



# County of Mono

## 2020 Benefits Guide



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*This Benefit Guide is for general educational purposes and is based on information provided by The County of Mono, summary plan descriptions, and other sources. In case of discrepancy, plan documents will prevail over information presented in this guide. Contact Human Resources with any questions.*

## BENEFITS AT A GLANCE

BENEFIT TYPE	OPTION
<b>MEDICAL PLANS</b>	<b>PERS Choice Plan</b> <b>PERS Care Plan</b> <b>PORAC (DSA &amp; MCPSOA Employees Only)</b>
<b>DENTAL PLAN</b>	<b>Delta Dental</b>
<b>VISION PLAN</b>	<b>VSP (Vision Service Providers)</b>
<b>FLEXIBLE SPENDING ACCOUNT</b>	<u><b>WorkTerra:</b></u> Medical Flexible Spending Account Dependent Care Account
<b>RETIREMENT PLANS</b>	<b>457/401a</b>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	<u><b>Trindel:</b></u> Confidential Professional Counseling <u><b>Voya:</b></u> 24/7 Assistance in Behavioral Health Counseling, Wellness Counseling, Financial Counseling/Planning, Family Services, Legal Services, Travel Assistance, Funeral Assistance
<b>OPTIONAL INSURANCES</b>	<u><b>AFLAC:</b></u> Accident Insurance Cancer/Specified Disease Insurance Critical Illness Insurance Dental Insurance Hospital Confinement Indemnity Insurance Life Insurance Short Term Disability Insurance Vision Insurance
<b>WELLNESS PROGRAMS</b>	<b>Snowcreek Athletic Club Group Rates</b> <b>Body Shop Gym Group Rates</b> <b>Double Eagle Fitness Center Group Rates</b> <b>Memorial Hall Workout Room</b>

(See page 25 for contact information)

## Who is eligible?

Full time and part time employees hired into permanent benefitted positions, and their eligible dependents.

## Required Documents for Benefit Enrollment

- ◇ Marriage Certificate or Declaration of Domestic Partnership
- ◇ Birth Certificate or Adoption papers
- ◇ Social Security Cards

## When will the benefits be effective?

The first day of the month following the employee's hire date.



## ELIGIBLE DEPENDENTS

- ◆ Spouse or Domestic Partner
- ◆ Children, spouse's children, adopted children up to age 26 (varies for Dental/Vision)
- ◆ Certified Disabled Dependent over age 26
- ◆ Certified "Parent-Child Relationship" Children

## When can I enroll or change elections?

- ◆ Within the first 30 days of employment, except for medical coverage, which allows 60 days
- ◆ During open enrollment, currently September-October annually
- ◆ When a qualifying event occurs

What is a qualifying event?



Marriage or Divorce, Birth of a child, or Loss of Coverage

## Medical Insurance Plans

Mono County contracts with CalPERS to provide health insurance for its employees and currently offers several Preferred Provider (PPO) Plans which are administered by Anthem Blue Cross. Plans available are PERS Choice, PERSCare, and PORAC (only available to Deputy Sheriff and Public Safety Officers). When considering your healthcare options, it is important to not only look at the per pay period cost to you but to also consider the level of coverage that is right for you and your family.

## Healthcare Terms and Definitions

To make an informed decision about your healthcare it is essential that you understand some common terms and what they mean to your health plan. Understanding what these terms refer to will help provide a better knowledge of common costs associated with each plan. For a full glossary of healthcare terms, you can visit <http://www.healthcare.gov/sbc-glossary/>



**Coinsurance** is your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe. (For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.)



**Deductible** is the amount you owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services. A plan with an overall deductible may also have separate deductibles that apply to specific services or groups of services. A plan may also have only separate deductibles. (For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care service subject to the deductible.)



**Out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit the plan will usually pay 100% of the allowed amount. This limit helps you plan for health care costs. This limit never includes your premium, balance-billed charges or health care your plan doesn't cover. Some plans don't count all your copayments, deductibles, coinsurance payments, out-of-network payments, or other expenses toward this limit.

**Allowed amount** is the maximum payment the plan will pay for a covered health care service.



Plan Summary is only meant to be a summary of common services provided by In-Network Providers, for full plan detail please refer to the Evidence of Coverage located at [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

	PERS Choice	PERSCare	PORAC
<b>Annual Deductible</b>	\$500 Individual	\$500 Individual	\$300 Individual
	\$1000 Family	\$1000 Family	\$900 Family
<b>Out of Pocket Max (RX has separate max)</b>	\$3000 Individual	\$2000 Individual	\$3000 Individual
	\$6000 Family	\$4000 Family	\$6000 Family
<b>Primary Office Visit</b>	\$20 Copay	\$20 Copay	\$20 Copay
<b>Specialist Office Visit</b>	\$35 Copay	\$20 Copay	\$20 Copay
<b>Preventative Care</b>	No Charge	No Charge	No Charge
<b>Urgent Care</b>	\$35 Visit Copay	\$35 Visit Copay	10% coinsurance
<b>Emergency Room</b>	\$50 copay and 20% coinsurance	\$ 50 copay and 10% coinsurance	10% coinsurance
<b>Hospital</b>	Facility Fee: 20% coinsurance	Facility Fee: \$250 Co-pay and 10% coinsurance	Facility Fee: 10% coinsurance
	Physician/Surgeon Fees: 20% coinsurance	Physician/Surgeon Fees: 10% coinsurance	Physician/Surgeon Fees: 10% coinsurance
<b>Maternity Care</b>	Office Visit: 20% coinsurance	Office Visit: 10% coinsurance	Office Visit: 10% coinsurance
	Childbirth Professional Services: 20% coinsurance	Childbirth Professional Services: 10% coinsurance	Childbirth Professional Services: 10% coinsurance
	Childbirth Facility Services: 20% coinsurance	Childbirth Facility Services: 10% coinsurance	Childbirth Facility Services: 10% coinsurance
<b>Diagnostic Test</b>	20% coinsurance	10% coinsurance	10% coinsurance
<b>Outpatient Surgery</b>	Facility Fee: 20% coinsurance	Facility Fee: 10% coinsurance	Facility Fee: 10% coinsurance
	Physician/Surgeon Fees: 20% coinsurance	Physician/Surgeon Fees: 10% coinsurance	Physician/Surgeon Fees: 10% coinsurance
<b>Prescription Drugs (30 day supply)</b>	Generic: \$5	Generic: \$5	Generic Retail: \$10
	Preferred brand: \$20	Preferred brand: \$20	Preferred brand: \$25
	Non-Preferred brand: \$50	Non-Preferred brand: \$50	Non-preferred brand: \$45

