

San Diego Housing Commission

BENEFITS PROGRAM

Effective July 1, 2015

FLEXIBLE BENEFITS PLAN

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

Benefit Credits: Dollars budgeted each fiscal year and used toward purchase of medical, dental and/or vision plans. For benefit eligible full-time employees (prorated for less than full-time).

Employee	\$9,062.08
Middle Management (\$42 & M42)	\$10,233.12
Executive and Management Service (EMS)	\$11,336.16
Vice President/Director	\$11,887.44
Executive	\$12,439.44

Core Benefits (Employer Paid)

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

Basic Portable 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 services available to all employees and persons living in their household.

Optional Benefits (Employee Paid)

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

Dental: Guardian DHMO or PPO Plan.

Vision: MES Vision PPO Plan.

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

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

Flexible Spending Accounts: Reimbursement of eligible dependent care and 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 and Medical Bridge.

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

MANAGEMENT BENEFITS

Pay in Lieu of Annual Leave: Members of management (to include supervisors) are eligible for 120 hours pay in lieu of annual leave each fiscal year provided 5 days have been taken off and a balance of 24 hours remain.

Car Allowance: Vice Presidents, Directors and EMS receive auto allowance.

RETIREMENT PLANS

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 1,000 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).

457 Tax Deferred Savings Plan: Pre-tax payroll deductions for low, medium and high-risk investment options with access subject to IRS Hardship Rules.

Regular Employees: Employer contribution equivalent to 1% of earnings for Regular employees and Executive and Management Service, 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.

OTHER BENEFITS

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

Mileage: IRS rate per mile when required to use personal vehicle.

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.

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

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

Pay in Lieu of Annual Leave: Employees are eligible for 80 hours pay each fiscal year provided 5 days have been taken off and a balance of 24 hours remain.

ANNUAL LEAVE

	Employee	Supervisor	Mid Mgr. (\$42 & 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

Paid time from work for, personal needs, vacation, illness of self or family. Separating employees are paid in full for unused and accrued annual leave.

Maximum Annual Leave Accumulation: 650 hours each fiscal year for employees hired prior to 7/1/94; 380 hours hired on or after 07/01/94 or after.

Catastrophic Leave Donation: Employees may donate leave to another Regular employee who has exhausted all annual leave in accordance with Personnel Policy.

Family Leaves: Provided leave under Family and Medical Leave Act, Family Rights Act, Family Sick 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.

EDD Paid Family Leave: California State Disability Insurance deductions are 1.1%.

Jury Duty 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.

Holidays: 11 paid holidays per year.