



BENEFITS SUMMARY

Southwest Community Health Center provides health, dental, and life insurance for all eligible employees commencing on the first of the month following 30 days of continuous active employment. SCHC pays the full premiums for these plans for all employees who work at least 32 hours per week. Part-time employees who work between 20-31 hours per week pay a pro-rated share of their health and dental insurance premiums. Short-hour employees who work fewer than 20 hours per week are not eligible for benefits.

HEALTH AND DENTAL INSURANCE

For eligible employees, SCHC offers a choice between two health insurance plans: Kaiser Permanente Traditional Plan and Health Net HMO 20. SCHC offers one dental plan through Premier Access. Plan documents are available from the Human Resources Manager.

Eligible employees may also elect to cover their spouse, domestic partner, and/or dependents on their health and/or dental insurance plans. For health insurance, SCHC pays 60% of the dependent premium for an employee who works at least 32 hours per week and the employee pays 40% of the premium. The dependent coverage is pro-rated for employees who work between 20-31 hours per week at the rate equivalent to their full-time equivalent (FTE). For example, for a 20 hour per week employee (.5 FTE) who covers a spouse and child, SCHC will cover .5 or 50% of 60% of the premium and the employee pays the remainder. For dental insurance, SCHC pays 25% of the dependent premium for an employee who works at least 32 hours per week and the employee pays 75%. As with health insurance, the dependent coverage is pro-rated for employees who work between 20-31 hours per week at the rate equivalent to their full-time equivalent (FTE). For example, for a 20 hour per week employee (.5 FTE) who covers a domestic partner and children, SCHC will cover .5 or 50% of 25% of the premium and the employee pays the remainder.

SCHC will comply with all federal and state laws regarding continuation of health and dental benefits under COBRA (the Consolidated Budget Reconciliation Act). All questions about continuation of health benefits and dental benefits for an employee or an employee's dependents should be referred to Human Resources.

LIFE INSURANCE

SCHC provides a Group Life and Accidental Death and Dismemberment Plan of \$10,000 for all employees who work at least 32 hours per week. Employees become eligible on the first of the month following 30 days of continuous active employment.

TAX-DEFERRED 403(8) SAVINGS PLAN (aka RETIREMENT) AND UNION PENSION

SCHC provides a 403(b) retirement plan for eligible non-union employees. For non-union employees, after six months of continuous active employment, SCHC pays an amount equivalent to 2% of the employee's salary into a 403(b) retirement account for the employee. The employee may elect to contribute to the plan to the maximum extent allowed by law but is not required to do so in order for the employer to contribute. The employee may also elect to contribute to the account before Southwest does at the six month anniversary. The percentage contributed by SCHC increases to 3.5% in the third year of employment and to 5% in the seventh year. For union employees, after 90 days of continuous active employment, SCHC contributes to the employee's union pension based on the number of actual hours the employee works. In addition, union employees may join the 403(b) plan and make their own pre-tax contributions through payroll deduction.

OPTIONAL HEALTH BENEFITS: SECTION 125 CAFETERIA PLAN THROUGH AFLAC

SCHC has adopted a voluntary Premium Only Plan for employees through Aflac. Employees may elect to participate on a voluntary basis and have the premiums deducted from their payroll, some plans on a pre-tax basis (depending on the specific plan elected). The following plans may be chosen: Short-Term Disability, Accident/Disability, Cancer, Hospital Intensive Care, and Life Insurance. (Under the Internal Revenue Code Section 125 Premium Only Plan, gross salary must be reduced by insurance premiums that are being funded through payroll deduction.)

NON-HEALTH INSURANCE BENEFITS

Disability Insurance: Each employee contributes to the California's state disability insurance programs through a mandatory payroll deduction as mandated by the California Unemployment Insurance Code and administered by the Employment Development Department (EDD). Disability insurance is payable when you cannot work because of illness or injury not caused by employment or when you are entitled to temporary workers' compensation at a rate less than the daily disability benefit amount. An additional tax (payroll deduction) funds the state's Paid Family Leave program and provides partial wage replacement for absences related to care of a family member or bonding with a new child.

Unemployment Compensation: SCHC contributes to the California Unemployment Insurance Fund on behalf of its employees.

Social Security: Social Security is an important part of every employee's retirement benefit. SCHC pays a matching contribution to each employee's Social Security taxes.

Workers' Compensation: You are protected by SCHC's workers compensation insurance policy while employed by SCHC. The policy covers you in case of occupational injury or illness.

EDUCATION BENEFITS

Continuing Medical Education:

SCHC provides financial support for the purpose of obtaining continuing medical education requirements to approved licensed personnel who must show proof of continuing medical education in order to maintain licensure with the State of California and for whom maintaining current licensure is a requirement of the position. Eligible positions are: MD, NP, PA, Midwife, LVN, RN, Psychologist, LCSW, and MFT. Certified Medical Assistants are not eligible. All named positions except MD's receive \$850 plus two days of paid educational leave per fiscal year; pro-rated for part-time employees. MD's receive \$1250 plus three days of paid educational leave per fiscal year; pro-rated for part-time employees. To be eligible, employees must have worked for SCHC for six months and work at least 20 hours per week.

Employee Scholarship Program:

SCHC maintains an Employee Scholarship Program for the purpose of making financial support available to employees of Southwest Community Health Center for continuous learning and education consistent with agency goals: growth within an employee's current position, within another position in the organization into which the employee aspires to grow, or that will benefit the organization as well as the employee. Three levels of scholarships are awarded each semester based on actual educational costs: licensure/degree program, undergraduate, and individual coursework scholarships. Eligibility requirements apply.

Training:

SCHC provides regular, ongoing training in areas such as diversity and cultural competency, customer service, and specific job-related content areas such as CPR, phlebotomy for Medical Assistants, and supervisory training for new managers.