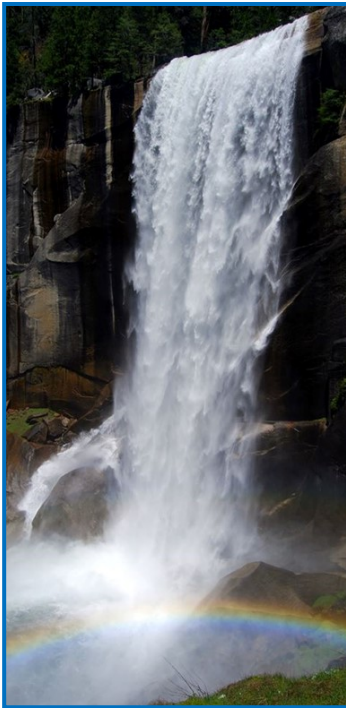
## Medical Insurance Plan Employee Costs

The employee and the County share the cost of the premium. Medical plan costs vary based on the employee's bargaining union, the plan selected, and the geographical region you reside in within California. All premiums are deducted from the employee's paycheck on a semi-monthly (2 times per month) pre-tax basis. *Rates are updated on an annual basis.*

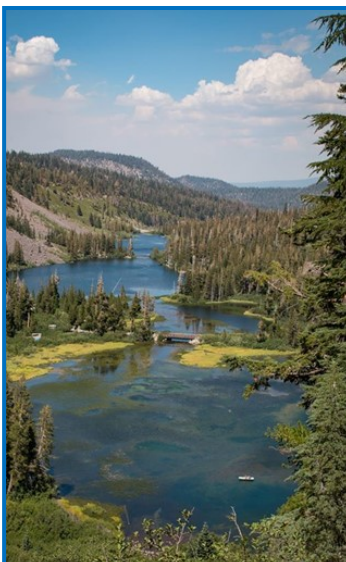


*Region 1 = Mono County      Region 2 = Inyo County    Out of State Region = outside California*

### Public Employees, Deputy Probation Officers, and Management/At-Will



<u>PERS Choice</u>	<u>Premium</u>	<u>County Pays (monthly)</u>	<u>Employee Pays (semi-monthly)</u>
<b>Region 1 (North)</b>			
Employee Only	\$861.18	\$836.18	\$12.50
Employee + One	\$1722.36	\$1672.36	\$25.00
Family	\$2254.07	\$2154.07	\$50.00
<b>Region 2 (South)</b>			
Employee Only	\$736.28	\$711.28	\$12.50
Employee + One	\$1472.56	\$1422.56	\$25.00
Family	\$1914.33	\$1814.33	\$50.00
<b>Out of State</b>			
Employee Only	\$787.00	\$762.00	\$12.50
Employee + One	\$1574.00	\$1524.00	\$25.00
Family	\$2046.20	\$1946.20	\$50.00



<u>PERS Care</u>	<u>Premium</u>	<u>County Pays (monthly)</u>	<u>Employee Pays (semi-monthly)</u>
<b>Region 1 (North)</b>			
Employee Only	\$1133.14	\$688.94	\$222.10
Employee + One	\$2266.28	\$1672.36	\$444.20
Family	\$2946.16	\$2139.07	\$577.45
<b>Region 2 (South)</b>			
Employee Only	\$986.66	\$589.02	\$198.82
Employee + One	\$1973.32	\$1179.05	\$397.64
Family	\$2565.32	\$1531.46	\$516.93
<b>Out of State</b>			
Employee Only	\$989.88	\$629.60	\$180.14
Employee + One	\$1979.76	\$1259.20	\$360.28
Family	\$2573.69	\$1636.96	\$468.37



## Paramedic Rescue Association

**MEDICAL**

<b>PERS Choice</b>	<b>Premium</b>	<b>County Pays (monthly)</b>	<b>Employee Pays (semi- monthly)</b>
<b>Region 1 (North)</b>			
Employee Only	\$861.18	\$688.94	\$86.12
Employee + One	\$1722.36	\$1377.89	\$172.24
Family	\$2239.07	\$1791.26	\$223.91
<b>Region 2 (South)</b>			
Employee Only	\$736.28	\$589.02	\$73.63
Employee + One	\$1472.56	\$1178.05	\$147.26
Family	\$1914.33	\$1531.46	\$191.43
<b>Out of State</b>			
Employee Only	\$787.00	\$629.60	\$78.70
Employee + One	\$1574.00	\$1259.20	\$157.40
Family	\$2046.20	\$1636.96	\$204.62
<b>PERS Care</b>	<b>Premium</b>	<b>County Pays (monthly)</b>	<b>Employee Pays (semi- monthly)</b>
<b>North</b>			
Employee Only	\$1133.14	\$688.94	\$222.10
Employee + One	\$2266.28	\$1377.89	\$444.50
Family	\$2946.16	\$1791.26	\$577.45
<b>South</b>			
Employee Only	\$986.66	\$589.02	\$198.82
Employee + One	\$1973.32	\$1178.05	\$397.64
Family	\$2565.32	\$1531.46	\$516.93
<b>Out of State</b>			
Employee Only	\$989.88	\$629.60	\$180.14
Employee + One	\$1979.76	\$1259.20	\$360.28
Family	\$2573.69	\$1636.96	\$468.37



