

PALOMAR COMMUNITY COLLEGE DISTRICT

Employee Benefit Orientation



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YOUR “TO DO” LIST

To Do List

- 1. Kaiser Enrollment
- 2. Dental Enrollment
- 3. STRS Beneficiary (PERS Beneficiary if right of election)
- 4. Life/AD&D Beneficiary
- 5. Long Term Care Enrollment
- 6. **Dependent Verification Documentation: marriage certificate and front page of taxes for a spouse, birth certificate/adoption certificate/guardianship for children**
 - Palomar Employees do not contribute toward their medical, dental, vision, life, and long term care
 - Medical, Dental, Vision, and Long Term Care begin the first of the month following date of hire
 - Life/AD&D begin the first of the month following 30 days of service
 - Long Term Disability begins the first of the month following 90 days of service

MEDICAL & EAP BENEFITS

Medical Insurance Options

- Kaiser Permanente HMO ([link to Plan Summary](#))
 - Group Number 225543-1028
 - Use only Kaiser providers and facilities
 - Primary care doctor provides referrals to specialists
 - No deductible, no office co-pay, \$5 for pharmacy
 - Provider Search: <https://healthy.kaiserpermanente.org/>



Employee Assistance Programs

- **EASE**
 - Free counseling services for the employee and their family members (limited number of sessions)
 - (800)722-EASE (3273)
 - <http://www.sdcoe.net/business-services/risk-management/Documents/ease.pdf>
- **Anthem EAP (for Kaiser and PPO members)**
 - Free services for you and your household members (limited number of sessions)
 - Counseling, addiction recovery, dealing with ID theft, legal advice, financial planning
 - (800)999-7222 company code SISC
 - www.anthemEAP.com company code SISC

DELTA DENTAL PREFERRED OPTION PPO



- Utilize Delta Dental PPO list of in network providers ([click here](#))
- Group Number 7028-2905 (Member phone number 866/499-3001)
- Each member has a \$1,500 insurance benefit per calendar year ([Plan Summary](#))
- Diagnostic and preventative services are covered 100%
- Basic services are covered 90%, member pays 10%
- Crowns, cast restorations, and prosthodontic services are 60% covered
- Orthodontics are covered at 50% with a \$1,000 lifetime benefit
- No member ID cards are issued for this plan ([instructions](#))

VISION SERVICE PLAN (VSP) BENEFITS



- Utilize the www.vsp.com list of in network providers ([Plan Summary](#))
- Group Number 712201-0019 (Member phone number 800/877-7195)
- Free exam every 12 months
- Up to \$150 frame allowance every 12 months
- Free single vision, lined bifocal, and lined trifocal lenses every 12 months
- Or \$130 allowance for contacts and exam every 12 months
- Extra savings on prescription sunglasses and laser vision correction
- No member ID cards are issued for this plan

LIFE/AD&D AND LONG TERM CARE BENEFITS

Life and AD&D Insurance

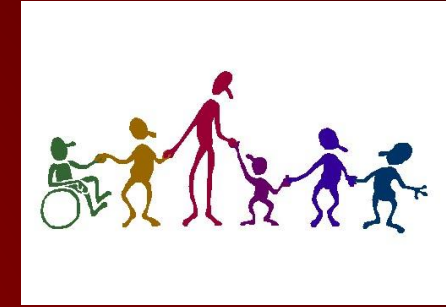
Long Term Care Insurance



- Policy Number GLUG 422J ([policy information](#))
- Employee term life insurance worth \$80,000
- This policy includes [travel insurance](#)
- Employee Accidental Death and Dismemberment insurance worth \$80,000
- Value of the policy will reduce by 50% when the employee reaches the age of 70

- Policy Number 105200 ([policy information](#))
- Covers services provided to an employee by an in network Nursing Facility
- Pays the facility up to \$1,000 per month
- Maximum duration of the benefit is 2 years
- For questions about this plan you can contact (800)227-4165

LONG TERM DISABILITY BENEFITS



- Policy Number GLT-875163 ([Policy Information](#))
- This policy replaces California State Disability Benefits
- Employee sick leave is intended to serve as short term Disability income
- Employee is eligible for income replacement after 90 days of disability
- Benefit amount is 66 2/3% of the employee base income up to a maximum of \$7,500 per month
- If the employee becomes disabled prior to age 68 then the benefit is in place until age 70
- If the employee becomes disabled at 68 or older then the maximum benefit is 24 months
- There is a survivor income benefit should the employee pass away
- The policy will not provide coverage for a pre-existing condition that causes a period of Disability beginning within the first 12 months of the effective date of coverage

OPTIONAL INSURANCE AND INVESTMENTS

Optional Insurance Benefits

- The Hartford Voluntary Term Life
 - Up to \$150,000 is guaranteed to be issued for a new hire applying within their first 30 days
 - Up to \$50,000 is guaranteed for a spouse as long as the employee applies \$100,000
- The Hartford AD&D – guaranteed issue
- UNUM Long Term Care
 - This increases the benefit provided by Palomar
- Hyatt/MetLaw Legal Plan – Legal HMO
- Aflac Products
 - Contact Paul Steinbrenner (760)845-7280
- American Fidelity Products
 - Contact Jessie Harper (866)523-1857 X-401

