

City of Turlock

Benefits Summary



PLAN YEAR | **2015 - 2016**



Our Employees Are Our Most Valued Asset...

We know that our employees are our most valuable asset. That's why at the City of Turlock we are committed to providing a comprehensive employee benefits program that helps our employees stay healthy, feel secure, and maintain a work/life balance.

This summary is meant to assist all benefit-eligible employees with understanding the City of Turlock's benefit programs. These programs are designed with you, the employee, in mind. This is meant to be a "plain English" interpretation of the benefits available to you.



Stay Healthy

- Medical and Prescription Benefits through Combined Benefits Administrators (CBA)
- Dental Benefits through Delta Dental of California (Delta)
- Vision Benefits through Vision Service Plan (VSP)
- Seity Wellness Benefits (see below under "Work/Life Balance")

Feeling Secure

- Flexible Spending/Unreimbursed Medical Expenses (FSA-M) through CBA
- Flexible Spending/Dependent Care Assistance Plan (DCAP) through CBA
- Long Term Disability Insurance
- Life and Accidental Death & Dismemberment
- Voluntary Life and Accidental Death & Dismemberment available to purchase
- Retirement through PERS

Work/Life Balance

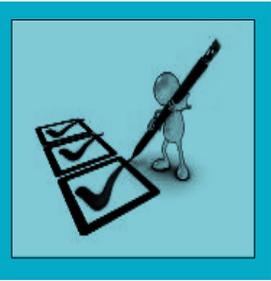
- Seity Wellness Benefits (see above under "Stay Healthy")
- Employee Assistance Program
- Paid Vacation Time
- Paid Sick Leave

Contact Information



<u>Medical & Prescription Drug Coverage</u>	Page 5
Combined Benefits Administrators – CBA (Third Party Administrator)	
Toll free 800.709.4734, Fax 559.271.0419 ~ Website: http://www.combinedbenefitsadministrators.com	
CVS Health – Prescription Drug Coverage - Toll free 800.875.0867, Website: http://www.caremark.com	
Networks By Design – EPO Provider Network - Local 209.229.8695 ~ Verify providers at http://www.netbyd.com	
<u>Medical Management & Patient Advocacy</u>	Page 6
Hines & Associates	
Toll free 888.437.9927 ~ Website: http://www.hinesassoc.com	
<u>Dental Insurance</u>	Page 7
Delta Dental of California	
Toll free 800.765.6003 ~ Website: http://www.deltadentalins.com	
<u>Vision Insurance</u>	Page 8
Vision Service Plan (VSP)	
Toll free 800.877.7195 ~ Website: http://www.vsp.com	
<u>Seity Wellness Program through Romeo Medical Group HealthyU</u>	Page 9
Romeo Medical Group HealthyU	
Phone 209.216.3456 ~ Website http://www.seityhealth.com	
<u>Flexible Spending Accounts (FSA-M)</u>	Page 10
Combined Benefits Administrators (CBA)	
Toll free 800.709.4734, Fax 559.271.0419 ~ Website http://www.combinedbenefitsadministration.com	
<u>Long Term Disability</u>	Page 11
Symetra Life Insurance Company	
Toll Free 877.377.6773, Fax 877.737.3650 ~ Website: http://www.symetra.com	
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Symetra Life Insurance Company	
Toll Free 877.377.6773, Fax 877.737.3650 ~ Website: http://www.symetra.com	
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California Public Employees Retirement System	
Toll free 888.225.7377 ~ Website: http://www.calpers.ca.gov	
ICMA-Retirement Corporation (Primary contact Patricia Chavez)	
Toll free 866.749.5176 ~ Website: http://www.icmarc.org	
<u>Employee Assistance Program (EAP)</u>	Page 15
MHN Employee Assistance program	
Toll Free 800.535.4985 ~ Website: http://www.members.mhn.com (access code: csjvrma)	
<u>Additional Benefits Available to All Employees</u>	Page 16
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Human Resources Office, City of Turlock, Sarah Eddy & Jessie Dhami, 209.668.5542, intranet www.cityofturlock.org	
Winton-Ireland Strom & Green Insurance Agency – Independent local broker	
Gina Rogers at 209.216.3053, grogers@wintonireland.com ~ Lynn Bull at 209.216.3056, bull@wintonireland.com	

Insurance Eligibility



Who is Eligible and When:

Employees must be actively working forty (40) hours a week to be eligible for benefits or an active employee working a modified work schedule of thirty-two (32) hours per week, as detailed in a signed agreement. Your benefits begin on the first of the month following thirty (30) days in an eligible status. You may obtain coverage for yourself and any of your eligible dependents and dependent coverage is available up to age 26, without regard for student status, marital status, or living arrangements.

