



## BENEFITS AT A GLANCE

The Housing Authority provides competitive salaries and a comprehensive package. This summary will briefly outline the benefits that are provided to its employees. These benefits are one way of expressing our appreciation for our employees' contributions which supports the mission of the Santa Clara County Housing Authority (SCCHA). All regular full-time employees shall be eligible to receive the listed benefits. Should you have any questions about this summary please feel free to contact the Human Resources Department at (408) 993-2934.

<b>9/80 WORK SCHEDULE</b>	The Housing Authority operates on a 9/80 work schedule, thus closing its offices every other Friday and giving employees an added day off every other week. (Monday through Thursday is a nine (9) hour day and the Friday that is worked is an eight (8) hour day.)
<b>MEDICAL</b>	<p>The Agency is enrolled in the Public Employees Medical Health Care Act (PEMHCA) and covers the medical premium with a monthly maximum cap (cap varies by plan selection) for employee and dependents.</p> <ul style="list-style-type: none"><li>• <b>HMO Plans:</b> Anthem Blue Cross, Blue Shield, Kaiser, United Healthcare and Western Health</li><li>• <b>PPO Plans:</b> PERS Gold and PERS Platinum</li></ul> <p><b>Employer Maximum Contribution for 2026:</b></p> <ul style="list-style-type: none"><li>• Employee Only \$1,500</li><li>• Employee &amp; 1 Dependent \$2,100</li><li>• Employee &amp; 2+ Dependent \$2,400</li></ul> <p><b>Medical Waiver for 2026:</b> An employee who waives medical coverage will be compensated as follows:</p> <ul style="list-style-type: none"><li>• Employee Only \$250</li><li>• Employee &amp; 1 Dependent \$425</li><li>• Employee &amp; 2+ Dependent \$575</li></ul>
<b>DENTAL</b>	<b>Delta Dental of California</b> - the Agency pays the premium for employee and eligible dependents.
<b>VISION</b>	<b>Vision Service Plan (VSP)</b> – the Agency pays the premium for employee and eligible dependents.
<b>RETIREMENT</b>	<p><b>CalPERS:</b> The Agency is enrolled in the California's Public Employees Retirement System (PERS). The Agency offers CalPERS Miscellaneous Plan, 2% @ 55 Supplemental Formula to all classic employees. Classic employees are required to pay a portion of wages toward their CalPERS contribution as defined in the Employee Handbook.</p> <p>For new employees who have not participated in CalPERS or other eligible plans, the Agency offers CalPERS Miscellaneous Plan, 2% @ 62 as defined California Public Employees' Pension Reform Act of 2013 (PEPRA) that took effect January 1, 2013. New members as defined by PEPRA are required to contribute up to 50 percent of the normal cost of the CalPERS pension plan.</p>
<b>RETIREMENT</b>	<p><b>Social Security and Medicare:</b> The Agency contributes to social security and Medicare. Employees are required to pay a portion of wages towards their social security and Medicare tax as defined by IRS regulations.</p> <p><b>Deferred Compensation Plan:</b> The Agency provides a voluntary Supplemental income 457 plan. This plan is 100% funded by an employee's pre-tax contribution as defined by IRS contribution limits.</p>



<b>LIFE AND AD&amp;D INSURANCE</b>	Life insurance is provided by the Agency at no cost to the employee. <ul style="list-style-type: none"><li>• <b>Class 1:</b> \$50,000</li><li>• <b>Class 2 &amp; 3</b> – 3x Annual Earnings up to \$500,000</li></ul> Supplemental Life/AD&D insurance is available on a voluntary basis at group rates.
<b>LONG TERM DISABILITY INSURANCE</b>	Long-term disability insurance is provided by the Agency at no cost to the employee. The coverage provides 66.67% of the employee's regular monthly salary, up to a \$7,500/mo. Maximum, after 90 days of disability. The benefit is payable until the end of disability; death; voluntary retirement; or the end of the maximum benefit period (at least age 65), whichever is earlier.
<b>VACATION</b>	Vacation accruals range from 80 to 240 hours annually, based on the vacation tiers as outlined in the Employee Handbook. Employees may not accrue more than three times their yearly accrual rate.  <b>Vacation Payout in Lieu of Time Off:</b> Employees may request an irrevocable election to receive a vacation payout in lieu of time off three (3) times during the year March, July and/or December; the total annual payout may not exceed the annual accrual amount. The employee must have taken at least five (5) consecutive days off within the immediate previous 12-month (roll-back) period of the payout.
<b>SICK LEAVE</b>	Employees accrue 96 hours of sick leave per year.
<b>BEREAVEMENT</b>	Bereavement Leave is available as outlined in the Employee Handbook.
<b>HOLIDAYS</b>	The Agency closes its offices for the major holidays. Please refer to Employee Handbook.
<b>FLEXIBLE SPENDING ACCOUNT</b>	Flexible Spending Account (FSA), FSAs allow employees to set aside money on a pre-tax basis to pay for medical, dental, vision expenses and dependent care expenses.
<b>EMPLOYEE ASSISTANCE PLAN</b>	<b>Concern - Employee Assistance Program:</b> is available to employees and their family at no cost. The EAP is designed to help with any concern or problem affecting your behavioral health, well-being, or even job performance. 5 sessions, per incident, per year.
<b>OTHER BENEFITS</b>	<ul style="list-style-type: none"><li>▪ <b>Educational Reimbursement Program:</b> Up to <b>\$5,250.00</b> per calendar year per employee. The Agency's Education Assistance/Tuition Reimbursement Program is designed to encourage employees to increase skills and knowledge for better performance.</li><li>▪ <b>Credit Union:</b> Employees may participate in the Santa Clara County Federal Credit Union.</li><li>▪ <b>Pet insurance:</b> Flexible plans, optional preventive care coverage, 24/7 telehealth and more.</li><li>▪ <b>Legal Plans:</b> Assistance for a wide range of legal needs, estate planning, access to experienced attorneys and more.</li><li>▪ <b>Identity &amp; Fraud Protection:</b> Monitors personal information, accounts and online reputation.</li><li>▪ <b>Commuter Benefits:</b> Parking and Transit. These plans allow you to set aside pre-tax dollars for public transportation expenses such as subways, buses, and commuter rail.</li><li>▪ <b>Wellness Benefit: \$250.00 per month.</b> Employees may use this for any wellness purpose.</li></ul>

**Note:** The provisions of this bulletin do not constitute an expressed or implied contract and any or all may be modified or revoked without notice.