



2018 Benefits Summary

(Updated April 1, 2018)



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Eligible workforce: Regular full-time employees (30⁺ hrs/wk)

(Regular part-time employees and stipend interns may be eligible for limited or prorated benefits)

Ineligible workforce: Employees on unpaid leave, temporary employees, contractors, non-stipend interns, and volunteers

BENEFITS	ELIGIBILITY	BENEFITS DESCRIPTION
Vacation	After 3 months of employment <i>(waived for returning employees and interns)</i>	1 day per month 4 th month - 1 year 1.5 days per month 1 - 10 years employment 2 days per month 10 ⁺ years employment (maximum accrual: 30 days)
Sick Leave Wellness Days <i>New: effective 8-1-16</i>	Immediately	1 day per month <u>Non-Exempt:</u> 48-day max, with 50% conversion <u>Exempt:</u> 80-day max, no conversion 3 Sick Days may be used as Wellness Days per calendar year (no need to be sick!) (use 1 per month or save all 3 for our December closure) (must be used in 8-hour increments - no partial days) (<i>Northpoint</i> classroom staff: May use 1, 2 or 3 days in the same mo.)
Personal Day	After 6 months of employment <i>(waived for returning employees and interns)</i>	1 day per calendar year (Must be used by December 31st. May not be carried over.)
Holidays	Immediately	11 paid holidays (May use 1-3 Wellness Days during our December closure.)
Professional Leave	Immediately	1-5 days per calendar year Studying for any licensing exam: 5 days maximum for the "term of your employment" (not per year) (Important: Attach documentation to your time sheet)
Jury Duty	Immediately	1-5 days per calendar year (see PM/HR-014 and HR-015) (Important: Attach court-provided <i>Proof of Service</i> to Time Sheet)
Bereavement	Immediately	<i>Immediate Family:</i> 1-5 days per calendar year (spouse/domestic partner, child, parent, sibling) <i>Extended Family:</i> 1-3 days per calendar year (parent-in-law, brother-in-law, sister-in-law, grandparent, grandchild)
(1) Medical Blue Shield Small Network (HMO) (4/1/18 - 3/31/19)	1 st day of the month, after 30 days of employment Regular full-time employees only (30 ⁺ hrs/wk)	Employee only: \$ 20 / mo Employee + Child(ren) \$315 / mo Employee + Spouse / Domestic Partner \$550 / mo Employee + Family \$800 / mo Office visits: \$20 / 35* visit Prescriptions: \$10 Generic \$30 Brand name * Specialist self-referral \$50 Non-preferred
(2) Medical Blue Shield Large Network (HMO) (includes UCLA, USC, Cedars Sinai, Facey) (4/1/18 - 3/31/19)	1 st day of the month, after 30 days of employment Regular full-time employees only (30 ⁺ hrs/wk)	Employee only: \$ 35 / mo Employee + Child(ren) \$390 / mo Employee + Spouse / Domestic Partner \$660 / mo Employee + Family \$935 / mo Office visits: \$20 / 30* visit Prescriptions: \$10 Generic \$30 Brand name * Specialist self-referral \$50 Non-preferred

