

# NEW TEACHER ORIENTATION

Southeastern California Conference http://secchr.adventistfaith.org

# Human Resources (951) 509-2352

- Gina Heslep, HR Director
- Ruth Zalsman, Benefits Specialist
- Alison Cavazos, Assistant HR Director
- Abigail Chuquimia, HR Assistant
- Maceon Grayson, Sr. Personnel Assistant
- Brooke Hess, HR Assistant

# Medical, Mental Health Plans and Chiropractic Care

- Adventist Risk Management/Aetna Signature
  - Chiropractic Care no PPO panel
- Kaiser (physicians are employees of Kaiser)
  - Chiropractic Care providers within American
     Speciality Network. There is a link on HR website.

#### Health Maintenance Organization

 Health services are accessed through the PCP chosen from the HMO directory

 For each office visit you only pay your copayment

#### What is a PCP?

- Primary Care Physician
  - Family/General Practitioner (all ages)
  - Internists (adults only)
  - Pediatricians (children < 18 yrs)</li>
- PCP Role is to manage your entire health care
  - Primary caregiver
  - Health care advisor & consultant
  - Coordinator of specialty care
  - Patient advocate

### **Employee Contribution--monthly**

Adventist Risk Management (7/1/2015)

Employee \$75

– Employee + 1 \$150

- Employee + 2+ \$225

• Kaiser (7/1/2015)

Employee \$30

– Employee + 1 \$60

– Employee + 2+ \$90

### Dental Coverage

- Delta Dental PPO
  - Delta Dental PPO
  - Delta Dental Premier
  - Out-of-Network

www.deltadentalins.com

### Vision Coverage

HCAP (Health Care Assistance Plan)

Self-Administered

- Carve-Outs
  - Orthotics, fertility treatment, etc

#### Schedule of Benefits

- Adventist Risk Management PPO
  - Medical plan, mental health and chiropractic benefits
- Kaiser HMO
  - Medical plan, mental health and chiropractic benefits
- Delta Dental PPO
  - Dental plan
- HCAP (self-funded)
  - Vision benefit and "Carve-Outs"

### Who's Benefit Eligible

- Spouse
- Children
  - They are born to you, legally adopted, a stepchild, legal guardian
  - Over-age children
    - Medical Coverage for children to age less than 26 years.
    - Chiropractic, Dental and Vision coverage for dependent children to less than 24 years.

### Healthcare Monthly Benefits 2015

	Adventist Risk Mgmt	НСАР	Delta Dental	Total
Employee Only	615.41	42.25	60.03	717.69
Employee + 1	1,346.02	85.39	106.12	1,537.53
Employee + 2+	1,936.25	119.80	166.81	2,222.86

	Kaiser	НСАР	Delta Dental	Total
Employee Only	403.05	42.25	60.03	505.33
Employee + 1	922.98	85.39	106.12	1,114.49
Employee + 2+	1,293.76	119.80	166.81	1,580.37

### Spouse Eligibility Earnings less than:

- Zone 1—Barstow, Blythe, Needles, Victorville...
  - \$33,543.26/year or \$2,795.27/month
- Zone 2—Banning, Beaumont, Colton, Fontana...
  - \$36,210.72/year or \$3,017.56/month
- Zone 3—Calimesa, Chino, Corona, Riverside, LL...
  - \$39,311.63/year or \$3,275.97/month
- Zone 4—Calexico, Desert Hot Springs, Imperial...
  - \$39,278.29/year or \$3,273.19/month
- Zone 5,6,7—San Diego and Orange County
  - \$44,779.92/year or \$3,731.66/month

### Spouse Ineligible Buy-up

ARM, Delta Dental and HCAP

– Spouse \$819.84/month

- Spouse + Child(ren) \$1,505.17/month

Kaiser, Delta Dental and HCAP

– Spouse \$609.16/month

– Spouse + Child(ren) \$1,075.04/month

### **Enrollment Changes**

 Change in eligibility or family status must be reported within 30 days; these are qualifying events

- Plan change, must be done at Open Enrollment
  - Open Enrollment is the month of December

### Coverage Ends

- Termination of Employment
- Cease full-time status
- Retirement
- At time of separation/divorce
- Coverage may be extended for a two month period, provided you apply in writing
  - Medical/Mental Health fully covered
  - HCAP is only for Emergency Treatment, nonelective

### Important Phone Numbers

• HCAP (951) 509-2352

• ARM/Healthscope (888) 276-4732

• Kaiser (800) 464-4000

• Delta Dental (800) 765-6003

### **Opting Out of Coverage**

 Opt Out of ARM/Kaiser, Delta Dental and HCAP

 Submit proof of other coverage to be eligible for Opt Out

\$150 a month benefit for Opt Out

# Long Term Disability (LTD) Base Plan Employer Funded

- Provides income replacement in case of disability; and financial assistance in case of spouse catastrophic disability
- No enrollment necessary
- Benefit Amount: 66.67% of basic monthly earnings
- Benefits Begin: After 90 days of disability
- Benefit Duration: To age 65
- As a religious entity we do not participate in state disability program

VOYA

# Basic Group Life - Full time Employees Base Plan Employer Funded

- No enrollment necessary, but you need to fill out a beneficiary designation form
- Covers all active full-time employees, spouses and dependents

<ul><li>Employee</li></ul>	\$100,000
	7-00,000

— 5	Spouse	\$ 50,000

#### Supplemental Life Insurance

Voluntary—Supplemental to Basic Coverage

- Paid for by employee with payroll deduction
- Meant to help an employee care for his/her family if there is a tragedy
- Today, the insurance industry is highly regulated, and term insurance is widely recognized as a practical and economic financial tool to care for your family's future
- Available to all active employees working 20 or more hours per week
- Guaranteed issue of 3X salary within 30 days of hire

### Why Consider Supplemental?

- Because the \$100,000 provided by SECC is meant to help, but probably will not care for your family's needs, in the event of a tragedy.
- Because <u>employee remuneration and benefits</u> cease upon death. These lost benefits include <u>medical</u> <u>coverage</u> and <u>tuition assistance</u>.
- Your family will still need to pay the mortgage and other debts as well as care for daily living.