Before you are enrolled into your new health plan, the carrier will need you to fill out an employee application. In order to be prepared to fill out your application, please have the following information ready:

- Social security number for you and your dependents
- Dates of birth for all covered dependents
- Your full-time date of hire
- If you or any dependents have other group coverage in addition to or in lieu of this plan, please make sure you have the details of the other benefit plan(s). This is required due to coordination of benefits rules.
- Life beneficiary information including social security number, date of birth, and address. If your beneficiary is a trust, then the carrier will need the tax ID number and date of the trust.
- Your annual salary for life insurance and long term disability coverage
- Your occupation and/or job title

Upon enrollment in the plan, each employee and dependent must choose a Primary Care Physician from the list of NBD network providers. Patients have better outcomes when they have a primary care physician that they work with. This ensures that someone is familiar with you and/or your family, in the event of an unanticipated illness or accident. Services should start with your primary care physician and consultation with the primary physician is highly recommended prior to seeing a specialist. Services which are received from the selected primary care physician will be covered at the in-network benefit levels.

The charts on the following pages give a side-by-side look at the co-pay and/or deductible amounts you would pay when you use in-network and out-of-network providers. These charts offer a brief snapshot of covered services. For a more detailed list of benefits offered by the City of Turlock, please refer to the corresponding plan's Summary Plan Description (SPD) or the summary of benefits and coverage (SBC).

Medical Insurance Administered by CBA



Benefits You Receive: This chart shows a brief summary of your benefits. Deductibles and co-insurance are shown based on what your out of pocket cost will be for each service; the Plan pays the remaining benefit. Make sure you log into CBA's website at www.combinedbenefitsadministrators.com to research any medical, dental, or FSA claims. You can also call CBA directly for benefit questions, to order ID cards, or for NBD participating providers.

Plan Features for the EPO Plan & Networks By Design (NBD) Network	City of Turlock EPO Networks By Design Network	Out-of-Network (any provider)
Deductible	None	\$ 400 per person \$ 800 per family
Coinsurance	Plan pays 100% after co-pay	You pay 40% after the deductible; Plan pays 60%
Out-of-Pocket	\$2,000 per person (hospital)	\$4,000 per person ³ \$8,000 per family ³
Office Visit	\$20 per visit	40% after deductible
Urgent Care Visit	\$25 per visit	40% after deductible
X-Ray and Laboratory Services	\$15 per visit	40% after deductible
Emergency Services	\$150/visit (waived if admitted, then hospital co-pay applies)	
Inpatient Facility Services	\$500 co-pay per admission	40% after deductible
Outpatient Facility Services	\$250 co-pay per admission	40% after deductible
Mental Health & Substance Abuse Services	\$20 per visit (outpatient) 20% per admit (inpatient)	50% after ded (outpatient) 40% after ded (inpatient)
Prescriptions at the Pharmacy (34-day supply)	\$10 Generic \$25 Preferred Brand \$40 Non-Preferred Brand	CVS Caremark has a nationwide network so even when traveling, look for a participating CVS Caremark participating pharmacy. Coverage may be limited outside of the CVS Caremark network. For out of network claims, pay for your prescription at the time of service & forward any receipts to CVS Caremark for reimbursement.
Mail Order Prescription Drug Program for Maintenance Prescriptions (120-day supply) ¹	\$10 Generic \$25 Preferred Brand \$40 Non-Preferred Brand	

Refer to the Summary Plan Description (SPD) for complete details of the EPO plan. If there is any discrepancy between this summary and the SPD, the SPD will be deemed correct and will override this document.

¹ FastStart Option available by calling 800.875.0867 or online at <http://www.caremark.com/faststart>

² Networks By Design EPO provider look-up online: <https://www.netbyd.com/find-a-doctor-or-facility.aspx>

³ Out-of-network out of pocket does not include any billed amounts in excess of usual & customary charges; these excess charges are your expense

Medical Management & Patient Advocacy

Hines & Associates



Who is Eligible for Hines & Associates services?

