

Live Well. Health Matters.

# POLICY TITLE:BENEFITSPOLICY NUMBER:3230

COMMITTEE APPROVAL DATE: BOARD APPROVAL DATE:

## WRITTEN/REVISED BY: HUMAN RESOURCES SUPERSEDES: 11/20/2024

## POLICY:

**3230** It is the policy of Beach Cities Health District ("District") to communicate benefit programs that are available to District employees.

#### SCOPE:

**3230.1** This policy applies to all District employees. The scope of coverage and the amount of employer contribution toward the payment of premiums is subject to periodic review and revision by the Board of Directors. Eligibility for benefits is subject to scheduled work hours.

#### **RESPONSIBILITY:**

**3230.2** It is the responsibility of management to understand, communicate and enforce this policy uniformly among District employees. It is the responsibility of employees to understand the policies, guidelines, and procedures and to follow them accordingly. Employees must ask their supervisors if they are unclear as to its application.

## ELIGIBILITY:

**3230.3** Eligibility for benefits is dependent upon an employee's scheduled hours worked. Employees must be regularly scheduled to work an average of 30 hours or more per week in order to be eligible for benefits. For a detailed explanation, see the District Employee Handbook.

## CONTENTS:

**3230.4** Details and information on services provided by benefits programs are provided to all employees upon hire. Copies are also kept on file with Human Resources and made available on the District's employee self-service web portal.

## 3230.5 Health and Welfare Benefits offered through Cafeteria Plan

#### 3230.5.1 Café Dollars

**3230.5.1.1**The District provides café dollars to eligible employees in order to assist them with the purchase of health and welfare benefits. The amount of café dollars is pro-rated according to an employee's assigned work schedule. In addition to receiving café dollars, the employee's portion of their benefit premiums will be deducted on a pre-tax basis, with the exception of basic life & AD&D and long-term disability. In any case in which domestic partners or spouses are both employed by the District and the employees opt to go on one plan, only the primary account holder



will be eligible to receive the café dollars. The other employee will not be eligible for any café dollars as additional café dollars will be provided to the domestic partner or spouse who is the primary account holder in accordance with the District's café dollar amounts provided each plan year.

**3230.5.1.2** <u>Note:</u> The District is obligated to administer medical and retirement benefits in accordance with applicable Federal and State laws. This includes eligibility guidelines established by the California Public Employees' Retirement System (CalPERS). Therefore, an employee may be able to purchase medical benefits (at their own expense) even if they are ineligible to participate in any other health and welfare benefits offered by the District. Employees meet this criterion if they work a minimum of 1,000 hours within a fiscal year (July through June), or if they are regularly scheduled to work a minimum of twenty (20) hours per week and the assignment is a minimum of a year in duration.

**3230.5.1.3** The café dollar contribution and coverage for these benefits begins on the first day of the month following date of hire, or date of eligibility (e.g., an employee's status changes from temporary to full-time). The employee may choose to participate in any or all of these benefits; however, all eligible employees who waive medical coverage are required to carry medical insurance coverage from another source and provide proof of the same to Human Resources. If the total amount of an employee's elections are more than the cafeteria plan contribution, the difference will be deducted from an employee's salary. Conversely, if the total amount of an employee's elections are less than the cafeteria plan contribution, the difference will not be paid in salary to the employee and the amount of café dollars will be limited to their total health premium cost.

## 3230.5.2 Types of health and welfare benefits

3230.5.2.1 Group Health – Medical, Dental & Vision

Eligible employees can participate in the District's group health plan, effective on the first day of the month following your start date. The group health plan includes medical, dental and vision benefits. The District also has a cafeteria benefits plan program (mentioned above) in which a set amount of money is contributed each month by the District for an employee's medical, dental, vision and life insurance.

**3230.5.2.1.1**The District also provides post-retirement medical benefits through CalPERS to eligible employees who retire directly from the District. The District contributes the Public Employees' Medical & Hospital Care Act (PEMHCA) minimum amount towards the health premium for the CalPERS healthcare plan for retirees and the remainder amount is paid by the retiree. For additional information on group health plans and benefits, contact Human Resources.