BENEFITS	ELIGIBILITY	BENEFITS DESCRIPTION	
<p>(3) Medical</p> <p>Kaiser (HMO)</p> <p>(Kaiser doctors only)</p> <p>(4/1/18 - 3/31/19)</p>	<p>1st day of the month, after 30 days of employment</p> <p>Regular full-time employees only (30⁺ hrs/wk)</p> <p><i>Temporary Freeze: for employees hired <u>prior to 4/1/17</u> only.</i></p>	<p>Employee only</p> <p>Employee + Child(ren)</p> <p>Employee + Spouse / Domestic Partner</p> <p>Employee + Family</p> <p>Office visits:</p> <p>Prescriptions:</p>	<p>\$ 70 / mo</p> <p>\$300 / mo</p> <p>\$455 / mo</p> <p>\$690 / mo</p> <p>\$25 / visit</p> <p>\$10 Generic</p> <p>\$25 Brand name</p> <p>Non-preferred (not covered)</p>
<p>(1) Dental (DHMO)</p> <p>Delta Dental</p> <p>Small Network</p> <p>(4/1/18 - 3/31/19)</p>	<p>1st day of the month, after 30 days of employment;</p> <p>Regular full-time employees only (30⁺ hrs/wk)</p>	<p>Employee only</p> <p>Employee + Child(ren)</p> <p>Employee + Spouse / Domestic Partner</p> <p>Employee + Family</p>	<p>\$ 8 / mo</p> <p>\$15 / mo</p> <p>\$20 / mo</p> <p>\$30 / mo</p>
<p>(2) Dental (PPO)</p> <p>Delta Dental</p> <p>Large Network</p> <p>(4/1/18 - 3/31/19)</p>	<p>1st day of the month, after 30 days of employment;</p> <p>Regular full-time employees only (30⁺ hrs/wk)</p>	<p>Employee only</p> <p>Employee + Child(ren)</p> <p>Employee + Spouse / Domestic Partner</p> <p>Employee + Family</p>	<p>\$22 / mo</p> <p>\$60 / mo</p> <p>\$66 / mo</p> <p>\$90 / mo</p>
<p>Vision</p> <p>VSP (Vision Service Plan)</p> <p>(4/1/16 - 3/31/17)</p>	<p>1st day of the month, after 30 days of employment;</p> <p>Regular full-time employees only (30⁺ hrs/wk)</p>	<p>Employee only</p> <p>Employee + Child(ren)</p> <p>Employee + Spouse / Domestic Partner</p> <p>Employee + Family</p> <p>Exam Copay (in-network):</p> <p>Materials Copay (in-network):</p> <p>Frames (once every 12 months) (in-network):</p> <p>Contact Lenses (once every 24 months in lieu of prescription glasses) (in-network):</p> <p><i>(Ask HR for Benefit Guide out-of-network costs)</i></p>	<p>\$ 5 / mo</p> <p>\$10 / mo</p> <p>\$10 / mo</p> <p>\$15 / mo</p> <p>\$10</p> <p>\$25</p> <p>\$130 allowance</p> <p>\$130 allowance</p>
<p>401(k)</p> <p>Fidelity Investments</p> <p>(1/1/18 - 12/31/2018)</p>	<p>January 1st or July 1st, after 3 months of service; Minimum age: 21 years old Minimum contribution: 1%</p>	<p>Match: 50% of your contributions, up to 4% of your eligible compensation</p> <p>Vesting Schedule: 6 years</p> <p>Maximum Contribution Limit: \$18,000</p> <p>Catch-up Limit: an additional \$6,000, if over age 50</p>	
<p>Flexible Spending</p> <p>(IRS Section 125 tax savings)</p> <p>NBS Administrators</p> <p>(1/1/18 - 12/31/2018)</p> <p>"Calendar Year"</p>	<p>1st day of the month, after 30 days of employment;</p> <p>Regular full-time employees only (30⁺ hrs/wk)</p>	<p>Tax savings plan for the following expenses:</p> <p>Medical, dental, vision \$2,650 annual max</p> <p>Dependent care expenses . . . \$2,500 / \$5,000 annual max</p> <p><i>(Your premiums for center-sponsored medical, dental, vision plans are automatically pre-taxed, unless you opt out.)</i></p>	
<p>Life Insurance - "Basic"</p> <p>Blue Shield</p>	<p>1st day of the month, after 30 days of employment;</p> <p>Regular full-time employees only (30⁺ hrs/wk)</p>	<p>Benefit Amount: 2x your annual salary (up to max - see HR)</p> <p>Premiums: Center pays 100% of premiums</p> <p>Imputed Taxes: Employee pays <i>imputed taxes</i> only, for life insurance in excess of \$50,000.</p>	