When you are enrolled in the City of Turlock medical plan through Combined Benefits Administrators (CBA), you have medical management and patient advocacy services available at no cost through Hines and Associates, more commonly known as Hines. But what is medical management? How is Hines your advocate for medical care?

Many people refer to “utilization management” or “utilization review” when talking about a health plan. Hines uses the term patient management. Their approach is to treat the patient as a whole, maximize benefits, maximize providers, go to work for the patient and the Plan to find the best quality providers for the member and to maximize benefits.

A majority of the time, your provider will call Hines to work out details of a hospitalization, to authorize extensive testing and/or treatment, etc. However, you can call Hines at any time when you need:



- you find out you need surgery, or require extended testing or diagnostic services;
- you need reliable information about a certain procedure, diagnosis, or about a diagnosis for a family member;
- you have had emergency services outside of normal business hours or over the weekend that needs to be reported to the Plan;
- You find out you or a member of your family is pregnant. Hines has a great maternity management program that you should take advantage of while enrolled on the Plan;
- You need assistance with choosing a facility or physician. Quality data is used to assist with finding appropriate physicians and facilities.
- You are not sure how to navigate through the insurance maze of health insurance.
- A Hines registered nurse calls you. It's important to call Hines back when they place a call to you so that you get the appropriate care and information you need to be informed and engaged in the care you receive. Hines would reach out to you if they find you are pregnant and not enrolled in the maternity program, you have an extensive illness that may require you get specialized attention in the Hines system, your employer has reached out to Hines, either at your request or the request of a physician, to get specialized care.

Dental Insurance Administered by Delta Dental



Benefits You Receive:

This chart shows a brief summary of your benefits. Deductibles and co-insurance are shown based on what the out of pocket cost is; the Plan pays the remaining benefit.

Plan Year Deductibles	\$50 deductible per person / \$150 per family per plan year	
Diagnostic & Preventive Services	Deductible waived for diagnostic & preventive services	
Annual Benefit Maximums	\$1,750 per person, per plan year	
Waiting Period(s)	Basic Benefits: None	Major Benefits: None

Benefits and Covered Services	In-PPO Network	Out-of-PPO Network
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays	100%	100%
Basic Services Fillings, simple tooth extraction, sealants	80%	80%
Endodontics (root canals) Covered Under Basic Services	80%	80%
Periodontics (gum treatment) Covered Under Basic Services	80%	80%
Oral Surgery Covered Under Basic Services	80%	80%
Major Services Prosthodontics, implants, Crowns & Casts	50%	50%

Refer to the Summary Plan Description (SPD) for complete details of the EPO plan. If there is any discrepancy between this summary and the SPD, the SPD will be deemed correct and will override this document.

Your plan allows you access to any dentist of your choice. However, you can make your annual maximum benefit go farther by using a Delta Dental Premier or PPO dentist. Delta Dental administers the plan; the plan remains self-funded and the City of Turlock is funding the claims.

The reason why your dental benefits will last longer using a Delta Dental provider is that these contracted providers have agreed to accept lower rates for the work they perform for Delta Dental participants. As an example, a cavity (filling) may cost \$150 at a local dentist that does not participate in the Delta Dental network. This filling may only cost \$110 at a participating Delta Premier provider, and it could be even lower for a Delta Dental PPO provider. The provider takes a contractual write-off for this difference in cost so you – nor the Plan – pay this difference in cost. The percentage that you pay is then based on the lower, contracted amounts.

You can look up participating dental providers on the Delta Dental website: <http://www.deltadentalins.com>

Vision Insurance Administered by Vision Service Plan (VSP)



Benefits You Receive:

This chart shows a brief summary of your benefits. Deductibles and co-insurance are shown based on what your out of pocket cost is; the Plan pays the remaining benefit.

Type of Service	In Network	Out of Network
Eye Exam: Every 12 months	\$15 co-pay	\$10 co-pay Plan pays up to \$45 of cost
Diabetic Eye Exam after annual exam:	\$20 co-pay	n/a
Contact Lenses: Every 12 months	In lieu of glasses: \$0 co-pay \$120 allowance	Plan pays up to \$105 of cost
Lenses: Every 12 months	\$0 co-pay	Plan pays up to \$45 for single vision, \$65 for bi-focal, and \$85 for trifocal
Frames: Every 24 months	\$10 co-pay \$120 frame allowance	Plan pays up to \$47 of cost

In addition to the standard eye exam benefits, VSP offers an enhanced benefit for anyone that has type 1 or type 2 diabetes. You get both the routine eyecare benefit and the follow-up diabetic eyecare services from your VSP doctor. People with diabetes often aren't aware they have diabetic eye disease. That's because in the early stages of the disease, few symptoms may appear until after damage has already occurred. An annual eye exam from a VSP doctor can help prevent diabetes-related blindness. These diabetic eye exams are unlimited in nature and are a slightly higher copay than a regular eye exam.