## 3230.5.2.2 Long-term Disability

Employees must be regularly scheduled to work the required number of hours per week to be eligible for long term disability. Eligibility to receive long-term disability benefits begins after 30 days of employment. This benefit pays 60% of an employee's



monthly gross salary.

#### 3230.5.2.3 Life Insurance

The District provides basic life & AD&D coverage of \$20,000 each to all eligible employees at no cost to employees. Employees also have the option of enrolling in voluntary life insurance & AD&D, voluntary spouse life & AD&D and child life insurance through the District. Employees are responsible for all premium payments for voluntary life insurances.

## 3230.5.2.4 Pension Plan

**3230.5.2.4.1** The District provides a defined benefit pension plan through the California Public Employee's Retirement System (CalPERS). Details of the plan are included in the Employee Handbook.

**3230.5.2.4.2** The District's contribution is mandated by CalPERS and is adjusted annually. Participation in the plan is mandatory for all employees who meet CalPERS participation requirements. Contributions are made through a payroll deduction and begin immediately upon employment or when an employee meets eligibility requirements. Employees are vested in the CalPERS pension plan after they have reached the full-time equivalent of five (5) years participation in the plan.

**3230.5.2.4.3** <u>Note</u>: The District is obligated to administer the CalPERS pension plan in accordance with applicable Federal and State laws. This includes eligibility guidelines established by the California Public Employees' Retirement System (CalPERS). Therefore, an employee may be required to participate in the CalPERS pension plan even if he or she is ineligible to participate in any other health and welfare benefits. Employees meet this criterion if they work a minimum of 1,000 hours within a fiscal year (July through June), or if they are regularly scheduled to work a minimum of twenty (20) hours per week and the assignment is a minimum of a year in duration.

## 3230.5.2.5 Deferred Compensation Plan

Eligible employees may elect to contribute tax-deferred salary to the 457(b) Deferred Compensation Plan. Contributions to this plan are made exclusively by the employee, as the District does not match or contribute to the plan. For more information, contact Human Resources.

## 3230.5.2.6 Flexible Spending Account

Eligible employees may elect to set aside pre-tax income for medical expenses, premium costs, and dependent (child/elder) care. Contributions are made exclusively by the employee through payroll deduction. For more information, contact Human Resources.

## 3230.5.2.7 Dependent Care Reimbursement Plan



The Dependent Care Reimbursement Plan is a qualifying program under Section 129 of the Internal Revenue Code of 1986 that enables employees to elect to receive reimbursement from the District for dependent care expenses that are excludable from their gross income, much like the dependent care flexible spending account (FSA). Employees must be enrolled in a dependent care FSA for the District to match their contribution. For more information, contact Human Resources.

## 3230.5.2.8 Paid Parental Leave

The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. The District will provide up to twelve weeks of paid parental leave to employees (in coordination with Paid Family Leave paid by the state) following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. For more information, view District Policy 3410: Leaves of Absence – Medical.

## 3230.6 Federal and State mandated benefits

**3230.6.1** All District employees are eligible for federal and state mandated benefits regardless of their employee status provided that they otherwise meet eligibility criteria as determined by the applicable federal or state statute.

## 3230.6.2 Types of Federal and State mandated benefits

## 3230.6.2.1 Workers' Compensation

Under the California State Worker's Compensation Law, employees are insured for job-related injuries. This provides for medical and hospital expenses and for partial compensation for time lost from work. Worker's compensation benefits extend for a 13-week period. For more information, contact Human Resources.

## **3230.6.2.2** State Disability Insurance

California State Disability Insurance (SDI) is a partial wage-replacement insurance plan funded through employee payroll deductions. SDI provides affordable, shortterm benefits to eligible employees who suffer a loss of wages when they are unable to work due to a non-work-related illness or injury, or a medically disabling condition from pregnancy or childbirth.

