

Benefits at a Glance - AMBAG

MEDICAL CARE

Benefit	Coverage Begins	Description	Benefit Defined
Health Coverage	First of the month following date of hire for all full-time regularly appointed employees.	<p>CALPERS www.calpers.ca.gov (888) 225-7377</p> <p>*note you must take all medical related coverage or the cash in lieu option.</p>	Shared expense. AMBAG pays based on current PEMCHA resolution. Employee pays for dependent premiums and any other costs in excess thereof. AMBAG provides \$100 towards dependent coverage in aggregate for health, dental and vision. Employee may opt to take \$500 cash in lieu of benefits in the aggregate for health, dental and vision.
Dental Coverage	First of the month following date of hire for all full-time regularly appointed employees.	<p>Delta Dental www.deltadentalca.org (888) 335-8227</p> <p>*note you must take all medical related coverage or the cash in lieu option.</p>	AMBAG pays full cost of single employee coverage. Employee pays for cost of dependent premiums. AMBAG provides \$100 towards dependent coverage in aggregate for health, dental and vision. Employee may opt to take \$500 cash in lieu of benefits for health, dental and vision.
Vision Coverage	First of the month following date of hire for all full-time regularly appointed employees.	<p>VSP www.vsp.com (800) 877-7195</p> <p>*note you must take all medical related coverage or the cash in lieu option.</p>	AMBAG pays full cost of single employee coverage. Employee pays for cost of dependent premiums. AMBAG provides \$100 towards dependent coverage in aggregate for health, dental and vision. Employee may opt to take \$500 cash in lieu of benefits for health, dental and vision.

Flexible Spending Account	First of the month following date of hire for all employees.	Paychex, Inc. www.paychexflex.com (877) 244-1771 Employees can use pre-tax dollars to contribute to a medical reimbursement or dependent care account.	Employee contributions made with pre-tax dollars.
Life Insurance AD&D Insurance	First of the month following date of hire for all full-time regularly appointed employees.	Anthem Blue Cross www.anthem.com (800) 999-2273 Employer provides \$50,000 policy for all full-time staff until age 65. Benefit is reduced by 50% after age 65.	AMBAG pays the premium for life insurance coverage.
Long Term Disability Insurance	First of the month following date of hire for all full-time regularly appointed employees.	Metlife www.metlife.com (800) 858-6506 Employees that are disabled for more than 30 days will receive salary replacement of 60% of their base salary up to \$6,000 per month.	AMBAG pays the premium for long term disability insurance coverage.
AFLAC Supplemental Insurance	First of the month following date of hire for all employees.	Aflac https://www.aflac.com Daniel Eade (831-663-1900) Employees can use pre-tax dollars to contribute to a variety of supplemental insurance plans including Accident/Illness Indemnity, Cancer Protection, Critical Care, Dental and Vision. In addition, post-tax coverage for additional life and short-term disability insurance is available.	100% paid for by employee.

WELLNESS

Benefit	Coverage Begins	Description	Benefit Defined
Employee Assistance Program	All employees date of hire.	Paychex, Inc. www.eniweb.com (800) 960-5371 Provides employees and eligible dependents short-term confidential counseling, wellness services and financial planning. Also provides access to health and personal topics and training.	100% AMBAG paid benefit.
Working Advantage	All employees date of hire.	Paychex, Inc. www.workingadvantage.com (800) 565-3712 Provides employees access to the working advantage network which offers a variety of discounts to online vendors.	100% AMBAG paid benefit.

TIME OFF

Benefit	Coverage Begins	Description	Benefit Defined
Holiday	All full-time employees are eligible for paid holidays immediately upon hire.	New Year's Day Martin Luther King Day Presidents' Day Memorial Day Independence Day Labor Day Veterans' Day Thanksgiving Day Day After Thanksgiving Christmas Eve Christmas Day *Two Floating Holidays.	Employees are paid for holidays that occur on days they are normally scheduled to work. *Employees are credited two floating holidays upon the first day of employment and every January 1st thereafter. Floating holidays cannot be accrued. Floating holidays are not cashed out and are not payable at termination.

