San Diego Housing Commission
BENEFITS PROGRAM
Effective July 1, 2011

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	$8,775
Middle Management (S42 & M42)	$9,275
Executive and Management Service (EMS)	$10,275
Vice-President/Director	$10,775
Executive	$11,275

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.

Optional Benefits (Employee Paid)

Medical: Sharp or Kaiser Permanente HMO 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 $500,000 available; cost is age-banded.

Dependent Portable Term Life: $2,500, $5,000, $7,500, or $10,000 per child.

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

Cigna: Voluntary Long Term Life and AD&D insurance.

Colonial Life: Voluntary Short Term Disability Insurance, Accident Coverage, Cancer Wellness/Security Insurance, Critical Illness Coverage and Medical Bridge.

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

Managed Health Network: Employee Assistance Program (EAP) services available to benefit eligible employees.

PAY

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

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.

Employer contribution: 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

Annual Leave: Paid time from work for, personal needs, vacation, illness of self or family.

	Employee	Supervisor	Mid Mgr (S42 & M42)
1st through 4th year	18 days	20 days	21 days
5th through 10th year	22 days	24 days	25 days
11th through 15th year	26 days	28 days	29 days
16th through 25th year	28 days	30 days	31 days
26th year through 29th year	30 days	32 days	33 days
30th year and beyond	32 days	34 days	35 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 40 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 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.

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.

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)	$10,275
Vice-President/Director	$10,775
Executive	$11,275

Annual Leave Accrual: Executives and Managers accrue annual leave as follows:

1st through 10th year	28 days
11th through 15th year	31 days
16th through 25th year	33 days
26th through 29th year	35 days
30th year and beyond	37 days

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.

Car Allowance: EMS members receive an auto allowance.

This summary serves as a brief description only. The Personnel Policy Handbook, MOU and Plan Documents govern.