## 3230.6.2.3 Paid Family Leave Insurance

Paid Family Leave Insurance (PFL) provides up to six weeks of partial pay for individuals who must take time off to care for a seriously ill dependent or to bond with a new minor child. Paid Family Leave is available to California workers covered by State Disability Insurance.

## 3230.6.2.4 Unemployment Insurance

The Department of Labor's Unemployment Insurance (UI) programs provide unemployment benefits to eligible workers who become unemployed through no fault of their own and meet certain other eligibility requirements.



## 3230.7 Additional benefits offered to District employees

## 3230.7.1 Health & Fitness Benefit

The District encourages all employees to maintain a healthy lifestyle by offering complementary membership to the Center for Health and Fitness (CHF). This benefit discontinues upon termination of employment, but an employee may choose to enroll as a paying member to CHF.

#### 3230.7.2 Credit Union Membership

All District employees are eligible to join the credit union associated with the District, beginning with the date of hire.

#### 3230.7.3 Employee Assistance Program (EAP)

All District employees have access to EAP services. These services offer limited confidential counseling sessions and services for employees and household members to offer professional help and support when faced with issues or problems affecting home or work life.

#### 3230.7.4 ScholarShare 529 Plan

All District employees have access to contribute to the California ScholarShare 529 plan to save for future qualified education expenses for themselves, their children, grandchildren, other loved ones such as a sibling or a niece/nephew or friends. Contributions are made post tax, and earnings grow tax-free. For more information, contact Human Resources.

## 3230.7.5 Community Service

The District encourages employees to participate in outside community services. Eligible employees will receive paid time-off during regular work hours to volunteer with a District volunteer program or non-profit agency. Paid time to volunteer may not exceed four (4) hours per month. An employee wishing to participate in this benefit must receive prior approval from their supervisor so that coverage considerations can be planned in a cost-efficient manner. Depending upon the business unit, an employee may be asked to plan community service time during "non-peak" business hours.

#### 3230.7.6 Education Assistance

The District encourages employees to pursue educational opportunities related to their present work that will prepare them for foreseeable opportunities within the District. Eligible employees are able to apply for education assistance up to \$4,000 each year. For more information, view District Policy 3620: Education Assistance.

#### 3230.7.7 Lactation (Privacy) Rooms

The District believes in promoting a family-friendly work environment and in line with that philosophy recognizes the importance and benefits of breastfeeding by providing an accommodating and supportive environment for working mothers who are nursing.



The District provides a reasonable amount of break time and a suitable lactation location to any female employee who desires to express breast milk for the employee's child, subject to applicable law. The break time shall, if possible, run concurrently with any break time already provided to the employee. Any break time provided to express breast milk that does not run concurrently with any break time already provided to a non-exempt employee shall be unpaid. The time that it takes an employee to get to and from the lactation location, to and from a refrigerator and sink with running water, shall not be included as part of an employee's break time.

The lactation room will be private (shielded from view and free from intrusion from co-workers and the public) and located as close to the employee's work area as possible. The location will be safe, clean, and free of toxic or hazardous materials; have a surface to place a breast pump and other personal items; have a place to sit; and have access to electricity. The District will also provide access to a refrigerator and a sink with running water in close proximity to the employee's work area. The lactation room will not be a bathroom or restroom.

Employees who desire lactation accommodations should contact either their supervisor or Human Resources to request accommodations. An employee's request may be provided orally, by email, or in writing and need not be submitted on a specific form (documentation, such as a doctor's note, is not required for a lactation accommodation, or as the number of or duration of lactation breaks needed by an employee).

Discrimination on the basis of sex includes discrimination based on breastfeeding and related medical conditions and is unlawful. California law expressly prohibits retaliation against lactating employees for exercising their rights and complaints concerning a violation of such rights may be filed with the California Labor Commissioners.

## **EXCEPTIONS:**

3230.8 The Chief Executive Officer is the only person authorized to make exceptions to this policy.