There are no ID cards for VSP benefits. You simply tell your vision provider you are a VSP member and they do the rest for you. Be prepared to pay your applicable co-pay at the time of service. For out of network providers, you must pay for the service and send in your receipts to VSP for reimbursement. Items such as reimbursement forms, participating provider directories, and whether you are eligible for services can be securely accessed on VSP's website, <http://www.vsp.com>.



Seity Wellness Program

Through Romeo Medical Group/HealthyU



By having a self-funded medical program, investing in wellness is investing in us and the outcome of our claims!

The Seity Program through Romeo Medical Group/HealthyU provides you and your spouse with the tools to have “whole health”. This is a critical piece currently missing from the US healthcare system, but more importantly, this program is designed to give you a fresh vision of how awesome it is to be a human. The purpose is to provide you an inspiring, meaningful, practical, and individualized model for living a life more awesome than you thought were possible. This process starts with tools that help you build a more complete picture of who you are and how you are made to function at an optimal level. The better you understand how you are made and what you are meant to bring to our world, the easier it is to live an awesome and satisfying life that includes good health. At HealthyU, we call this “whole health”.



The theory of Seity brings together the human body (the machine), along with the mind, and your human spirit. Each of us is a bit different: we are motivated, activated, moved, and fulfilled by different things. What may be fulfilling for you and brings out your best, is going to be different than someone else. So putting this all together: we as humans are way more complex than just physical machines. We have a mind and inner core that goes by many names, but is most easily summed up as the “human spirit”. As humans, what we want is to go out and live a great life, not just have a great physical body. We recognize that our physical body is important, as it’s our vehicle. It’s not designed to last forever, but is capable of being quite healthy when our spirit is activated and our mind informed how to treat it. In Seity, we talk a lot about routines and ways of living that help your body (the machine), but we also need to engage and equip your mind, and uplift your spirit. That’s whole health and that’s the goal of the Seity program.

Every six months, employees and their spouses will have a Seity assessment; each assessment has three parts:

1. Identify Core Values
 - a. Seity assessments start with identifying your core values. This yields four awesome words that describe the real and best you. This gives you clues as to what activates and moves you the most.
2. My Lifestyle Assessment
 - a. Seity will then look at seven important lifestyle categories that are opportunities to live better. Do well in these seven areas and your health and life will be much better.
 - b. Exercise, nutrition, self-care (a lot about stress management and taking time to care for yourself), spirituality, finances, relationships, and sleep.
3. Biometric screening
 - a. This is your dashboard for important health measurements like cholesterol, blood pressure, glucose, BMI, and waist circumference.



Flexible Spending Accounts

FSA-Med & Dependent Care (DCAP)



FSAs provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the year, you can actually lower your taxable income.

Contributions to your FSA accounts come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, and state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. If you do not use the money you contributed, it will not be refunded to you or carried forward to a future plan year. This is called the "use-it-or-lose-it" rule.

Health Care Reimbursement FSA – 2015-16 Annual Maximum Benefit = \$2,550

This program lets City of Turlock's employees pay for certain IRS-approved medical care expenses not covered by their insurance plan with pre-tax dollars. Some examples include:

- Any medical expense that you pay out of your pocket, such as deductibles or co-pays, prescription co-pays, or services that are above Plan allowances
- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, contact lens solution, eye examinations, and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

Dependent Care FSA

The Dependent Care FSA lets City of Turlock's employees use pre-tax dollars towards qualified dependent care such as caring for children under the age 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year. Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

To calculate your potential savings by using an FSA, go to <http://www.asiflex.com/Calculator/Tax-Savings-Calculator.htm>

Disability Insurance Through Symetra Life



Benefits provided through Symetra: <http://www.symetra.com>

Who is Eligible and When:

Employees must be actively working forty (40) hours a week to be eligible for benefits or an active employee working a modified work schedule of thirty-two (32) hours per week, as detailed in a signed agreement. Your benefits begin on the first of the month following thirty (30) days in an eligible status. You will be covered as an employee.

