

East San Gabriel Valley Regional Occupational Program & Technical Center

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SUMMARY OF BENEFITS

East San Gabriel Valley Regional Occupational Program and Technical Center (ESGVROP/TC) believes that one of its primary obligations to its employees is to offer high quality benefit programs at affordable prices. The employee benefit program is based on choice, quality, and convenience. The benefits may continue after termination of employment through the Consolidated Omnibus Budget Reconciliation Act (COBRA) or retirement benefit plans offered from PacifiCare Secure Horizons, Kaiser Senior Advantage, and Delta Dental Plan of California. **All benefits are available to dependent children up to age 25 regardless of student status.**

Benefit Eligibility Requirements

Except for classified hourly personnel, all employees working in excess of 10 hours per week are eligible for benefits (see contribution rate schedule.)

SECTION 125 PLAN

A flexible fringe benefit (Section 125) plan is available through American Fidelity Assurance Co. which allows employees to have their monthly health and welfare contributions deducted from their paycheck on a pre-tax basis. In addition, the employee can direct a part of their pay, on a pre-tax basis, into special accounts that can be used throughout the year for reimbursement of co-payments and certain out-of-pocket medical, dental, and or dependent day care expenses (www.afadvantage.com.)

MEDICAL PLANS

ESGVROP/TC offers a choice between either the PacifiCare Standard 20/50A or Kaiser \$20 HMO plan.

PacifiCare Standard 20/250 A HMO plan – Group No. 190019

The PacifiCare Standard 20/250A HMO plan provides insurance coverage for primary care, hospitalization, emergency care, as well as pharmacy, chiropractic, and mental health benefits. Refer to the benefit schedule for applicable co-payments for these services. Dependent children are covered to age 25 regardless of student status. The HMO Plan provides a selection of medical groups and providers from which one selects a primary care physician (see www.pacificare.com.) One can contact PacifiCare directly to change primary care physicians as often as one likes, as long as they are part of the HMO group.

Kaiser \$20 HMO Plan – Group No. 304957-2691

The Kaiser \$20 HMO plan provides for primary care, hospitalization, emergency care, prescription coverage and also includes mental health and vision coverage. Refer to the benefit summary for applicable co-payments for services provided. Dependent children are covered to age 25 regardless of student status. Kaiser members must use Kaiser facilities and its providers for all medical care, except in cases where specifically noted for example such as emergency and hospice care (www.kp.org.)

Dental Plan: Delta Dental PPO – Group No. 7063-3450

The Delta Dental PPO Plan provides exceptional cost savings, guaranteed dentist fees, and professional treatment standards. This plan covers a maximum of \$2,000 per calendar year per person. Orthodontic benefits for dependent children are covered 50% up to a \$1,000 lifetime maximum per child. Dependent children are covered to age 25 regardless of student status. There is a separate \$ 1,000 maximum for dental services in case of an accident. For specific coverage information refer to the benefit plan highlight summary and booklet. This plan allows you the freedom to visit any licensed dentist. However, there are advantages to visiting a Delta Dental PPO network dentist instead of a Premier or non-Delta Dental dentist (www.deltadentalins.com.)

Vision Plan: VSP – Group No. 818401-0019

VSP Plan B covers expenses for examinations and lenses every 12 months. The frames are covered every 24 months up to a maximum set limit. The annual deductible is \$ 15. Dependent children are covered to age 25 regardless of student status. Review your personal benefit coverage information online at www.vsp.com. There are over 4,000 participating vision care providers in California. There is usually a VSP provider in close proximity to where you live or work. Non-VSP providers can also be used by the employee and their dependents, but is on a UCR (usual, customary, and reasonable) fee basis. VSP providers must meet VSP's standards for the vision examination and agree to certain conditions regarding the offering of frames and lenses. The patient is responsible for the cost of frames over the frame allowance and non-covered lens enhancements, such as larger sizes, special tints, etc.

Life Insurance Plan: The Hartford – Group No. GL-673819

The Hartford Life Insurance plan offers \$50,000 of basic employee life up to the age of 70 at which time it reduces 50%. In addition this plan provides \$ 50,000 of Accidental Death and Dismemberment (AD&D) coverage which upon attainment of age 70 reduces gradually for increasing age brackets (see endorsement for specifics.) This insurance policy is portable, which means a terminating employee may continue coverage provided a written application is submitted to Hartford within 31 days after group coverage termination.

This life insurance program through Hartford offers several features for both life insurance and AD&D that enhance the value of the coverage. The premium for life insurance will be waived for an employee that becomes disabled prior to age 60 and remains disabled for at least nine months. In addition, employees who lose coverage due to termination, reduction in hours, unpaid leave, or retirement may continue their Hartford life coverage as term or whole life coverage. Another benefit, one specifically designed for terminally ill employees and their families, is the **accelerated death benefit** which allows for payment up to 80%. A **Survivor Support Financial Counseling Service** is available for beneficiaries who need objective financial planning and advice following the death of an insured employee.

The AD&D benefit also has some important other features. If an insured employee dies by accident and has eligible dependent children either in the 12th grade or enrolled in an institution of higher learning, an additional **child education benefit** equal to five percent of the principle sum is payable annually for up to four years. In order to encourage the use of seat belts, the AD&D program pays an additional ten percent **seat belt benefit**, to a maximum of \$ 10,000 should an insured employee die in an automobile crash while wearing a seat belt. As a final benefit, that will be of value to all insured employees who travel, Hartford offers **Worldwide Assistance** that provides defined medical and legal assistance when traveling more than 150 miles from home.

For additional useful information and tools visit these web sites:

PacifiCare	www.pacificare.com
Kaiser Permanente	www.kp.org
Delta PPO	www.deltadentalins.com
Vision Service Plan	www.vsp.com
The Hartford Life	www.thehartford.com
American Fidelity	www.afadvantage.com