

**SAN DIEGO HOUSING COMMISSION
EMPLOYEE BENEFITS
JULY 1, 2016**

FLEXIBLE BENEFIT PLANS

Section 125 cafeteria-style program with benefits on pre-tax basis through payroll deduction.

Benefit Credits: For benefit eligible full-time employees (pro-rated for less than full-time). Added to employee pay check on a biweekly basis to be used toward purchase of medical, dental and/or vision plans.

Benefit Credit Ranges (per 24 pay periods):

Employee	\$881 - \$1,106
Middle Management	\$927 - \$1,152
Vice President	\$1,065 - \$1,290
Executive	\$1,111 - \$1,336

Core Benefits (Employer Paid):

Long Term Disability: 65% of pay to a maximum of \$8,500/month after 60 days of disability.

Basic Term Life/AD&D: Employer-paid insurance to employee provides 1 x annual salary with a minimum coverage amount of \$15,000.

Employee Assistance Program (EAP): Managed Health Network EAP services available to all employees and persons living in their household.

Optional Benefits (Employee Paid):

Medical: Sharp HMO or Kaiser Permanente HMO or NationCare PPO Plan

Dental: Guardian DHMO or PPO Plan

Vision: MES Vision PPO Plan

Employee and Spouse Term Life/AD&D: \$10,000 increments up to five times annual salary to a maximum of \$500,000 available; cost is age-banded. Coverage is offered through Aetna.

Dependent Term Life: \$2,500, \$5,000, \$7,500, or \$10,000 per child. Coverage is offered through Aetna.

Flexible Spending Accounts: Reimbursement of eligible dependent care or health care expenses from payroll deducted pre-tax dollars.

Supplemental Insurance: Colonial Life offers voluntary Short Term Disability Insurance, Accident Coverage, Cancer Wellness/Security Insurance, Critical Illness Coverage, Medical Bridge and Long Term Care.

Pet Insurance: VPI coverage for veterinary expenses related to accidents and illnesses.

LEAVE BENEFITS

Holidays: 11 paid holidays per year

Family Leaves: Provided leave under Family and Medical Leave Act, Family Rights Act, Pregnancy Disability Leave Act, and School Partnership Act.

Bereavement Leave: Three (3) consecutive days of paid leave for death of immediate family, household member or extended family.

Jury Duty and Witness Leave: Paid leave for jury service and retention of court paid fees.

Military Leave: Employees may be absent for military duty for as long as five (5) years.

Volunteer Civil Service Leave: Time off to perform emergency duty as a volunteer firefighter, peace officer or emergency rescue personnel.

MANAGEMENT BENEFITS

Car Allowance: Vice Presidents, Directors and EMS members receive an auto allowance added to the biweekly paycheck.

RETIREMENT PLANS

457 Tax Deferred Savings Plan: A governmental 457(b) deferred compensation plan (457 plan) is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by saving and investing before-tax dollars through a voluntary salary contribution. Contributions and any earnings on contributions are tax-deferred until money is withdrawn.

Regular Employees: Employer contribution equivalent to 1% of earnings and an additional employer match up to a maximum of 1.5% with a minimum 1.5% employee contribution.

Temporary Employees: Payroll deductions of 3.75% and a 3.75% matching contribution to Mandatory Tax Deferred 457 Plan. Savings are 100% refundable on employment termination; subject to taxation.

Social Security Exempt: No contribution to Social Security, saving 6.20% of taxable gross earnings. A Medicare tax of 1.45% of gross earnings is deducted from each paycheck for employees hired after 1986. No Social Security credit is earned; Social Security benefits may be reduced by SDHC Pension Plan benefits received.

Pension Plan: Defined Contribution Plan providing employee self-directed low, medium and high-risk investment options.

Employer Contributions: Equivalent to 14% of earnings for Regular employees and Executive and Management Service.

Vesting Schedule: Fully vested after 4 years based on 1000 hours of service July 1 to June 30.

Prior Service Credit: Pension vesting credit is provided for prior public agency service with a California Government entity, or Housing Authority in the U.S. Transfers from qualified plans, are accepted subject to certain conditions.

Voluntary Contributions: Employee may contribute up to 10% of earnings through payroll deduction on an after-tax basis. Employee contributions are immediately 100% vested. Accumulated contributions may be withdrawn once a year. Lump sum contributions may be made under specified circumstances.

Benefits Options: Payable at time of termination, retirement or permanent/ total disability (lump sum, rollover, and life annuity options).

OTHER BENEFITS

Short Term Merit Awards: Up to \$1,000 in accordance with the Personnel Policy.

Public Transportation Reimbursement: Employee is reimbursed at 100% of cost for monthly bus, trolley or coaster pass.

Tuition Reimbursement: For benefit eligible employees: up to \$4,600 per fiscal year in accordance with the Memorandum of Understanding and the Personnel Policy.

Discounted Parking: Employees located at Broadway may enroll for monthly discounted parking. Payroll deducted cost is \$60 per month.

Bilingual Pay: \$71.07/mo (\$0.41/hr) for non-technical skill, \$88.40/mo (\$0.51/hr.) For technical skill.

ANNUAL LEAVE

Paid time from work for personal needs, vacation, and illness of self or family. Separating employees are paid in full for any unused accrued annual leave. Pay in Lieu of Annual Leave: Employees: eligible for 80 hours pay each fiscal year provided 5 days have been taken off and a balance of 24 hours remain. Management: eligible for 120 hours.

	Employee	Supervisor	Mid Mgr. (S42 & M42)	Executive, Vice President & Director
1 st through 4 th year	18 days	20 days	21 days	28 days
5 th through 10 th year	22 days	24 days	25 days	28 days
11 th through 15 th year	26 days	28 days	29 days	31 days
16 th through 25 th year	28 days	30 days	31 days	33 days
26 th through 29 th year	30 days	32 days	33 days	35 days
30 th year and beyond	32 days	34 days	35 days	37 days