Benefits You Receive:

The City of Turlock provides regular employees with long-term disability income benefits, and pays the full cost of this coverage. In the event you become disabled from a non work-related injury or extended sickness, disability income benefits are provided as a source of income when you are no longer able to work. This benefit is an important benefit to long term financial stability, as you know that your income will continue if you become disabled and cannot work.

	Long-term Disability Benefits
Benefits Begin	After a 60-day elimination period (or waiting period)
Benefits Payable	To Social Security Retirement Age (SSNRA) or age 65
Percentage of Income Replaced	66.67% of pre-disability salary (indexed for inflation)
Maximum Benefit	\$10,000 per month with a \$100 minimum benefit

If you become disabled, benefits are payable monthly until the disability no longer exists, or if the disability continues, to your Social Security Normal Retirement Age (65 – 69 years old, depending on your actual year of birth according to a schedule published by Social Security Administration). Other benefits included with this LTD coverage include return to work incentives, workplace modification, rehabilitation benefits, survivor income benefits, substance abuse coverage, and Ability Assist.

Once enrolled in LTD, you and your family members are entitled to up to five confidential sessions with a counselor, financial planner or attorney each calendar year. Consultations may be face-to-face or over the phone, and an additional five sessions are available if you have a covered disability claim. Sessions are per household and may be divided among the three types of professionals. Assistance is available 24/7.

Online resources and tools are available at www.guidanceresources.com. This site includes self-assessment tools; tailored searches for child and elder care, attorneys, CPA's and other helpful services. When you login enter: **SYMETRA** in the company ID field. Will prep services are also available via the "Featured Programs" section of www.guidanceresources.com. Employees can create a simple legal binding will for just \$14.99 (printing and mailing services are an additional \$9.99). These fees are paid by the employee.

Life and AD&D Insurance Through Symetra Life



Who is Eligible and When:

Employees must be actively working forty (40) hours a week to be eligible for benefits or an active employee working a modified work schedule of thirty-two (32) hours per week, as detailed in a signed agreement. Your benefits begin on the first of the month following thirty (30) days in an eligible status. You will be covered as an employee.

Life and Accident Death & Dismemberment (AD&D) Insurance:

The City of Turlock provides regular employees with 1.5 times your annual salary plus \$5,000 of group life. Accidental death and dismemberment (AD&D) insurance is also included and provides for coverage in the event of an accidental dismemberment (loss of a limb, sight, etc.) or a death caused by an accident. Dismemberment pays according to a schedule listed in the policy. An accidental death would double the life insurance value. The City of Turlock provides this life insurance benefit at no cost to the employees.

Life insurance benefit example for someone making \$50,000/year:

- **Regular life claim occurs**
 - The amount paid to your beneficiary would be **\$80,000**
 - $\$50,000 \times 1.5 = \$75,000 + \$5,000 = \$80,000$
- **Accidental death claim occurs** due to a car accident or drowning, for example
 - The amount paid to your beneficiary would be **\$160,000**
 - $\$50,000 \times 1.5 = \$75,000 + \$5,000 = \$80,000 \times 2 = \$160,000$



BENEFICIARY INFORMATION - IMPORTANT: Please contact Human Resources at the City of Turlock to periodically update your beneficiary information. This is very important because you are the only person that can change your beneficiary. Remember to review your beneficiary designation after major life events (i.e. marriage/divorce, birth of child, etc.) so that if something happens to you, the life insurance proceeds are paid according to your wishes.

Note that your beneficiary does not need to be related to you nor does it need to be your spouse or domestic partner. The beneficiary can even be a child, although if there is a life claim, the payment may go into a secured bank account or trust account until the beneficiary reaches age 18. This depends on the age of the child, guardian issues, Symetra's business practices, etc.

Additional Services Available Through Symetra Life



Symetra understands how complicated decisions about life planning can be. Symetra has assembled the following services and tools to help you with your critical planning. All of these services are available to you at no charge and are strictly confidential.

- **Assistance While Traveling¹:** Available 24 hours a day when employees are traveling 100 miles or more from home.
- **Id Theft Resolution¹:** High-touch 24/7 service that helps protect from ID theft while providing support in event your identity is stolen.
- **Beneficiary Companion¹:** Offers a helping hand for families after a loss.