## Paramedic Rescue Association

<b>PERS PARA PORAC</b>	<b>Premium</b>	<b>County Pays (monthly)</b>	<b>Employee Pays (semi- monthly)</b>
<b>North</b>			
Employee Only	\$774.00	\$688.94	\$42.53
Employee + One	\$1699.00	\$1377.89	\$160.56
Family	\$2199.00	\$1791.26	\$203.87
<b>South</b>			
Employee Only	\$749.00	\$589.02	\$79.99
Employee + One	\$1499.00	\$1178.05	\$160.48
Family	\$1960.00	\$1531.46	\$214.27
<b>Out of State</b>			
Employee Only	\$899.00	\$629.60	\$134.70
Employee + One	\$1850.00	\$1259.20	\$295.40
Family	\$2223.00	\$1636.96	\$293.02
<b>PERS PARA Select</b>			
<b>PERS PARA Select</b>	<b>Premium</b>	<b>County Pays (monthly)</b>	<b>Employee Pays (semi- monthly)</b>
<b>North</b>			
Employee Only	\$520.29	\$494.28	\$13.01
Employee + One	\$1040.58	\$988.55	\$26.01
Family	\$1352.75	\$1285.11	\$33.82
<b>South</b>			
Employee Only	\$451.54	\$428.96	\$11.29
Employee + One	\$903.08	\$857.93	\$22.58
Family	\$1174.00	\$1115.30	\$29.35



## Deputy Sheriff and Public Safety Officer

PORAC	Premium	County Pays (monthly)	Employee Pays (semi-monthly)
<b>All Region</b>			
Employee Only	\$774.00	\$735.30	\$19.35
Employee + One	\$1623.00	\$1541.85	\$40.58
Family	\$2076.00	\$1972.20	\$51.90

PERS Choice	Premium	County Pays (monthly)	Employee Pays (semi-monthly)
<b>North</b>			
Employee Only	\$866.95	\$693.56	\$86.70
Employee + One	\$1733.90	\$1387.12	\$173.39
Family	\$2254.07	\$1803.26	\$225.41
<b>South</b>			
Employee Only	\$721.11	\$576.89	\$72.11
Employee + One	\$1442.22	\$1153.78	\$144.22
Family	\$1874.89	\$1499.91	\$187.49
<b>Out of State</b>			
Employee Only	\$630.41	\$504.33	\$63.04
Employee + One	\$1260.82	\$1008.66	\$126.08
Family	\$1639.07	\$1311.26	\$163.91



## Dental Insurance Plan

The County currently offers dental coverage administered by Delta Dental and the premiums are 100% employer paid.

- ⇒ To maximize dental benefits employees are highly encouraged to visit a Delta Dental PPO Dentist. PPO network dentists have contracted rates and cannot balance bill you for additional fees. To find a dentist visit [www.deltadentalins.com](http://www.deltadentalins.com).
- ⇒ No ID card necessary, just provide your dental office with your name, birth date, & social security number.
- ⇒ Incentive plan begins paying 70% of contract allowance for diagnostic, preventative and basic services during the first year with the coinsurance increasing by 10% each year (max 100%) if the enrollee visits the dentist at least once per year.

