



*Live Well. Health Matters.*

**POLICY TITLE:** BENEFITS  
**POLICY NUMBER:** 3230

**COMMITTEE APPROVAL DATE:** 12/09/2022      **WRITTEN/REVISED BY:** HUMAN RESOURCES  
**BOARD APPROVAL DATE:** 01/25/2023      **SUPERSEDES:** 11/28/2018

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**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 his/her 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 spouse 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 Note:** 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 his or her own expense) even if he or she is 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 employee chooses to take any portion of the cafeteria plan contribution in salary, the appropriate taxes will be deducted.

## **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.

### **3230.5.2.4 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.

### **3230.5.2.5 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.

### **3230.5.2.6 Pension Plan**

**3230.5.2.6.1** 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.

**3230.5.2.6.2** 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.

**3230.5.2.6.3** Note: 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.

### **3230.5.2.7 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.

### **3230.5.2.8 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.

### **3230.5.2.9 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.

#### **3230.5.2.10 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, short-term 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 Long Term Care Insurance**

The District offers a long-term care insurance plan through the California Public Employee's Retirement System (CalPERS). The plan is administered by CalPERS and interested eligible employees may contact them directly. The premiums for long-term care insurance are the sole responsibility of the employee.

**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 his or her 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. There are private and quiet spaces with electrical outlets available as well as access to a refrigerator to keep stored milk at all District locations. Should a nursing employee need more information about this accommodation, they can connect with their supervisor or Human Resources.

**EXCEPTIONS:**

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