### Accidental Death & Dismemberment (AD&D) Voluntary

- This is a low cost insurance to supplement Life Insurance should you or your loved ones die or be dismembered in an accident.
- Please remember that it is low cost because it only pays in the event of an accident! Regular Supplemental Life Insurance should be the main coverage since it pays irregardless of how death occurs.
- Available to all active employees working 20 or more hours per week.

#### Supplemental Insurances

- Voluntary supplemental insurance for:
  - Personal Catastrophic Coverage
  - Personal Hospital Intensive Care
  - Personal Short-Term Disability
  - Medical Flexible Spending Account
  - Dependent Care Flexible Spending Account
- Payroll deduction, pre-tax or after tax

# American Family Life Assurance (AFLAC) (1 of 2)

- Salary Redirection Agreement
  - Pre-tax total premiums for certain insurance coverage(s)
  - Contribution to Flexible Spending Accounts (FSA)
    - Medical \$2,500/yr maximum
    - Dependent Care \$2,500/dependent and/or \$5,000 maximum

# American Family Life Assurance (AFLAC) (2 of 2)

Group rate plans available are: call Tom Chastang (951) 265-2359

- Accident Plan
- Cancer Plan
- Intensive Care Plan
- Short-term Disability Plan
- Specified Health Plan
- Or you can go to <u>www.aflac.com/seccemp</u> you will need your Employee ID for enrollment (the Employee ID is on your paystub).

### Flexible Spending Account

- Section 125 benefits:
  - Medical Spending Account maximum \$2,500/yr
  - Dependent Care Spending Account maximum is \$5,000/yr
- This can be a very nice benefit, especially for those who expect high medical expenses or who have childcare expenses.
- You must spend all the money set aside, or it reverts to your employer—per IRS rules.

### LegalShield

- An HMO type legal service
  - Preventative legal services
  - Motor vehicle legal services
  - Trial defense services
  - IRS audit legal services
  - Other legal services, 25% discount
- Payroll deducted premium after-tax
- For web enrollment, contact us so we can email you the link with password

#### **FMLA**

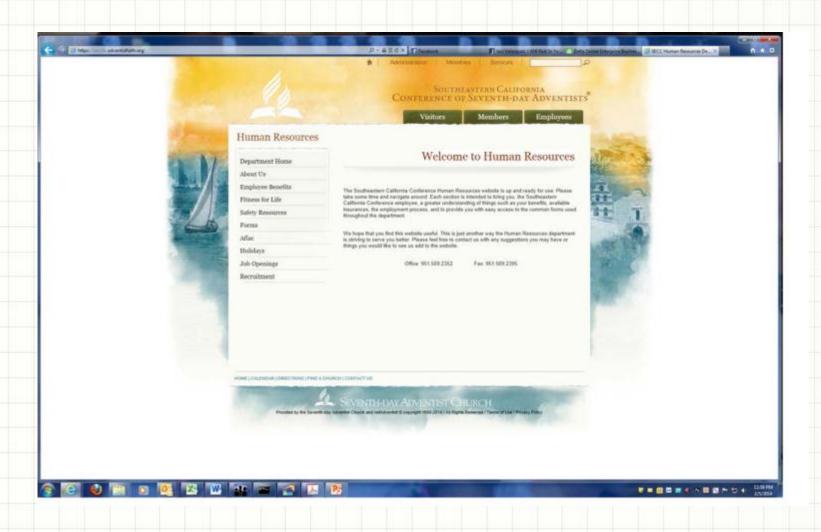
 Benefit eligible employees, who have been employed for at least 12 months and have worked 1,250 hours in the past 12 months at SECC, are eligible for up to 12 weeks of unpaid Family Care and Medical Leave.

FMLA policy in Green Book, pg 17

### Wellness Promotion Program

- Fitness for Life
- Employee and Spouse
- Get Fit –Get Rewarded
- Aerobic Mile Chart
- Rewards

HR website: <a href="http://secchr.adventistfaith.org">http://secchr.adventistfaith.org</a>



#### Retirement

- Empower
- Website for the Adventist Retirement Plan website
- https://www.gwrs.com/login.do

#### **Social Security**

- Employer pays portion of social security and Medicare tax
- Eligible for disability benefits
- Survivor benefits
  - Spouse
  - Children under 18
- Retirement benefits
  - Social Security benefits
  - Medicare, basic health insurance

### Worker's Compensation

- All conference employees are covered by worker's compensation for work related injuries or illnesses
- Must be reported immediately to the supervisor
- Employee to completed claim form (DWC)
- Employee may be kept on employment status for up to 6 months, as per Leave Policy schedule
- Contact Macy Grayson at 951.509.2352