If you leave employment before retirement, you will be given account options.

## Deferred Compensation Plans

In addition to your CalPERS retirement plan, the City offers two Deferred Compensation Plans: a 401(k) Plan and a 457 Plan. These plans are supplemental retirement plans that allow you to contribute a portion of your earnings before federal and state income taxes are deducted. You can increase or decrease your payroll deduction contribution at any time during the year. Both plans allow tax deferred growth of your account balance with investment options that you choose and flexible payout options. Your account contribution is always 100% vested.

## Payroll Roth IRA Plan

A Roth IRA is a savings vehicle that can complement your employer retirement plans by allowing for tax-free earnings and, if needed, flexible withdrawals. ICMA-RC's Payroll Roth IRA allows you to make convenient contributions directly from your paycheck.



While the longer your Roth IRA is invested, the greater the potential for tax-free growth, you always retain full access to your assets. Contributions can always be withdrawn without taxes or penalties.



# Leaves and Paid Time Off

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## Holiday Leave

Holiday leave is based on your specific Benefit Program rules, as shown on your Benefit Summary. In general, the City's administrative offices observe New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Veterans' Day, Thanksgiving, the day after Thanksgiving and Christmas.



## Vacation Leave

Accrual begins on the date of hire and is accrued based on years of service. See your Benefits Summary for the vacation schedule that applies to you.

## Sick Leave

Sick leave may be used for your illness, the illness of a family member or for bereavement, as outlined in the Personnel Rules or Memorandum of Understanding (MOU). Leave accruals begin at hire and may be used when earned. Upon retirement, sick leave hours can be credited towards CalPERS service years. See your Benefit Summary for the sick leave accrual schedule that applies to you.

## Family Medical Leave

All regular employees and temporary employees who meet the qualifying criteria are eligible for up to twelve weeks of family medical leave per calendar year upon approval.

## Donated Leave

City employees may donate vacation hours to other employees in need of sick leave, subject to the City Manager's approval. Please see Administrative Directive 24 for additional information.



# Employee Perks

## Work Schedule Flexibility

The City has several policies regarding employee work schedules. Much of the workforce has varying schedules, such as the 9/80. There are also Telecommuting, Job share and Voluntary Reduction in Hours policies that may be explored. Approval is subject to staffing considerations, with certain essential 24-hour mandatory staffing shifts.



## Credit Union

The Escondido Federal Credit Union is a full service financial institution offering savings, checking, ATM, debit and credit cards and various loan types. For information, call 760-839-4606.

## Service Awards

The City joins you in celebrating your service milestones with an employee recognition event.

## Wellness Benefits

The City has a Wellness Program which includes various discounts and events throughout the year. Information on the Wellness Program can be viewed on the City's Intranet, or by contacting the Wellness Committee at [wellnesscommittee@escondido.org](mailto:wellnesscommittee@escondido.org).



### Did you know....?

#### Health and Wellness Expo

Each fall the City hosts an employee health and wellness expo offering free health information, screenings and more.

# Benefit FAQ's

## Why can't I make changes during the year?

You can generally only change plans or add or delete family members from coverage during Open Enrollment because of IRS regulations. However, if you have an eligible family status change or qualifying event and contact Employee Benefits within 30 days of the event, a midyear change can be made.



You can change your provider group within your medical HMO and dental DMO plan at any time during the year — and each family member can choose a different provider within the plan.

## Can I change my beneficiary elections any time?

Yes, you can change your various beneficiary elections at any time.

## What if I don't want to enroll in coverage?

If you are not enrolling in coverage, you do not have to fill out any medical or dental forms. However, you are still required to complete the other mandatory forms listed on page 4.

## Who do I reach out to with Questions?

Representative	Contact Information
<b>Patrice Russell</b> Human Resources Manager	Email: <a href="mailto:prussell@escondido.org">prussell@escondido.org</a> Phone: (760) 839-4865
<b>Stephanie Lackerdas</b> Human Resources Technician	Email: <a href="mailto:slackerdas@escondido.org">slackerdas@escondido.org</a> Phone: (760) 839-4856
<b>Lindsey Criollo</b> Human Resources Technician	Email: <a href="mailto:lcriollo@escondido.org">lcriollo@escondido.org</a> Phone: (760) 839-4533



# Carrier Contact Information



Plan	Administrator	Website	Phone
Medical	Kaiser	<a href="http://www.kp.org">www.kp.org</a>	800-464-4000
PPO Dental	Delta Dental	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>	800-765-6003
Dental HMO	Delta Dental	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>	800-422-4234
Voluntary Vision	Anthem Blue Cross	<a href="http://www.anthem.com/ca">www.anthem.com/ca</a>	866-723-0515
Flexible Spending Accounts (FSA)	Tri-Ad	<a href="http://www.tri-ad.com">www.tri-ad.com</a>	888-844-1372
Employee Assistance Program	Anthem Blue Cross	<a href="http://www.anthem.com/eap">www.anthem.com/eap</a>	800-999-7222
Life & AD&D	Prudential	<a href="http://www.prudential.com">www.prudential.com</a>	800-524-0542
Voluntary Life	Prudential	<a href="http://www.prudential.com">www.prudential.com</a>	800-524-0542
Short-Term and Long-Term Disability	Prudential	<a href="http://www.prudential.com">www.prudential.com</a>	800-842-1718
401(k) or 457 Retirement Payroll Roth IRA	ICMA	<a href="http://www.icmarc.org">www.icmarc.org</a>	800-669-7400
529 ScholarShare College Savings	Fidelity Investments	<a href="http://www.scholarshare.com">www.scholarshare.com</a>	800-544-5248
Voluntary Legal	ARAG	<a href="http://www.araglegalcenter.com">www.araglegalcenter.com</a>	800-247-4184
Voluntary Accident, Cancer, Critical Illness	Aflac	<a href="http://www.aflac.com">www.aflac.com</a>	800-992-3522