Sick Days – Full-Time	All full-time employees are eligible for paid sick days immediately upon hire.	Employees accrue half a day of sick pay each pay period not to exceed 12 days (96 hours) per year. Sick days cannot be cashed out and are not payable at termination. There is no cap on sick days accruing.	Employees are paid for sick days that occur on days they are normally scheduled to work, if the employee has sick time accrued and available.
Sick Days – Part-Time	All part-time and intern employees are eligible for paid sick to the extent that it has been accrued.	Regular part-time employees and interns receive 24 hours of sick leave per annum. Sick days cannot be cashed out and are not payable at termination. Accrual of sick leave is capped at 48 hours.	Employees are paid for sick days that occur on days they are normally scheduled to work, if the employee has sick time accrued and available.
Vacation Days	All full-time employees are eligible for paid vacation days immediately upon hire.	Employees accrue vacation days based on months of service (see employee handbook). Vacation days cap at 240 hours and are cashed out and payable at termination.	Employees are paid for vacation days that occur on days they are normally scheduled to work.
Administrative Leave	The Executive Director is eligible for administrative leave annually. This benefit begins immediately upon hire.	The Executive Director is authorized leave each calendar year in consideration of extra hours spent at evening and week-end meetings and extended work days (see employee handbook).	The Executive Director is paid for administrative leave days that occur on days they are normally scheduled to work.

RETIREMENT BENEFITS

Benefit	Coverage Begins	Description	Benefit Defined
Retirement Plan	All full-time employees are eligible for the Public Employees Retirement Plan immediately upon hire.	<p><u>CLASSIC MEMBERS</u> - AMBAG contracts with the Public Employees Retirement System (PERS) 2 % @ 55 retirement formula for current miscellaneous PERS members without a break in service. AMBAG pays the required 7% contribution for the employee (Classic members hired after February 1, 2012 pay the required member contribution until they reach 5 years of service).</p> <p><u>PEPRA MEMBERS</u> - New miscellaneous employees who are brought into CalPERS membership for the first time on or after January 1, 2013, and who have no prior membership in any other California public retirement system, fall under the new defined benefit formula of 2 % @ 62 for miscellaneous members.</p>	<p>AMBAG pays the required 7% contribution for Classic members after 5 years of service.</p> <p>Employees hired after February 1, 2012 pay the required member contribution, currently 6.5%).</p>
Supplemental Income Plan	All employees are eligible for the CALPERS 457 Supplemental Income Plan immediately upon hire.	<p>CalPERS VOYA FINANCIAL (457) http://www.voya.com/ (800) 260-0659</p> <p>Supplemental Income Plan (SIP) Is provided through CALPERS based on employee contributions (cannot exceed annual limitations).</p>	100% employee paid.

Deferred Compensation Plan	All employees are eligible for the ICMA-RC 457 Deferred Compensation Plan immediately upon hire.	ICMA-RC (457) http://www.icmarc.org/ (800) 326-7272	100% employee paid.
		Deferred Compensation Plan is provided through ICMA-RC based on employee contributions (cannot exceed annual limitations).	

EDUCATION BENEFITS

Benefit	Coverage Begins	Description	Benefit Defined
Tuition Reimbursement	After one year of full-time continuous employment for full-time employees.	When approved by the Executive Director and after one year of full-time continuous employment. AMBAG will reimburse tuition and required fees, in whole or in part, to Regular employees who successfully complete courses of study that will increase their skills, knowledge, and competency for performing their job assignments. Courses must be given by a school accredited by the Western Association of Schools and Colleges, or equivalent approved by the Council for Private Post-Secondary and Vocational Education.	Subject to Executive Director approval and budget availability.

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The summary benefit information found on this page is for informational purposes and is not intended to create a contract or to represent standard operating practice. AMBAG reserves the right to amend, change or cancel benefits, in whole or in part, at any time for any reason.