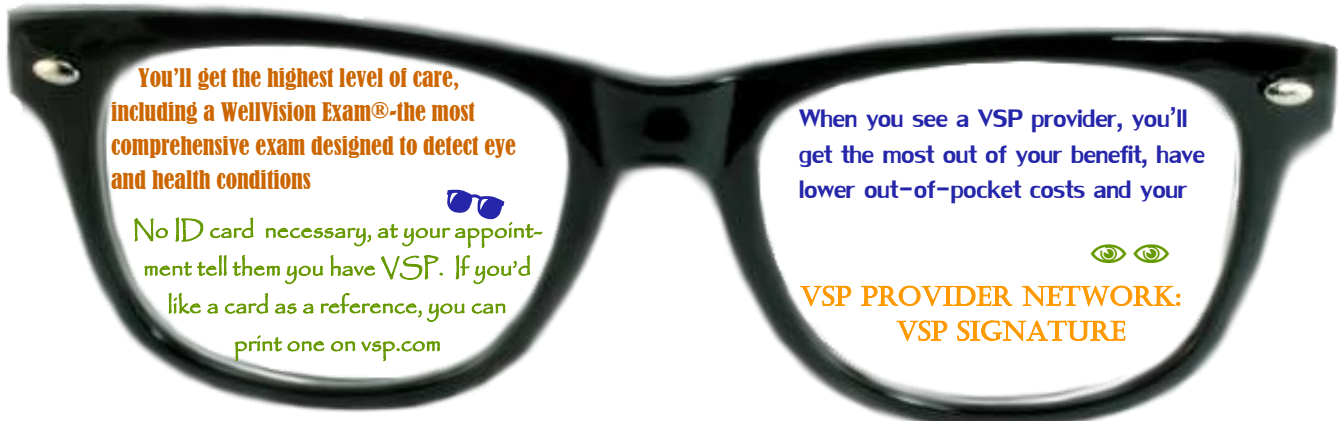


<b>Eligibility</b>	Primary Enrollee, Spouse or domestic partner and eligible dependent children to the end of the month the dependent turns 19 or 25 if a full-time student			
<b>Deductables</b>	\$25 per person / \$75 per family each calendar year Deductibles apply to Diagnostic and Preventative but is waived for Orthodontics			
<b>Maximums</b>	PPO dentist: \$1,100 per person each calendar year Non-PPO dentist: \$1,000 per person each calendar year			
<b>Waiting Periods</b>	Basic Services: None	Major Services: 6 Months	Prosthodontics: 6 Months	Orthodontics: 12 Months
<b>Benefits and Covered Services</b>	<b>Delta Dental PPO dentists** (In-PPO Network)</b>		<b>Non-PPO dentists ** (Out-of-PPO Network)</b>	
Diagnostic & Preventative Services (Exams, cleanings and x-rays)	70-100%		70-100%	
Basic Services (Fillings, simple tooth extractions and sealants)	70-100%		70-100%	
Endodontics (root canals)	70-100%		70-100%	
Periodontics (gum treatment)	70-100%		70-100%	
Oral Surgery	70-100%		70-100%	
Major Services (crowns, inlays, onlays, and case restorations)	50%		50%	
Prosthodontics (bridges, dentures and implants)	50%		50%	
Orthodontic Benefits (dependent children)	50%		50%	
Orthodontic Maximums	\$1,000 Lifetime		\$1,000 Lifetime	

*\*\*Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentist.*

## Vision Insurance Plan

Vision benefits are provided by VSP and the premiums are currently 100% employer paid.



<b>Eligibility</b>	Primary Enrollee, Spouse or domestic partner and eligible dependent children to the end of the month the dependent turns 26.	
<b>Benefit</b>	<b>Description</b>	<b>Copay</b>
<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>• \$160 allowance for a wide selection of frames</li> <li>• Every 12 months</li> </ul>	\$10 for exam and glasses
<b>Prescription Glasses</b>	<b>Description</b>	<b>Copay</b>
<b>Frame</b>	<ul style="list-style-type: none"> <li>• \$160 allowance for a wide selection of frames</li> <li>• \$180 allowance for featured frame brands</li> <li>• 20% savings on the amount over your allowance</li> <li>• \$90 Walmart/Costco Frame allowance</li> <li>• Every 12 months</li> </ul>	Combined with exam
<b>Lenses</b>	<ul style="list-style-type: none"> <li>• Single vision, lined bifocal, and lined trifocal lenses</li> <li>• Every 12 months</li> </ul>	Combined with exam
<b>Lens Enhancements</b>	<ul style="list-style-type: none"> <li>• Progressive lenses/Custom Progressive lenses</li> <li>• Tints/Photochromic adaptive lenses</li> <li>• Premium progressive lenses</li> <li>• Average savings of 35-40% on other lens enhancements</li> <li>• Every 12 months</li> </ul>	<p style="text-align: right;">\$0</p> <p style="text-align: right;">\$0</p> <p style="text-align: right;">\$80-90</p> <p style="text-align: right;">\$120-\$160</p>
<b>Contacts (instead of glasses)</b>	<ul style="list-style-type: none"> <li>• \$120 allowance for contacts; copay does not apply</li> <li>• Contact lens exam (fitting and evaluation)</li> <li>• Every 12 months</li> </ul>	Up to \$60
<b>Primary Eyecare</b>	<ul style="list-style-type: none"> <li>• Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details</li> <li>• As needed</li> </ul>	\$20



## Extra Savings

<b>Glasses and Sunglasses</b>	<ul style="list-style-type: none"> <li>•Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/special-offers">vsp.com/special offers</a> for details.</li> <li>•30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your WellVision Exam. Or get 20% from any VSP provider within 12 months of your last WellVision Exam</li> </ul>
<b>Retinal Screening</b>	<ul style="list-style-type: none"> <li>•No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>
<b>Laser Vision Correction</b>	<ul style="list-style-type: none"> <li>•Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> <li>•After surgery; use your frame allowance (if eligible) for sunglasses from any VSP doctor</li> </ul>

*\*\*VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.*



# Wellness Program



What does "wellness" look like to you?

No matter what you do for your own wellness, the beautiful Eastern Sierra has extensive outdoor choices! And as a Mono County employee, you have the ability to choose from a variety of gym memberships at discounted group rates through a convenient payroll deduction. The County will contribute \$25.00 per month towards a membership with one of the three fitness partners.

Snowcreek Membership		
Type of Membership	Total Monthly Cost	Monthly Employee Cost
Single	\$63.00	\$38.00
Couple	\$90.00	\$65.00
Family	\$105.00	\$80.00
Additional members after 5 are \$15 each		
Double Eagle/Creekside Fitness Center		
Type of Membership	Total Monthly Cost	Monthly Employee Cost
Single	\$56.00	\$31.00
Couple	\$77.00	\$52.00
Family	\$90.00	\$65.00
Additional members after 5 are \$15 each		
Dual Membership to Snowcreek & Double Eagle are available at an additional cost.		
The Body Shop		
Type of Membership	Total Monthly Cost	Monthly Employee Cost
Single	\$40.00	\$15.00
Couple	\$65.00	\$40.00
**Each dependent child is an additional \$10 per month		



*Make time for fitness!*

The workout room at Memorial Hall in Bridgeport is also available when you sign up with Human Resources.

## Flexible Spending Accounts

### What is a FSA?

With an FSA, you elect to have your annual contribution (up to the \$2,700 limit set by the IRS) deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the yearly maximum you have specified. The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. FSA dollars can be used during the plan year to pay for qualified expenses and services.



