# FRESNO COUNTY SUMMARY OF BENEFITS PLAN YEAR 2023 (12/12/22 – 12/10/23)



## Presented by the

## Fresno County Human Resources Department

## **MEDICAL, DENTAL, & VISION BENEFITS**

The County of Fresno offers a wide range of health, dental, and vision benefits to fit the needs of you and your family. For each of our six medical plans, there is also a choice between the Delta Dental DPPO and the DeltaCare USA DHMO. These allow for further customization of your plan.

Medical	Anthem "Yosemite" EPO (In-Network Only)	Anthem "Sierra" EPO (In-Network Only)	Anthem "Pismo" EPO (In-Network Only)	Anthem PPO 250 (In-Network)	Anthem HDPPO 3000 (In-Network)	Kaiser Permanente HMO (In-Network Only)
Individual Deductible	\$0	\$0	\$0	\$250 / Plan Year	\$3,000 / Calendar Year	\$0
Family Deductible	\$0	\$0	\$0	\$500 / Plan Year	\$6,000 / Calendar Year	\$0
Individual Out-of-Pocket Max	\$1,000	\$3,000	\$4,000	\$3,000	\$3,000	\$1,000
Family Out-of-Pocket Max	\$2,000	\$6,000	\$8,000	\$5,000	\$6,000	\$2,000

 Dental Options
 Delta Dental DPPO
 DeltaCare USA DHMO

 A fee-for-service deductible plan with discounts for staying in network.
 A no deductible plan with set copays for services when provided by your primary care dentist.

## LIFE AND AD&D INSURANCE

Current employees enrolled in one of the County's health insurance plans have a \$10,000 Life and AD&D Insurance policy, which is a County-paid benefit. Management employees receive an additional \$51,000 Life and AD&D policy, while

Senior Management employees receive an additional \$250,000 Life and AD&D policy, both of which are County-paid benefits, regardless if they are enrolled in one of the County's health insurance plans. Employees have the opportunity to enroll into an employee-paid \$100,000 supplemental term life insurance policy. When electing, employees may also elect a \$50,000 spouse policy and/or a \$10,000 child policy, which covers all children aged 26 and under.

ANNUAL LEAVE [Except Units 1, 14, 35, 37, and 38]					
Pay Period Counter	Years	Hours Accrued Per Pay Period			
0-39	0-1.5	6.15 hours			
40-78	1.5-3	7.08 hours			
79-156	3-6	8.92 hours			
157-260	6-10	10.15 hours			
261-364	10-14	11.38 hours			
365-494	14-19	11.69 hours			
495-520	19-20	11.85 hours			
521+	20+	+4.00 hours / 26 pay periods			

The above are Annual Leave accrual rates based on pay periods of total County actual service for full-time employees hired on or after October 10, 1983. Accrual is capped at 600 hours for all represented, unrepresented, and management employees.

VACATION / SICK LEAVE [Units 1, 14, 35, and 37]					
Hours Accrued Per Pay Period	Maximum Accrual				
Range from 3.70 hours to over 6.77 hours per pay period over the course of employment.	Ranges from 260 hour to 320 hours over the course of employment.				
Sick leave is accrued at a rate of 4 hours per painformation, as well as Unit 38 information https://www.co.fresno.ca.us.					

### **RECOGNIZED HOLIDAYS**

New Year's Day	1/2
Martin Luther King Jr. Day	1/16
Presidents' Day	2/20
Cesar Chavez Day	3/31
Memorial Day	5/29
Independence Day	7/4
Labor Day	9/4
Veterans Day	11/10
Thanksgiving	11/23
Day after Thanksgiving	11/24
Christmas	12/25

## **Flexible Spending Accounts**



Flexible Spending Accounts (FSAs) allow you to set aside money from your paycheck on a pre-tax basis to pay for medical and child/elder care expenses.

We offer a Health Care FSA to pay for medical, dental, vision and hearing expenses for you, your spouse and any of your dependents. There is a Dependent Care FSA is generally used for work-related child care expenses.

We also have a Flexible Spending Account option for you to set aside up to \$280 per month for the Parking Benefit and up to \$280 per month for the Mass Transit/Van Pooling Benefit.

Special low discount rates on auto/homeowner's insurance are offered through

Liberty Mutual. Current employees save an average of 10% on their insurance

# Employee Assistance Program



This employer-paid and 100% confidential benefit is available to all Fresno County employees and their extended family members. The EAP provides up to six (6) professional counseling sessions per issue, per six-month period to help you address a variety of personal, family, life and work-related issues. Such services include, but are not limited to: confidential counseling, legal assistance and financial counseling.

For additional information or assistance, please contact ComPsych at (877) 543-2363 or www.guidanceresources.com.

#### **Disability Insurance**



Depending on job classification, many employees are covered by a disability plan. A majority of County employees are currently covered by State Disability Insurance (SDI), which is an employee-paid benefit.

Management employees currently receive County-paid Long-Term Disability insurance coverage through Standard Insurance.

FDSA members are encouraged to call the Fresno Deputy Sheriff's Association at (559) 268-3372 for further information.

#### **OTHER VOLUNTARY BENEFITS**



policy.

Auto/Homeowner's Insurance



#### **Credit Union**

County of Fresno employees can take advantage of being a member of Noble Federal Credit Union. Family or household members of eligible employees can also become a member.

Family is defined as spouse, parents, grandparents, children, grandchildren, and siblings. Household is defined as persons living in the same residence, maintaining a single economic unit.



#### **RETIREMENT PLANS**

# Fresno County Employees' Retirement Association



Fresno County provides defined retirement benefits which are administered through the Fresno County Employees' Retirement Association (FCERA) consistent with the County Employees Retirement Law of 1937 (1937 Act) and the California Public Employee Pension Retirement Act (PEPRA) of 2013. There are 2 types of membership - <u>Safety</u> (Deputy Sheriffs, Correctional Officers, and District Attorney Investigators only) and <u>General</u>.

# Deferred Compensation 457(B) Plan



Benefit Provision	Tier V General	Tier V Safety	Tier IV General	Tier IV Safety
Defined Benefit Formula	1% at 52	2% at 50	1.49% at 55	2% at 50
	1.8% at 60	2.5% at 55	1.9% at 60	
	2% at 62		2% at 61.25	
Max Benefit %	2.5% at 67+	2.7% at 57+	2.43% at 65+	2.6% at 55

The County of Fresno contracts with Nationwide to provide you a way to save for retirement and a means to supplement your pension and social security. This benefit is available to all permanent Fresno County employees. The contributions are 100% employee-paid and you may start, stop, increase or decrease deductions *at any time*.

The County of Fresno 457 Deferred Compensation Plan is a powerful tool to help you reach your retirement dreams. As a supplement to other retirement benefits or savings that you may have, this voluntary plan allows you to save and invest extra money for retirement, tax deferred! Not only will you defer taxes immediately, you may build extra savings consistently and automatically, select from a variety of investment options, and learn more about saving and investing for your financial future.

# PRESENTED BY THE FRESNO COUNTY HUMAN RESOURCES DEPARTMENT WE EXIST TO ASSIST. (559) 600 - 1800