

# San Diego Housing Commission

## BENEFITS PROGRAM

### Effective July 1, 2013

#### 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 by the employee toward purchase of medical, dental and/or vision plans. For benefit eligible full-time employees (pro-rated for less than full-time).

Employee	\$9,125
Middle Management (S42 & M42)	\$9,645
Executive and Management Service (EMS)	\$10,685
Vice President/Director	\$11,205
Executive	\$11,725

#### 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 EAP services available to all employees and persons living in their household.

#### Optional Benefits (Employee Paid)

**Medical:** Sharp or Kaiser Permanente HMO Plan. 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

**Benefit Credits:** Dollars budgeted each fiscal year and used by the employee toward purchase of medical, dental and/or vision plans.

Executive and Management Service (EMS)	\$10,685
Vice-President/Director	\$11,205
Executive	\$11,725

**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 members receive an 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 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).

**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 \$4,000 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, illness of self or family.

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

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 7/1/94 or after.

**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.

**Catastrophic Leave Donation:** Employees may, at their option, donate leave to another Regular employee who has exhausted all annual leave in accordance with the 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