



Benefits Program Summary

JULY 1, 2025

FLEXIBLE BENEFIT PLANS

Section 125 cafeteria-style program with benefits on pre-tax basis through payroll deduction.

Flex Credits

For eligible full-time employees, flex credits are added biweekly (24 pay periods) to assist with costs of benefit premiums. Unused flex credits are paid out as regular earnings. Semi-monthly amounts are listed below:

Employee/Supervisor	
Employee Only/Waiving Coverage	\$625.16
Employee + 1	\$678.33
Employee + 2 or more	\$815.44
Middle Management	
Employee Only/Waiving Coverage	\$657.68
Employee + 1	\$710.86
Employee + 2 or more	\$849.22
Director/Vice President	
Employee Only/Waiving Coverage	\$755.44
Employee + 1	\$808.58
Employee + 2 or more	\$950.81
Executive	
Employee Only/Waiving Coverage	\$788.04
Employee + 1	\$841.17
Employee + 2 or more	\$984.69

Core Benefits (Employer Paid)

Employee Assistance Program (EAP): Health and wellness services available to all employees and their household members

Headspace App: Mental health app offering coaching, therapy and psychiatric services to benefit eligible staff and their household members

Basic Term Life: \$5,000 of life insurance

Basic Term Life/AD&D: 1x annual salary with a minimum coverage amount of \$15,000

Long Term Disability: 65% of pay to a maximum of \$8,500/month after 60 days of disability

Optional Benefits (Employee Paid)

Medical: Sharp HMO & POS Plans or Kaiser Permanente HMO

Dental: The Standard DMO or PPO Plan

Vision: The Standard (EyeMed) PPO Plan

Employee Voluntary Life/AD&D: \$10,000 increments up to five times annual salary to a maximum of \$500,000 available; premiums are age-banded

Spouse Voluntary Life/AD&D: Increments of \$10,000 up to \$250,000 maximum (not to exceed 50% of employees benefit amount)

Child Voluntary Life: \$2,500, \$5,000, \$7,500, or \$10,000 per child

Flexible Spending Accounts: Reimbursement of eligible healthcare or dependent care expenses from payroll deducted pre-tax dollars

Financial Protection Plans: Colonial Life offers voluntary Short Term Disability Insurance, Accident Coverage, Cancer Wellness/Security Insurance, Critical Illness Coverage, Medical Bridge and Long-Term Care

Pet Insurance: Nationwide offers VPI coverage for veterinary expenses related to accidents and illnesses

LEAVE BENEFITS

Holidays: 15 paid holidays per year (including 3 floating holidays)

Family Leaves: Employees are eligible after having worked 12 months and 1,250 hours

Bereavement Leave: Five (5) days of paid leave for death of a qualified family member. Time may be used nonconsecutively within a 3-month period from date of death.

Jury Duty and Witness Leave: Paid leave for jury service and retention of court paid fees

Military Leave: Employees may be absent for military duty up to five (5) years

Volunteer Civil Service Leave: Time off to perform emergency duty as a volunteer firefighter, peace officer or emergency rescue personnel

RETIREMENT PLANS

457 Tax Deferred Savings Plan

A governmental 457(b) deferred compensation plan is a retirement savings option for eligible employees, allowing them to enhance their retirement benefits by saving and investing before-tax dollars through voluntary salary contributions. Contributions and their earnings are tax-deferred until withdrawal.

Regular Employees: Employer contribution equivalent to 1% of earnings and an additional employer match up to a maximum of 1.5% with a minimum 1.5% employee contribution. Employee may contribute up to 100% of earnings through payroll deduction on a pre-tax basis, up to the annual IRS maximum.

Temporary Employees: Payroll deductions of 3.75% and a 3.75% matching contribution to Mandatory Tax Deferred 457 Plan.

Vesting: No vesting schedule. All contributions (employee/employer) are 100% vested.

Pension Plan

Defined Contribution Plan providing employee self-directed low, medium and high-risk investment options.

Employer Contributions: 14% of earnings for Regular employees.

Vesting Schedule: Fully vested after 4 years based on 1000 hours of service July 1 to June 30. Employee contributions are immediately 100% vested.

Prior Service Credit: Pension vesting credit is provided for prior public agency service with a California Government entity, or Housing Authority in the U.S. Transfers from qualified plans, accepted subject to certain conditions.

Voluntary Contributions: Employee may contribute up to 100% of earnings through payroll deduction on an after-tax basis, up to the annual IRS maximum.

Social Security Exempt: No contribution to Social Security, saving 6.20% of taxable gross earnings. A Medicare tax of 1.45% of gross earnings is deducted from each paycheck for employees hired after 1986. No Social Security credit is earned; Social Security Benefits may be reduced by SDHC Pension Plan benefits received.

MANAGEMENT BENEFITS

Car Allowance: Vice Presidents, Directors and EMS members receive an auto allowance added to the biweekly paycheck.

OTHER BENEFITS

Rewards & Recognition Program: Gift card and monetary incentives

Public Transportation Reimbursement: Employee is reimbursed at 100% of cost for monthly bus, trolley or coaster pass.

Tuition Reimbursement: For benefit eligible employees, up to \$5,000 per fiscal year.

Loan Reimbursement Program: For eligible employees, up to \$5,000 per fiscal year, inclusive of tuition reimbursement.

Pay in Lieu of Paid Time Off (PTO): Employees may make up to three (3) requests for payment in lieu of PTO each fiscal year. The total of the requests cannot exceed one hundred and twenty (120) hours.

Pay for Performance: Compensation for exceeding performance expectations

Employee Referral Program: Employees may receive a \$1,000 bonus (up to 5 referral bonuses per fiscal year) for referring successful candidates to SDHC. Restrictions apply. See guidelines for rules and eligibility.

Bilingual Pay: \$0.85/hr for Non-technical skill and \$1.00/hr for Technical skill

Gym Membership: 24 Hour Fitness (currently no cost to the employee)

Fun Express: Savings on admissions to amusement and water parks, theme rides, movie passes, dinner theaters and a host of family friendly activities

Paid Time Off (PTO)

Paid time off from work for personal needs, vacation, and illness of self or family. Separating employees are paid in full for any unused accrued PTO.

Amounts below accrue each pay period (26 pay periods annually), while on paid status

Years of Service	Employee	Supervisor	Mid-Management (S42-S45, M41-M43)	Executive/VP/Director
1 st through 4 th year	5.5385	6.1538	6.4615	8.6154
5 th through 10 th year	6.7692	7.3846	7.6923	8.6154
11 th through 15 th year	8.0000	8.6154	8.9231	9.5385
16 th through 25 th year	8.6154	9.2308	9.5385	10.1538
26 th through 29 th year	9.2308	9.8462	10.1538	10.7692
30 th year and beyond	9.8462	10.4615	10.7692	11.3846

Questions? Contact Human Resources at hr@sdhc.org