Accessing Services



Beneficiaries can call the Symetra-dedicated toll-free number at **1-877-823-5807** 24/7 for support. The website, **www.europassistance-usa.com/beneficiary** is also an excellent resource for valuable information.

¹ Brochures for these services are available through the Human Resources office at City Hall.



Retirement Benefits Through CA PERS & ICMA



Benefits You Receive:

To help you prepare for the future, City of Turlock sponsors various retirement savings programs as part of our benefits package.

There are multiple retirement options available to you, as outlined in your MOU. Due to the complexity of the offerings, the retirement options are not restated in this document so refer to your corresponding MOU for complete details of your retirement benefits.

- California Public Employees Retirement System – CalPERS
 - Retirement accounts
 - Website: <http://www.calpers.ca.gov>, 888.225.7377
- 457 Plan through ICMA-Retirement Corporation (ICMA-RC)
 - Website: <http://www.icmarc.org>, contact Patricia Chavez, 866.749.5176
- Retiree health benefits
- Vantage Care Health Savings Plans

By saving on a before-tax basis, you reduce the taxes you pay today and delay paying taxes on the money you save, as well as your account earnings, until you withdraw the money from the plan. By the time you withdraw the money at a later time, the theory is that you will be in a lower tax bracket than you are now, during your highest money earning years.



Employee Assistance Plan

MHN EAP



Benefits offered through MHN Employee Assistance Plan

Who is Eligible and When:

All employees who are eligible for the City health insurance are eligible for the EAP services through MHN EAP. You and any member of your household may access the EAP. Dependents living away from home are also able to access your EAP services.

Benefits You Receive:

The MHN EAP is offered to all employees and immediate family members of City of Turlock through MHN EAP. MHN EAP is a ***completely confidential*** program that covers issues such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, debt management, childcare and parenting resources, elder care, and other personal stressors.

How to Access Benefits & What is Provided:

- The EAP services are available **24 hours a day, 7 days per week**.
- The EAP services includes up to **8 face-to-face counseling sessions per incident per benefit period**.
- MHN EAP also includes **unlimited telephonic and website services**.

Immediate Crisis Support



Need to talk to someone right away? Please call MHN at **(800) 535-4985**.
TDD: (866) 726-1785
24/7 FREE CONFIDENTIAL

You can contact MHN EAP Toll Free at 800.535.4985, or you can visit their website 24/7 at members.mhn.com and use the access code **csjvrma**.

Face-to-face counseling visits and referrals to life management services are available to you at no charge. Discounts are available for some services that are extensive and not covered by the EAP. This benefit is fully paid for by the City of Turlock, so this could be a great resource before you tap into the benefit plan. However, using this benefit before your health plan is not required.

Refer to the MHN EAP brochure and website for additional information and full disclosure of the EAP. **Remember that all services are strictly confidential and are not shared with your employer, as required by law.**



Additional Benefits

Paid Sick Leave, Vacation, Other Benefits Available To Employees



Holidays

The City of Turlock acknowledges all of the **Federal holidays** and provides regular employees with paid benefits while off for these holidays. You will receive the following paid holidays¹ each year:

- New Year's Day
- President's Birthday
- Independence Day
- Columbus Day
- Thanksgiving/Day After Thanksgiving
- Martin Luther King, Jr. Day
- Memorial Day
- Labor Day
- Veterans Day
- Christmas Day

¹ Note: when the holiday falls on a Saturday, the preceding Friday shall be observed as a holiday. When the holiday falls on a Sunday, the following Monday shall be observed. Refer to your specific MOU regarding complete details about holidays.

Sick Leave and Vacation

Sick leave and vacation benefits allow you to be paid for time away from work if you are absent from work for you or a family member's illness or for vacation. All sick and vacation leave policies are outlined in your respective memorandum of understandings (MOUs) with the City of Turlock. Refer to your MOUs for complete details about sick and vacation leave policies.

Other Leave Reasons

The City of Turlock also pays for bereavement leave, jury and witness duty, and military leave. Contact the Human Resources Department if you need details of these additional leave days.

AFLAC Voluntary Benefits

AFLAC voluntary policies are available at your expense. The policies available are summarized below. Tim Quinn, our AFLAC representative who services the City of Turlock's plan, is available by appointment on a quarterly basis or by calling 209.544.1740.

