

# PALOMAR COMMUNITY COLLEGE DISTRICT

## Employee Benefit Orientation



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# YOUR “TO DO” LIST

1. Kaiser OR SISC Anthem PPO Enrollment
2. Dental Enrollment
3. PERS Beneficiary
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/>
- SISC Anthem PPO ([link to Plan Summary](#))
  - Group Number 40795A
  - Use SISC Anthem PPO network providers
  - No referral needed for a specialist
  - No deductible, \$10 office co-pay, \$5/\$20/\$50 for pharmacy
  - Provider Search: ([Click Here](#))



## 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](http://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](http://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

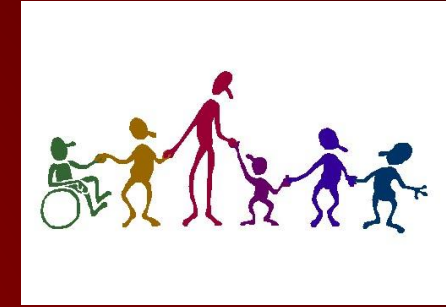
## Long Term Care Insurance



- 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](http://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

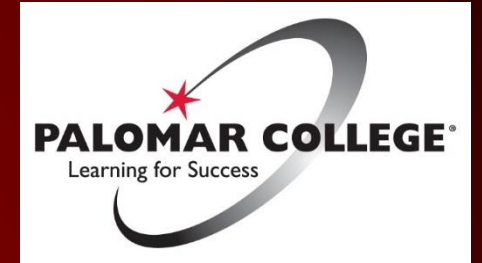
- [Palomar Confidential and Supervisory Team Handbook](#)
  - This document outlines your rights as a CAST member
- [CAST Website](#)
- [Monthly Employee Absence Report](#)



## Retirement System Information

- [CalPERS Member Handbook](#)
  - This handbook provides detailed information about the PERS pension system
- [CalPERS Power of Attorney](#)
  - This is an optional document that can allow someone to make pension decisions on your behalf if you are still alive
- [MyCalPERS](#) Instructions

# PALOMAR COLLEGE RESOURCES



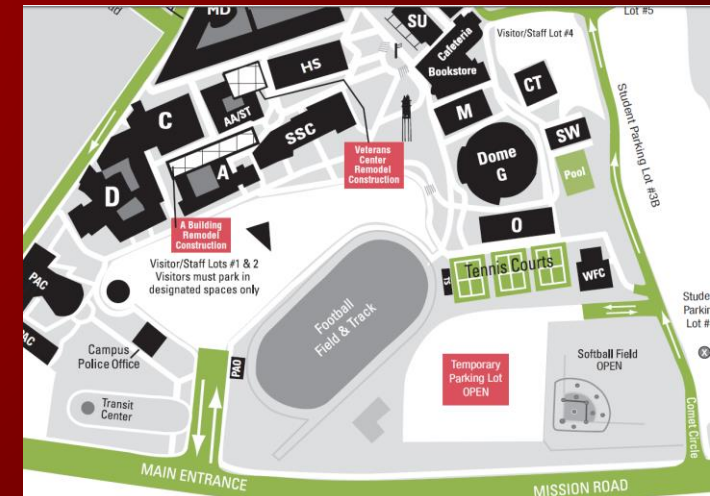
- [Palomar College Mission and Values](#)
  - These are the statements that guide all of our efforts here at Palomar College
- [Governing Board Policies and Procedures](#)
  - This, along with your bargaining unit contract, serves as your employee handbook
- [Palomar Shared Governance Committees](#)
  - 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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