



## Benefits Overview for Benefit-Eligible Employees

A benefits-eligible employee is determined by the respective union's collective bargaining agreement (CBA). For management and confidential employees, eligibility is generally extended to regular, full-time employees who are regularly scheduled to work at least 20 hours/week. See "Frequently Asked Questions" for additional information. Forms should be submitted within 31 days of hire or eligibility.

**The District offers two medical plans, Kaiser and CoreSource.** Refer to the Kaiser or CoreSource benefit certificate for complete definitions of covered expenses.

### Kaiser Plan (Health Maintenance Organization-HMO)



Kaiser provides medical care through participating doctors at Kaiser facilities. The plan emphasizes preventive care, and provides most services and supplies at little or no cost to you. The plan includes coverage for prescription drugs and optical services obtained at a Kaiser facility. The District plan allows for a \$10 co-pay for most services.

### CoreSource Plan (Preferred Provider Organization-PPO)



CoreSource is the administrator of the medical services received through the Blue Cross of California network (or Private Health Systems for retirees that are non-California residents). These networks provide coverage throughout the United States. The PPO provides coverage for routine and major-medical services received through network providers. Most office co-pays are \$10:

- **Medco** (through 10/31/07 only) for the prescriptions benefits which can be obtained at most local pharmacies at the plan co-pays ranging from \$5-\$15 per prescription.
- **Caremark** replaces **Medco** for prescription benefits on 11/1/07.
- **Spectera** for vision care benefits (exam, frames and lenses). Participants can receive benefits through the Spectera network of providers and can receive out-of-network benefits within the plan guidelines. Office co-pays are \$10 for examinations.



The **District Dental Plan**, administered by Delta Dental, pays 100% of the cost for most services, including preventative care, fillings, extractions, crowns, periodontics, and root canal work. Bridges and dentures are covered at 50%. The plan pays up to \$1,500 per person, per year for basic and major care. Orthodontia for dependent children is paid at 50% up to an annual maximum of \$1,000. United Health Care Dental is an optional dental plan to Delta Dental. In addition to routine cleanings, examinations and X-rays, this plan has an added feature of adult orthodontia. Annual plan limit is \$2,250 when using a United Health Care Dentist. Read the Plan literature carefully before enrolling in either plan.

### Long-Term Disability Insurance



If a covered disability prevents you from working for more than 90 calendar days, the District's long-term disability plan, through The Hartford, pays a monthly benefit of up to 60% of basic monthly earnings, up to a maximum of \$5,000 per month. Benefits are payable while disabled (after all payable sick leave and other available leaves have been exhausted), within certain time limits specified in the policy. PCCD employees do not pay into state disability insurance.

### Basic Life Insurance and Accident (AD&D) Insurance

The District provides, at no cost to the employee, a life insurance benefit through The Hartford equal to 150% of base salary (subject to a \$100,000 maximum) for employees, \$1,000 for spouses, \$100 for each dependent (from birth to age 6 months) and \$500 for each dependent (from age 6 months to age 22 years). The plan includes an amount equal to the life insurance benefits in the case of accidental death, or a percentage of that amount for accidental loss of sight or limb. Life insurance terminates when the employee reaches age 66 unless the employee is still actively employed. This plan can be converted to an individual plan at the retiree's expense.

### Voluntary Term Life Insurance



You may apply for additional insurance up to \$500,000 for you, your spouse and unmarried dependent children. Coverage is guaranteed if you are a new hire and you apply within 31 days of becoming a benefit-eligible employee.

### Flexible Benefits Plan & Pre-tax Commuting Reimbursement



**Medical and/or Dependent Care Expense (IRS 125):** Eligible employees can set aside tax-free dollars for out-of-pocket medical expenses or dependent day care expenses. First, set the money aside from each paycheck, then submit receipts to recover tax-free dollars. Check with a tax professional to learn if this option is feasible. **Pre-tax Commuting Expense (IRS 132):** If public transportation is used to get to and from work, this account can be used to reimburse expenses with the pre-tax dollars set aside.



### Employee Assistance Program

Through Blue Cross of California, the District is providing a confidential, 24-hour assistance for employees, family members, and household members to handle the wide range of personal and workplace problems of everyday living including emotional concerns, alcohol and drug abuse, relationship and family issues. Up to seven (7) face-to-face sessions with a local, licensed clinician will be arranged per problem to help you or your family member. In some cases, individuals may be referred to another resource for additional assistance. Professional consultation for legal and financial issues is also available, as well as website access to a full range of information by going to [www.bluecrossca.com/youreap](http://www.bluecrossca.com/youreap), using the password: Peralta. This site offers a variety of helpful resources, including links, self-assessment tools, and legal forms. Confidential counseling services can be accessed by calling 1-800-999-7222; available 24 hours/7 days a week. EAP services are extended by the District at no out-of-pocket cost.