- ◇ A Healthcare FSA allows reimbursement of qualifying out-of-pocket medical expenses.
- ◇ A Dependent Care FSA allows reimbursement of dependent care expenses, (such as daycare) incurred by eligible dependents.

### IS AN FSA RIGHT FOR ME?

- ≈ A FSA is a great way to pay for expenses with pre-tax dollars.
- ≈ A **Healthcare FSA** could save you money if you or your dependents:
  - ☞ Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental or vision plans.
  - ☞ Have a health condition that requires the purchase of prescription medications on an ongoing basis.
  - ☞ Wear glasses or contact lenses or are planning LASIK surgery
  - ☞ Need orthodontia care, such as braces, or have dental expenses not covered by your insurance.
- ≈ A **Dependent Care FSA** provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:
  - ☞ Your dependent children under age 13 attend daycare, after-school care or summer day camp.
  - ☞ You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself.

With all FSA account types, you'll receive access to a secure, easy-to-use web portal where you can track your account balance, view your investment accounts and submit requests for reimbursements. In addition, you'll receive a convenient prepaid benefits card to make it easy to pay for eligible services and products not covered by your health insurance. When you use the card, payments are automatically withdrawn from your account, so there are no out-of-pocket costs and most of the time you won't have to submit receipts to verify the purchase. Just swipe the card and go. It's that easy!

\*\*Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the upcoming plan year, as Federal tax regulations require that the **unused amount at the end of the plan year be forfeited.**



## Retirement Plans



Mono County currently contracts with the California Public Employee's Retirement System or CalPERS to provide retirement benefits to employees. CalPERS is a defined benefit plans which is funded by employee contributions, employer contribution, and earnings from CalPERS investments. A defined benefit plan provides a retirement benefit determined by a set formula which uses your years of service, age at retirement, and your highest earnings in a 12 month or 36-month period, depending on your retirement formula.

Most new members will fall into the Pension Reform Formulas:

- ★ **Local Miscellaneous Group:** 2 % @ 62
- ★ **Local Safety:** 2.7% @ 57

If you were a member prior to January 1, 2013, you may be eligible for a formula prior to the Pension Reform rates. Mono County's pre-pension reform formulas, which were in place on December 31, 2012 are:

- ☞ Local Miscellaneous Group: 2.5% @ 55
- ☞ Local Safety-Sheriff Group: 3 % @ 55
- ☞ Local Safety-Fire Group: 2 % @ 50
- ☞ Local Safety-County Peace Officer: 3 % @ 50



### BENEFITS OF INVESTMENT

- Professional guidance from local representatives
- Convenient payroll deductions
- Employee directs investments of contributions

### 457/401(a) Plans

Mono County provides a deferred compensation program through a 457 or 401(a) Plan. Employees have the option to sign up for the 457-deferred compensation plan and contribute up to the maximum amount allowed by the IRS. If the employee contributes a total of 1%-3% of their pre-tax salary, the County will match those contributions up to a maximum of 3% into a 401(a) plan under the employee's name.

### VESTING TABLE FOR 401(A) COUNTY CONTRIBUTION

The 401(a) Plan implementing this Article shall provide the following schedule of vesting requirements for any participating employee to earn and be eligible to withdraw or otherwise receive a portion (or in some cases all) of his or her total account value at the time of termination:

Years of COUNTY Service	Portion of Account Value Vested
Less than 1 year	0%
1 year plus 1 day to 2 years	10%
2 years plus 1 day to 3 years	20%
3 years plus 1 day to 4 years	40%
4 years plus 1 day to 5 years	60%
5 years plus 1 day but less than 6 years	80%
6 years	100%

### Participating Providers

- ☼ FTJ Fundchoice
- ☼ Mass Mutual
- ☼ Valic

(see last page for contact info)

## Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

Through Voya, the County provides you and your dependents with Basic Life Insurance and AD&D at no cost to you. Basic life pays a benefit to your beneficiary if you pass away during your employment with the County. AD&D insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident.



	Basic Life	Accidental Death and Dismemberment (AD&D)
General Employees	\$5,000.00	\$15,000.00
At-Will/Elected	\$50,000.00	\$50,000.00
Paramedic	\$50,000.00	\$50,000.00
Basic Dependent Life		
Employee Spouse		\$1,000.00
Employee Child(ren)		\$1,000.00
Employee Child(ren) (6 months and under)		\$100.00

## Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance

Employees have the option of enrolling in Voya’s Supplemental Life Coverage policy for themselves, their spouse and any dependent children (to age 25). This policy is separate from the County provided policy and is paid for by the employee.

- ⚙️ **Portability:** you may apply to continue your Supplemental coverage when you leave County employment, and pay premiums directly to the insurance company
- ⚙️ **Waiver of Premium:** If you become unable to work due to a total disability, your insurance can be continued without premium payment
- ⚙️ **Convenient Payroll Deductions:** Premium deductions are taken directly from your paycheck (semi-monthly), so you never have to worry about late payments or lapse notices.