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Voluntary Benefits <i>(Employee Paid)</i>																	
Life Ins "Supplemental" Blue Shield	1 st day of the month, after 30 days of employment; Regular full-time employees only (30 ⁺ hrs/wk) "A voluntary benefit" <i>(Employee Paid)</i>	Supplemental Life: In addition to 2x annual salary, you may purchase additional life insurance (age-rated) for up to \$500,000 or 5 times salary, whichever is less. Guaranteed issue up to \$150,000. Spousal Life: Spouses may purchase optional life (age-rated by <i>employee's age</i>) for the lesser of \$250,000 or 50% of employee's supplemental life insurance amount. Guaranteed issue: \$20,000 (no underwriting) Child(ren) Life: Employee may purchase child(ren) optional life (ages 14 days to 26 years) for the lesser of \$10,000 each child or 50% of your supplemental life insurance amount. Guaranteed issue: \$10,000 (no underwriting)															
Long Term Care UNUM <i>(For extended illness or injury for more than 90 days, pays you a monthly amount to help pay for a nursing or assisted living facility, or home care.)</i>	1 st day of the month, after 30 days of employment; Regular full-time employees only (30 ⁺ hrs/wk) "A voluntary benefit" <i>(Employee Paid)</i>	Facility benefit: \$3,000 - \$8,000 / month Home benefit: 50% of Facility Benefit Inflation protection: Included in Plans 3 and 4 only Benefit duration: 3 yrs, 6 yrs, or lifetime options Elimination period: After you've been chronically ill for 90 consecutive days Family Coverage: Spouse and parents may apply, subject to a medical questionnaire.															
Cancer Insurance Aflac	1 st day of the month, after 30 days of employment; Regular full-time employees only (30 ⁺ hrs/ wk) "A voluntary benefit" <i>(Employee Paid)</i>	Benefit: Aflac pays a lump sum to you for a cancer diagnosis, treatment, preventive screening tests, and more. Premier: \$6,000 paid - first occurrence + add'l \$500/yr build-up Preferred: \$ 500 paid - first occurrence + add'l \$500/yr build-up Wellness reimbursements: \$25-\$100/year <i>(for plans 4/1/13 to present)</i> Wellness reimbursements: \$100 mammo; \$30 pap; \$75 blood screen <i>(for plans btw 4/1/06 - 3/31/13 only)</i>															
Critical Illness Plan Aflac	1 st day of the month, after 30 days of employment; Regular full-time employees only (30 ⁺ hrs/wk) "A voluntary benefit" <i>(Employee Paid)</i>	Benefit: Aflac pays a lump sum to you of \$5,000-\$50,000* for cancer, heart attack, stroke, major organ transplant, renal failure, carcinoma in situ, coronary artery bypass and skin cancer. Wellness reimbursements: \$200 mammogram; \$50 health screening. *No annual benefit build-up															
Pet Care United Pet Care	Discount Membership Program (not insurance) Enroll at any time 1 year commitment once enrolled "A voluntary benefit" <i>(Employee Paid)</i>	<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;">Preferred/Partner Plan</th> <th style="text-align: center;">Select Plan</th> </tr> </thead> <tbody> <tr> <td>One Pet:</td> <td style="text-align: center;">\$10.60 per mo.</td> <td style="text-align: center;">\$ 8.76 per mo</td> </tr> <tr> <td>Two Pets:</td> <td style="text-align: center;">\$20.20 per mo.</td> <td style="text-align: center;">\$16.60 per mo</td> </tr> <tr> <td>Three Pets:</td> <td style="text-align: center;">\$29.60 per mo.</td> <td style="text-align: center;">\$24.30 per mo</td> </tr> <tr> <td>Each Add'l Pet:</td> <td style="text-align: center;">\$ 9.30 per mo.</td> <td style="text-align: center;">\$ 7.70 per mo</td> </tr> </tbody> </table>		Preferred/Partner Plan	Select Plan	One Pet:	\$10.60 per mo.	\$ 8.76 per mo	Two Pets:	\$20.20 per mo.	\$16.60 per mo	Three Pets:	\$29.60 per mo.	\$24.30 per mo	Each Add'l Pet:	\$ 9.30 per mo.	\$ 7.70 per mo
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Other Benefits										
Private Practice Office Space	Regular full-time <i>licensed</i> clinical staff (30 ⁺ hrs/wk) with prior approval from your serviced director (see PM/CL-005)	Use of Center office space for private practice up to 6 hours per week during normal business hours. <i>(Must submit required release and insurance forms annually.)</i>								
Professional Membership Dues	After 6 months of employment Regular full-time only (30 ⁺ hrs/wk)	\$150 reimbursed per calendar year Annual dues in a job-related professional society <i>(Submit Expense & Mileage Report #FI-010 to Fiscal)</i>								
Professional Membership Dues <i>(EMT/SMT staff)</i>	After 6 months of employment Regular full-time only (30 ⁺ hrs/wk)	First membership: 100% reimbursed Subsequent memberships: up to \$75 / calendar year for each job-related professional society membership <i>(Submit Expense & Mileage Report #FI-010 to Fiscal)</i>								
Board Registrations	Immediately (after start date) For non-licensed staff, post-doc residents and interns only	100% Center-paid per calendar year Fingerprinting (<i>LiveScan</i>) costs <u>are</u> eligible for reimbursement when associated with board registrations. <i>(Submit Expense & Mileage Report #FI-010 to Fiscal)</i>								
Licenses/Credentials	After 6 months of employment Regular full-time only (30 ⁺ hrs/wk)	100% of license/credential fees are reimbursable Must be in line with <i>current</i> job duties Board testing fees are <i>not</i> reimbursable								
Education Assistance <i>(See PM HR-028)</i>	Immediately Regular full-time only (30+ hrs/wk) <i>(Reimbursement amounts are for each calendar year.)</i>	Tuition, required textbooks, study and exam materials are reimbursable (see PM HR-028). Coursework must be commensurate with your current position/job responsibilities. <table border="0" data-bbox="933 1199 1169 1339"> <tr> <td>\$300</td> <td>0 - 3 years</td> </tr> <tr> <td>\$500</td> <td>3 - 5 years</td> </tr> <tr> <td>\$700</td> <td>5 - 7 years</td> </tr> <tr> <td>\$1000</td> <td>7+ years</td> </tr> </table> <i>(Submit Education Assistance Reimbursement Form #D-84 to HR)</i>	\$300	0 - 3 years	\$500	3 - 5 years	\$700	5 - 7 years	\$1000	7+ years
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Relias Academy <i>(Comprehensive online CEUs and training program)</i> <i>Coupon Code: cfgccares</i>	Immediately All staff Coursework may not interfere with any of your work activities and must be taken on personal time.	Staff may obtain their required CEUs and other training, free of charge, through an extensive library of Web-based coursework designed to satisfy accreditation and state training requirements. Other trainings include: HIPAA, driver's safety, sexual harassment and management courses.								
AT&T Wireless <i>Employee Cell Phone Discount Program</i>	Immediately All staff (evidence of employment required)	25% discount on all new and existing AT&T Wireless service plans. Note: By signing up for this discount, your account will automatically extend to a NEW 2-YEAR contract.								
Verizon Wireless <i>Employee Cell Phone Discount Program</i>	Immediately All staff (evidence of employment required)	19% discount on most new and existing Verizon Wireless service plans and most accessories. 3% additional discount for paperless billing								
Trailblazer Summer Camp	Immediately All staff children ages 6-14 Northpoint campus	Enrichment Summer Program (ages 6-10) Counselor in Training (ages 11-14) \$110/week (\$50 add'l siblings) or \$30/day								

