

**SAN DIEGO HOUSING COMMISSION
EMPLOYEE BENEFITS
JULY 1, 2023**

FLEXIBLE BENEFIT PLANS

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

Flex Credits

For benefit eligible full-time employees (pro-rated for less than full-time). Added to employee paycheck on a biweekly basis to be used toward purchase of medical, dental and/or vision plans. Semi-monthly amounts listed below:

Employee/Supervisor	
Employee Only/Waiving Coverage	\$589.28
Employee + 1	\$639.39
Employee + Family	\$739.63
Middle Management	
Employee Only/Waiving Coverage	\$619.93
Employee + 1	\$670.06
Employee + Family	\$770.27
Director/Vice President Employee	
Only/Waiving Coverage Employee + 1	\$712.08
Employee + 1	\$762.16
Employee + Family	\$862.41
Executive	
Employee Only/Waiving Coverage	\$742.80
Employee + 1	\$792.88
Employee + Family	\$893.14

Core Benefits (Employer Paid)

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

Basic Term Life: \$5,000 basic limit of life insurance
Basic Term Life/AD&D: 1x annual salary with a minimum coverage amount of \$15,000

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

Optional Benefits (Employee Paid)

Medical: Sharp HMO & POS Plans or Kaiser Permanente HMO

Dental: Guardian DMO or PPO Plan

Vision: EyeMed PPO Plan

Employee Voluntary Life/AD&D: \$10,000 increments up to five time's annual salary to a maximum of \$500,000 available; premiums are age-banded

Spouse Voluntary Life/AD&D: Increments of \$10,000 up to \$250,000 maximum (not to exceed 50% of employees benefit amount)

Child Voluntary Life: \$2,500, \$5,000, \$7,500, or \$10,000 per child

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

Financial Protection Plans: 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: Nationwide offers VPI coverage for veterinary expenses related to accidents and illnesses

LEAVE BENEFITS

Holidays: 12 paid holidays per year (plus 2 floating holidays)

Family Leaves: Employees are eligible after having worked 12 months and 1,250 hours

Bereavement Leave: Four (4) consecutive days of paid leave for death of a qualified family member

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 up to five (5) years

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

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. Employee may contribute up to 100% of earnings through payroll deduction on an after-tax basis, up to the annual IRS maximum.

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 separation; subject to taxation.

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, accepted subject to certain conditions.

Voluntary Contributions: Employee may contribute up to 100% of earnings through payroll deduction on an after-tax basis, up to the annual IRS maximum. Employee contributions are immediately 100% vested.

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

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.

MANAGEMENT BENEFITS

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

Pay in Lieu of Paid Time Off (PTO): Executives, VP/Directors and Supervisors may make up to three (3) requests for payment in lieu of PTO each fiscal year. The total of the requests cannot exceed one hundred twenty (120) hours.

OTHER BENEFITS

Rewards & Recognition Program: Gift card and monetary incentives

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 \$5,000 per fiscal year in accordance with the Memorandum of Understanding and the Personnel Policy.

Pay in Lieu of Paid Time Off (PTO): Employees may make up to three (3) requests for payment in lieu of PTO each fiscal year. The total of the requests cannot exceed one eighty (80) hours.

Pay for Performance: Compensation for exceeding performance expectations

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

Bilingual Pay: \$0.68/hr for Non-technical skill and \$0.85/hr for Technical skill

Gym Membership: Subsidized at \$5.00/paycheck to 24 Hour Fitness or Chuze Fitness

Fun Express: A no cost platform providing substantial savings on admission to amusement and water parks, theme rides, movie passes, dinner theaters and a host of family friendly activities.

Paid Time Off (PTO)

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

	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