**Supplemental Life and Accidental Death and Dismemberment (All Employees)**

\$150,000	<ul style="list-style-type: none"> <li>•If elected in first 31 days of eligibility no proof of good health is required.</li> <li>•After 31 days, proof of good health required</li> </ul>
\$500,000	<ul style="list-style-type: none"> <li>•Maximum amount available to purchase</li> <li>•Proof of good health is required</li> </ul>

**Spouse or Domestic Partner Supplemental Life and Accidental Death and Dismemberment (under 70)**

\$50,000	<ul style="list-style-type: none"> <li>•If elected in first 31 days of eligibility no proof of good health is required.</li> <li>•After 31 days, proof of good health required</li> </ul>
\$500,000	<ul style="list-style-type: none"> <li>•Maximum amount available to purchase</li> <li>•Proof of good health is required</li> <li>•Amount cannot exceed employee amount</li> </ul>

**Child Supplemental Life (to age 25)**

\$10,000	<ul style="list-style-type: none"> <li>•If elected in first 31 days of eligibility no proof of good health is required.</li> <li>•After 31 days, proof of good health required</li> </ul>
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**Employee and Spouse Supplemental Life Insurance Rates**

Employee Age	Monthly Rate per \$1000 of Coverage
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.10
40-44	\$0.14
45-49	\$0.21
50-54	\$0.36
55-59	\$0.60
60-64	\$0.92
65-69	\$1.76
70+	\$2.87

**Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates**

Monthly Rate per \$1,000 of Coverage	
Employee	\$0.02
Spouse	\$0.02

**Children Life Insurance Rates**

Monthly Rate per \$1,000 of Coverage
\$0.21

*\*\*It is recommended purchasing equal amounts of Supplemental Life and Supplemental AD&D.*

## Optional Insurance

Mono County partners with Aflac to administer the optional insurances. These insurances include, but are not limited to: Supplemental Life, Short-Term Disability, Hospital Confinement Indemnity, Dental, Vision, Accident, Cancer/Specified Disease, Critical Illness, etc.



- ⚙️ Benefits paid directly to the employee
- ⚙️ Convenient payroll deductions for premiums
- ⚙️ Different plan levels allow employee to choose how much coverage is needed
- ⚙️ Local representative to administer your policy

If you are interested, you can sign up with our local representative, Roxanne Wiswosser, during open enrollment (every Sept-Oct).

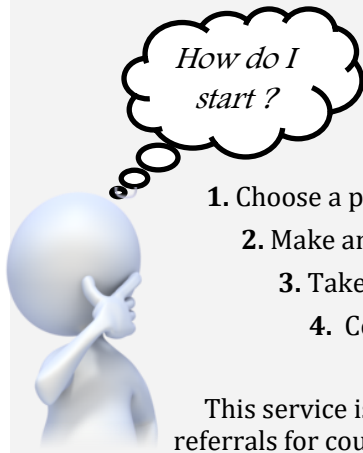


# Employee Assistance Program (EAP)

A *FREE* service to all County employees, Trindel Insurance Fund provides for confidential professional counseling to help employees and their family members resolve issues that affect their personal lives and/or work performance.



- ❖ Provides a current Employee Assistance Provider List on their website
  - ❖ Verifies the Provider is licensed and insured
- ❖ Pays for three (3) sessions within any six (6) month period per County employee (employee, their spouse, or dependent minor children as defined by the IRS)
- ❖ Provides the best service possible for the County employees



1. Choose a provider from the EAP Provider List (below or at [www.trindel.org](http://www.trindel.org))
2. Make an appointment with an EAP Provider of your choice from the List
3. Take a copy of your most recent paystub or your County badge to your first visit
4. Contact Trindel or Jay Sloane (ext 5405 or [jsloane@mono.ca.gov](mailto:jsloane@mono.ca.gov)) if you have any questions.

This service is to maintain or improve employee efficiency through identification and referrals for counseling, treatment, or therapy in connection with personal problems affecting employee performance.

## EMPLOYEE ASSISTANCE PROVIDER LIST

The Trindel Insurance Fund Employee Assistance Provider List is not a health insurance or benefit program. It is part of the Trindel Workers' Comp & Safety Program.

Please contact Melissa Robinson, Trindel Insurance Fund to advise of any corrections or to request the addition of a new provider. *She can be reached by email: [mrobinson@trindel.org](mailto:mrobinson@trindel.org) or phone: 530-623-2322.*

This list is continually updated on Trindel's website: [www.trindel.org](http://www.trindel.org).



### Adin, CA.

AO Consulting  
Analuisa Orozco  
406 Main St.  
Adin, CA. 96006  
Phone (530) 640-2933

### Alturas, CA.

Modoc Co. Mental Health  
441 Main Street  
Alturas, CA. 96101  
Phone: (530) 233-6312

### APTOS, CA

Ron Edeal  
360 Valencia Ave  
Suite 6  
Aptos, CA 95003  
Phone: (831) 688-1718

### Bishop, CA

Robert Kittle, LSCW  
136 S. Main Street # 7  
Bishop, CA 93514  
Phone: (760) 872-9153

### Bishop, CA

Tanya Zaleschuk, LEP  
386 W Line St  
Bishop, CA 93514  
Phone: (530) 233-4641

### Bishop, CA

Sierra Bliss  
Helen French  
686 W. Line St.  
Bishop, CA 93514  
Phone: (760) 873-4373

ACRONYMS

MFT = MARRIAGE FAMILY THERAPIST  
 LCSW = LICENSED CLINICAL SOCIAL WORKER  
 MFCC = MARRIAGE, FAMILY CHILD COUNSELOR  
 PHD = DOCTOR OF PHILOSOPHY  
 PsyD = DOCTOR OF PSYCHOLOGY  
 LMFT = LICENSED MARRIAGE & FAMILY THERAPIST  
 DED & EdD = DOCTOR OF EDUCATION  
 MS = MASTER OF SCIENCE  
 MA = MASTER OF ARTS



**EMPLOYEE ASSISTANCE PROVIDER LIST continued...**

**Campbell, CA**

Kara Kasteen, LCSW  
 30 Union Ave Ste. 220  
 Campbell, CA 95008  
 Phone: (408) 673-8646

**Canby, CA**

Raymond Mandel, PHD  
 670 CO Rd. 83  
 Canby, CA 96105  
 Phone: (530) 233-4641

**Chico, CA**

Pamala St. John, MFT  
 426 Broadway, Suite 208  
 Chico, CA 95926  
 Phone: (530) 898-0219