BENEFITS	ELIGIBILITY	BENEFITS DESCRIPTION
Wellness Activities	Immediately All staff	Activities: walking groups, tai chi, yoga, tennis, badminton, hiking, swimming and weight loss, treadmill, stationary bike, high tea, knitting, card games, etc. We welcome other ideas and activities! Activities will vary from location to location and from month to month.
Recreation Connection	Immediately All staff Evidence of CFGC employment required upon purchase	Discounts for movie tickets, amusement parks, sporting events, and many more (see Center's Intranet).

Who to Call?

	Plan/Carrier	Policy Number	Phone	Web
Medical	Blue Shield	TBD	888.256-1915	www.blueshieldca.com
	Kaiser	102653	800.278.3296	www.kp.org
Dental	Delta Dental HMO	06137	800.422.4234	www.deltadentalins.com
	Delta Dental PPO	0451	800.765.6003	www.deltadentalins.com
Vision	VSP	30065737	800.877.7195	www.vsp.com
Life/AD&D	Blue Shield	TBD	888.256-1915	www.blueshieldca.com
Life Assistance Program (EAP)	Blue Shield	None	800.985.2405	www.lifereferrals.com
Long-Term Care	UNUM	588750	800.421.0344	unum.com
Cancer/Critical Illness	AFLAC	None	818.290.7205	aflac.com
Pet Care	United Pet Care	None	800.781.6622	www.unitedpetcare.com/cfgc
Flexible Spending (FSA)	National Benefit Svs (NBS)	N/A	800.274.0503	nbsbenefits.com
401(k)	Fidelity Investments	30231	800.835.5097	netbenefits.com

Voluntary Benefits - Employee may take advantage of these pre-negotiated group rates. Employee pays for all premiums.

Important: This summary of benefits is only a brief description of the Center's benefit program and is not a complete description of all policy provisions. Please refer to your Plan Documents, Summary Plan Descriptions, Evidence of Coverage, Certificates, Procedure Manual, and the Employee Handbook for complete detailed information. These benefits are subject to change, modification, or cancellation at anytime, at the Center's sole discretion.