



# EXTRA HELP BENEFITS AT-A-GLANCE



This summary provides a brief overview of the employee benefits provided to eligible employees, generally, employees working a minimum of per week. New employees are eligible for benefits as of the first of the following month after their hire date. Eligible dependents include spouse and children up to age 26. Refer to the Benefits Guide for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
<b>MEDICAL</b>	<ul style="list-style-type: none"> <li>• <b>Kaiser Permanente Traditional HMO Plan</b> – Plan pays 100% for most covered services after small copays. *</li> <li>• <b>Kaiser Permanente HMO High Deductible Health Plan (HDHP)</b>– Plan pays 90% for most covered services after deductible is reached. * The IRS sets the annual deductible and out-of-pocket maximums. This plan works in conjunction with a Health Savings Account (see HEALTH SAVINGS ACCOUNT (HSA) section.)</li> </ul> <p><i>*In-network</i></p>
<b>HEALTH SAVINGS ACCOUNT (HSA)</b>	<p>Employees enrolled in one of the High Deductible Health Plans (HDHP) can participate in the BCC <b>Health Savings Account, based on IRS eligibility rules:</b></p> <ul style="list-style-type: none"> <li>○ <b>Individual Coverage</b> – Contribute up to the annual IRS contribution limit, including the County contribution of 50% of the deductible.</li> <li>○ <b>Family Coverage</b> – Contribute up to the annual IRS contribution limit, including the County contribution of 50% of the deductible.</li> </ul>
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP) (COUNTY-PAID)</b>	<p>Employee Assistance Program (EAP) provides confidential counseling and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more.</p>
<b>WELLNESS PROGRAM</b>	<ul style="list-style-type: none"> <li>• Wellness Program - Preventive health services such as biometric screenings and Wellness Nurse consultations, health improvement activities such as exercise classes, stress and nutrition workshops, massage therapy, and Lifestyle Coach. Fitness challenges and Department-led programming throughout the year with prizes and incentives.</li> <li>• Wellness Dividend program rewarding behavioral change activities and online health assessments</li> </ul>
<b>DEFERRED COMPENSATION</b>	<ul style="list-style-type: none"> <li>• New Extra Help employees will be automatically enrolled in the County’s Deferred Compensation program.             <ul style="list-style-type: none"> <li>○ <b>Mandatory</b> enrollment into an <b>OBRA Extra Help OBRA at 7.5% of pre-tax wages</b></li> <li>○ Pre-tax deduction will be invested in the target fund associated with the employees’ DOB.</li> </ul> </li> </ul>

BENEFIT	COVERAGE OPTIONS
	<ul style="list-style-type: none"> <li>• Deferred Compensation permits extra help employees, on a voluntary basis, to authorize an additional portion of salary to be withheld and invested for payment at a later date upon termination or retirement.</li> <li>• Deferred Comp Account: <ul style="list-style-type: none"> <li>○ Traditional 457 (pre-tax contributions)</li> </ul> </li> <li>• Concurrent with Cost-of-Living Adjustments (COLA) the deferrals will be increased in one percent (1%) increments to a maximum of five percent (5%).</li> <li>• No waiting period for vesting rights.</li> <li>• The IRS sets the annual contribution limits for the 457 Account</li> </ul>
<b>SAN MATEO CREDIT UNION</b>	All employees of San Mateo County are eligible for membership in San Mateo Credit Union which offers a broad range of financial and investment services
<b>HOUSING ASSISTANCE</b>	<ul style="list-style-type: none"> <li>• <b>HIP Housing Home Sharing Program:</b> helps match individuals seeking housing with individuals who have an available room rental</li> <li>• <b>Claremont EAP:</b> apartment locator; moving/relocation services resources and referral</li> </ul>
<b>TELECOMMUTING</b>	Employees, with Supervisor and Department Head approval, may request to work from home or a remote location and may be eligible for Telework Commuter Benefits.
<b>WORKPLACE MEDIATION</b>	A voluntary and confidential program for resolving conflicts in the workplace in partnership with Peninsula Conflict Resolution Center (PCRC).
<b>SMC SHIFT</b>	<ul style="list-style-type: none"> <li>• The County offers cash incentives that support the use of public transportation, carpool, vanpool, and walking/biking to work</li> <li>• CalTrain Go Pass available to employees at the ROC, Maguire Jail, 400, 455, or 555 County Center.</li> <li>• Bike Lockers</li> </ul>

This Benefits At-A-Glance is an overview of benefits-and does not provide a complete description of all benefit provisions. For more detailed information, please refer to the plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid. For more information about County benefits visit <https://www.smcgov.org/hr/employee-benefits> or <http://www.samcera.org/>.