Chris Cox, LCSE  
 2241 St. George Lane  
 Chico, CA 95926  
 Phone: (530) 720-3273

**Crescent City, CA**

Marla Bartow, MFT  
 P.O. BOX 1620  
 Crescent City, CA 95531  
 Phone: (707) 954-5446

Becky Blatnick, MFCC  
 422 Ninth Street  
 Crescent, City CA 95531  
 Phone: (707) 464-8451

**Crescent City, CA**

Jill Babbitt, LCSW  
 415 Hwy 101 Ste. 1  
 Crescent City, CA 95531  
 Phone: (707) 465-5936

The Healing Journey  
 Cheryl Simons  
 1910 North Crest Dr, Suite A  
 Crescent City, CA 95531  
 Phone: (707) 464-1545

Mending Minds, Healing Hearts  
 Janet Schwertscharf  
 415 Hwy 101 So.  
 Crescent City, CA 95531  
 Phone: (707) 465-3331

D. Rose Reynolds, PHD  
 501 H Street, Suite 7  
 Crescent City, CA 95531  
 Phone: (541) 664-5840

Bernadette Johnson, LMFT  
 508 H Street Suite 9  
 Crescent City, CA 95531  
 Phone: (707) 460-0957

Ronn Jonson PHD, LLC  
 Cory Sullins  
 1305 N. Crest Dr. # 2  
 Crescent City, CA 95531  
 Phone: (310) 901-1996

**Gardnerville, NV**

Lileo T. Sunderland, MFT.  
 1191 B High School Street  
 Gardnerville, NV 89410  
 Phone: (775) 783-1136

**Gilroy, CA**

Vicki Minerva, LMFT.  
 8871 Church Street  
 Gilroy, CA. 95020  
 Phone: (408) 848-8793

Sheri L. Russell, MFT.  
 7877 Wren Ave, Suite A  
 Gilroy, CA 95023  
 Phone: (408) 710-2001

**Grants Pass, OR**

Counseling Services  
 Kathryn Dougherty  
 223 NE. B Street, Ste 201  
 Grants Pass, OR 97526  
 Phone: (541) 373-3046

**Grass Valley, CA**

Mark Thielen, MFT  
 120 N. Auburn Street, Ste. 205  
 Grass Valley, CA 95946  
 Phone: (530) 271-7262

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 LCSW = LICENSED CLINICAL SOCIAL WORKER  
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 DED & EdD = DOCTOR OF EDUCATION  
 MS = MASTER OF SCIENCE  
 MA = MASTER OF ARTS



**EMPLOYEE ASSISTANCE PROVIDER LIST continued...**

**Hollister, CA**

Angela Scornaienchi MS, MFT  
 300 Tres Pinos Rd, B-2 #7  
 Hollister, CA 95023  
 Phone: (831) 524-3634

Carri J. Nash, RN, MFT  
 335 San Benito St. Suite 200  
 Hollister, CA 95023  
 Phone: (831) 214-8087

David Reikowski, PHD.  
 200 Tres Pinos Rd, Suite 103  
 Hollister, CA 95023  
 Phone: (408) 848-8793

Monica DeVries, LMFT.  
 591 McCray Street # 201  
 Hollister, CA 95023  
 Phone: (408) 310-1240

Suzette Dierkes, MA, LMFT.  
 455 San Benito Street Ste. 34  
 Hollister, CA 95023  
 Phone: (831) 240-4187

Sherril Phillips, MS, MFT  
 719 San Benito Street  
 Hollister, CA 95023  
 Phone: (925) 230-0456

**Hollister, CA**

Robert Johnson, LMFT  
 455 San Benito Street Ste. 31  
 Hollister, CA 95023  
 Phone: (530) 520-5371

**Laguna Beach, CA**

Judith Clark, PH. D.  
 333 3rd Street Ste. 6  
 Laguna Beach, CA 92651  
 Phone: (760) 937-0077

**Mammoth Lakes, CA**

Constance Henderson, LCSE.  
 6 Oaktree Place  
 Mammoth Lakes, CA 93546  
 Phone: (760) 934-4400

Mammoth Lakes Counseling  
 Anne Martin  
 Mammoth Lakes, CA 93546  
 Phone: (760) 332-3355

**Marysville, CA**

Wakita Wilson, LMFT  
 330 9th Street # 5  
 Marysville, CA 95901  
 Phone: (530) 216-5116

**Merced, CA**

Diana Sehnal, LCSW  
 2100 O Street, Suite # 3  
 Merced, CA 95340  
 Phone: (209) 724-0800

**Morgan Hill, CA**

Carol A. Johson-Schroetlin  
 17705 Hale Ave. Suite F-4  
 Morgan Hill, CA 95037  
 Phone: (408) 887-2008

**Redding, CA**

Marilyn J. Wooley, PHD.  
 2469 Old Eureka Way  
 Redding, CA. 96001  
 Phone: (530) 244-9977

Scott La Fein, MFT.  
 353 Park Marina Circle  
 Redding, CA 96001  
 Phone: (530) 999-1241

Linda Lafferty, MFT  
 448 Red Cliff Drive  
 Redding, CA 96002  
 Phone: (530) 222-9234

**South Lake Tahoe, CA**

Michael G. VanGordon, LMFT  
 870 Emerald Bay Rd Ste. 104  
 South Lake Tahoe, CA 96150  
 Phone: (530) 318-1502

Lakeside Therapy  
 Christina Rodrigues  
 3200 Hwy 50 # 3  
 South Lake Tahoe, CA 96150  
 Phone: (559) 656-9029

**EMPLOYEE ASSISTANCE PROVIDER LIST continued...**

**Susanville, CA**

Carolyn, Johnson, MFCC  
900 Main Street  
Susanville, CA 96130  
Phone: (530) 251-5889