- Disability income: If you get sick or hurt off the job, AFLAC will pay part of your income. This is above and beyond the disability payments provided by the City of Turlock's disability policy.
- Accident Policy: This policy can cover you and your family for injuries that happen 24 hours a day. Pays cash directly to you to help with deductibles, co-pays, and any other incidental charges you incur.
- Hospital Income: will pay you \$500 if you are hospitalized, plus \$100 daily. This policy includes additional benefits for surgery, plus many other hospitalization benefits. Family coverage is available.
- Cancer indemnity plan: pays on initial diagnosis, hospitalization, blood, radiation, and chemotherapy benefits, plus many other benefits. This benefit is pay directly to you to offset deductibles, co-pays, and any other incidental charges you incur.

Additional Benefits

Paid Sick Leave, Vacation, Other Benefits Available To Employees



- Personal recovery: pays \$5,000 for a heart attack or stroke, or any other scheduled illness. Includes hospital benefits plus many more benefits.
- Life insurance: 10-year renewable term life insurance policy available

Golden 1 Credit Union

The City of Turlock provides access to one of California's best credit unions, Golden 1 Credit Union. Golden 1 offers many services to their members, including but not limited to:

- Interest bearing checking accounts (regular checking account or money market checking account)
- ATM Access checking account
- Savings Accounts: regular, money market, Santa Saver, or trust accounts
- CDs or IRAs
- Loans: savings-secured loans, line of credit, student loans, or certificate or computer loans
- Credit cards: VISA and VISA Gold Cards, Student VISA Cards, or Gold MasterCard
- Real estate loans: 1st and 2nd deeds of trust, home improvement loan, mobile home loans
- Vehicle loans: new & used car, truck, and van loans, RVs, motorcycle and boat loans
- Golden 1 ATM services: including Golden 1 Metro ATMs, all STAR, CIRRUS, Co-op , & Explore ATMs
- Financial Planning Services: including retirement analysis/planning, income protection analysis, education planning, tax deferred annuities, and mutual funds
- Additional services include notary services at most branches, travelers cheques, safe deposit boxes, direct deposit, online bill payment service, and free educational resources.

Golden 1 Credit Union customer service hours of operation are Monday – Friday 7:30 AM to 7:00 PM & Saturday from 9:00 AM to 5:00 PM. You can also visit the Golden 1 Credit Union website 24/7, including the ability to send secure messages from the “Contact Us” page of the website, at <https://www.golden1.com>.

Additional Benefits that may be available to you as a City employee:

- Availability of Costco Memberships

General Questions

Need Assistance? There are people
that are here to help you year round!



General Questions

The City of Turlock provides access to the Human Resources Department for any benefits related questions. You will also find benefit summaries, any carrier enrollment and/or claim forms on the City of Turlock intranet.

Jessie Dhami
209.668.5542 ext. 1105, jdhami@turlock.ca.us

Sarah Eddy
209.668.5542 ext. 1107, seddy@turlock.ca.us



In addition to our Human Resources department, our insurance broker based out of Turlock, Winton-Ireland Strom & Green Insurance Agency, is also available to help with any benefits questions or issues that may arise for any of the benefits listed in this brochure (except retirement benefits). Any information disclosed to Winton-Ireland Strom & Green Insurance Agency is strictly confidential and will not be shared with anyone. Both the City of Turlock and Winton-Ireland want all employees to take full advantage of their benefits – we are here to help in any way possible.

Winton-Ireland Strom & Green Insurance Agency:
627 – 687 E. Canal Drive
Turlock, CA 95380
209.667.0995 local or toll free 800.790.4875
<http://www.wintonireland.com>

Gina Rogers, Account Manager
209.216.3053, grogers@wintonireland.com

Lynn Bull, Account Executive
209.216.3056, lbull@wintonireland.com



The information in this Benefits Summary is presented for illustrative purposes & is based on information provided by the City of Turlock. The text contained in this Summary was taken from various summary plan descriptions & benefit information.

While every effort was taken to accurately report your benefits, discrepancies or errors are always possible.

In case of discrepancy between this Summary & the actual plan documents, the actual plan documents will prevail.

All information is confidential, pursuant to the Health Insurance Portability & Accountability Act of 1996.

If you have any questions about this summary, contact Human Resources or Winton-Ireland Strom & Green Insurance Agency.



Prepared by:

*Winton-Ireland Insurance Agency, Inc.
dba: Winton-Ireland Strom & Green Insurance Agency*

*This document contains confidential and/or privileged information for City of Turlock benefits participants only.
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