Pre and Post Tax Investments

- Empower Retirement 403(b), 457(b), and Roth 403(b)
 - Free Empower Retirement Planning Services provided by Lindsay Frazier (619)823-1641
- Additional approved 403(b) investment providers can be located at www.fbcretire.com
 - The approved vendors from this list must be contacted directly in order to establish an account



INSURANCE & REGULATORY NOTIFICATIONS

- [Insurance Carrier HIPAA Notifications](#)
- [District Life Insurance Taxability Notification](#)
- [Insurance Coordination of Benefits Rule](#)
- [California Insurance Exchange Notice](#)
- [Medicare Prescription Drug Coverage Notice](#)
- [COBRA General Notice](#)
- [California Unemployment Program Notice](#)
- [Industrial Injury Information](#)
- [Workers Compensation Pre-Designation of Personal Physician](#)



BARGAINING UNIT & RETIREMENT SYSTEM

Bargaining Unit Information

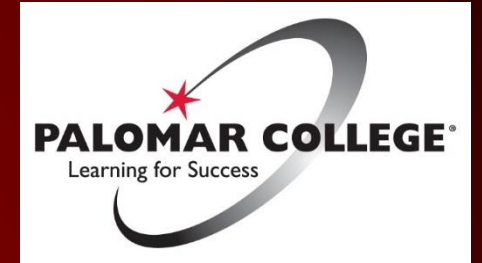
- [Palomar Faculty Federation Agreement](#)
 - This document outlines your rights as a PFF member
- [PFF Website](#)
- [Faculty Union Dues](#)
- [Palomar Faculty Senate Website](#)
 - The Faculty Senate represents you regarding academic and professional matters
- [Monthly Employee Absence Report](#)



Retirement System Information

- [CalSTRS Member Handbook](#)
 - This handbook provides detailed information about the STRS pension system
- [MyCalSTRS Login Instructions](#)
- [CalSTRS Social Security, and You](#)
- [Social Security Administration: job not covered by Social Security](#)
- [CalPERS Member Handbook for those who may have the right of election](#)
 - This handbook provides detailed information about the PERS pension system

PALOMAR COLLEGE RESOURCES



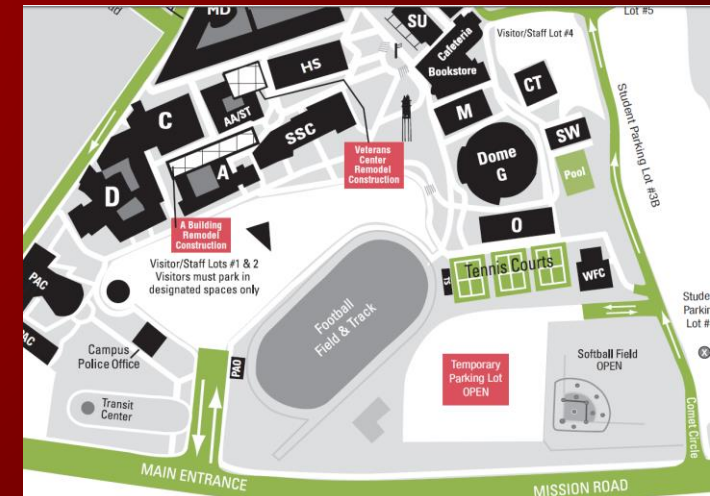
- [Palomar College Mission and Values](#)
 - These are the statements that guide all of our efforts here at Palomar College
- [Governing Board Policies and Procedures](#)
 - This, along with your bargaining unit contract, serves as your employee handbook
- [Palomar Shared Governance Committees](#)
 - These Committees help direct the efforts and actions of the District
- [Team Life Wellness Committee](#)
 - This Committee provides complimentary exercise classes, workshops, and other activities
- [Palomar Fitness Center 30 Day Pass](#)
 - This is a full fledged gym at a much lower cost
- [Palomar Early Childhood Education Lab School](#)
 - Employees use this facility as their daycare provider, it is popular so don't wait to contact them
- [Palomar College Foundation](#)
 - The philanthropy of this organization provides important resources for our students

Make a difference, get involved!

IMPORTANT CAMPUS INFORMATION



- [Palomar Emergency Preparedness Guide](#)
 - This document provides important information on what to do in various emergency situations
- [Palomar Academic Calendar](#)
 - This outlines instructional days, holidays, and important deadlines throughout the year
- [Palomar Holiday Calendar](#)
 - This is a list of employee paid holidays
- **Campus Maps**
 - [San Marcos](#)
 - [Escondido Center](#)
 - [Camp Pendleton](#)
 - [Fallbrook High School](#)
 - [Mt. Carmel High School](#)
 - [Pauma Education Site](#)
 - [Ramona Community Campus](#)
 - Ramona High School – 1401 Hanson Lane, Ramona, CA 92065
 - [Public Safety Training Center](#)



BENEFIT OFFICE CONTACT INFORMATION

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