Karen L. Dieter, LCSW  
130 S. Roop Street  
Susanville, CA 96130  
Phone: (530)257-6411

Shayla J Ashmore, LMFT  
611 Main Street  
Susanville, CA 96130  
Phone: (530) 310-0572

James L. Snell PHD, LMFT  
1802 First Street  
Susanville, CA 96130  
Phone: (530) 257-4404

Transformations  
Counseling Services  
Susan Hawkins, MFT  
Susanville, CA 96130  
Phone: (530) 260-6737

**Weaverville, CA**

Trinity Family Therapy PC  
Garland Smith, MFT  
159 Forest Ave # B  
Weaverville, CA 96093  
Phone: (916) 541-0313

Trinity Family Therapy PC  
Paula Smith, LMFT  
159 Forest Ave # B  
Weaverville, CA 96093  
Phone: (916) 541-0313

Dennis L. Harman, MA, LMFT  
112 Main Street  
Weaverville, CA 96093  
Phone: (530)410-1893

Jill Chipman, LMFT  
65 B Main St.  
Weaverville, CA 96093  
Phone: (530) 355-3081

Cristina Tissot, LMFT  
493 Main St.  
Weaverville, CA. 96093  
Phone: (530) 739-2983

**Yuba City, CA**

Jennifer L. Martinez, MS  
1110 Civic Center Blvd.  
Suite 202 C  
Yuba City, CA. 95993  
Phone: (530) 674-7770

*Additional Counseling Services* are also covered by our  
Medical Insurance Plans. Please see refer to the Evidence of  
Coverage located at [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers).







Employees also have additional options in the Employee Assistance Program provided by VOYA

-  Eligibility: Employees covered under group life and their spouses and children
-  Available 24 hours a day, 7 days a week
-  Confidential toll-free line or via e-mail to speak with live clinicians



**Services are provided through ComPsych, and include:**

- \* **GuidanceResources®** for work-life, behavioral health and wellness services. Includes up to 3 telephonic counseling sessions and 5 face-to-face counseling sessions per issue.
- \* **FamilySource®** - provide information and referrals in areas such as child care, adoption, elder care, education, pet care and personal convenience services.
- \* **LegalConnect®** - confidential access to staff attorneys who provide practical and understandable information and assistance for a broad range of legal issues.
- \* **FinancialConnect®** - family budgeting, credit problems, tax questions, estate planning, investment options, insurance, money management and retirement planning.
- \* **Travel Assistance** when traveling more than 100 miles away from home and includes assistance with pre-trip information, emergency and medical services while traveling.
- \* **Funeral Assistance Planning** provided by Everest Funeral Package, LLC and includes 24/7 advisor assistance, Pricerunner research, and At-need family support for a wide variety of needs.

\*\* Services provided include a variety of no cost options. If referrals for services are necessary pricing will depend on the extent of your personal needs. Please see Human Resources for more information & full EAP packet provide by VOYA.\*\*

(See last page for contact information)

## Paid Time Off

*Applicable collective bargaining agreement may provide otherwise*



### SICK TIME

Employees accrue 12 (eight hour) sick days per year.



### VACATION

Initial employment	=	10 days per year
3-10 years of service	=	15 days per year
10-15 years of service	=	17 days per year
15-20 years of service	=	19 days per year
20 + years of service	=	20 days per year

Permanent part-time or less than full time employee accrue time off on a prorated basis.



### COUNTY HOLIDAYS

The County currently recognizes 13 (eight hour) holidays per calendar:

- ❖ New Year's Day,
- ❖ Martin Luther King, Jr Day
- ❖ President's Day
- ❖ Cesar Chavez (if weekday)
- ❖ Memorial Day
- ❖ Fourth of July
- ❖ Labor Day
- ❖ Columbus Day
- ❖ Veteran's Day
- ❖ Thanksgiving Day
- ❖ Day after Thanksgiving
- ❖ Christmas Eve
- ❖ Christmas Day
- ❖ New Year's Eve



### PERSONAL HOLIDAYS

The County entitles employees to 2 (eight hour) personal holidays per calendar.



## Contact Information



 **Medical Insurance:**  
[www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

 **Dental Insurance:**  
[www.deltadentalins.com](http://www.deltadentalins.com)

 **Vision Insurance:**  
[www.vsp.com](http://www.vsp.com)

# VALIC®

**Kim B. Short**  
Financial Advisor  
5070 N. 6<sup>th</sup> Street, STE 153  
Fresno, CA 93710  
Office : (559) 243-4705  
Cell: (559) 417-7043

 **FundChoice™**

**Darrin Kaylor**  
(760) 934-3087

[darin@investmentsok.com](mailto:darin@investmentsok.com)

 **MassMutual**

Wells Fargo Investments  
**Eric Wasserman**  
(760) 221-9944  
(760) 924-2600

 **Trindel**  
Insurance Fund

[www.trindel.org](http://www.trindel.org)

or Jay Sloane,  
Mono County Risk Manager  
(760) 924-1724 or (760) 932-5408  
[jsloane@mono.ca.gov](mailto:jsloane@mono.ca.gov)

 **Aflac.**

**Roxanne Wiswosser**  
(661) 951-3999  
[roxanne\\_wiswosser@us.aflac.com](mailto:roxanne_wiswosser@us.aflac.com)  
or Mono County Human Resources

 **VOYA**  
FINANCIAL

Phone: 877.533.2363  
TDD: 800.697.0353  
Online: [guidanceresources.com](http://guidanceresources.com)  
App: [GuidanceResources®@Now](https://www.guidanceresources.com)  
Web ID: My5848i

