

## **Episcopal Community Services**

### **Benefits Summary**

January 1, 2008 – December 31, 2008

Employees working at least 20 hours per week are eligible for benefits. Coverage for New Hires begins on the first day of the third month following the date of hire.

### **MEDICAL (Kaiser, Sharp, SIMNSA)**

Kaiser High HMO plan - \$15 office visit copay, no annual deductible, optical eyewear and Chiropractic coverage

Kaiser Low HMO plan - \$20 office visit copay, annual deductible \$500/person, \$1,000/family, Chiropractic coverage

Sharp HMO plan - \$15 office visit copay, no annual deductible, eye exam benefit

SIMNSA HMO plan (coverage for medical services provided in Mexico) - \$5 office visit copay, no annual deductible, eye exam and eye surgery benefit.

### **DENTAL (Aetna)**

Dental DMO plan – no annual deductible, copays vary per procedure, Orthodontia included

Dental PPO plan - annual deductible is \$75/person, additional \$50 for Orthodontia; coinsurance is 80% for Diagnostic, Preventive and Basic, 50% for Major and Orthodontia procedures

### **LIFE and AD&D (Lincoln Financial Group)**

\$15,000 Basic Life and AD&D benefit, employer paid.

### **EMPLOYEE ASSISTANCE PLAN (Ceridian)**

Free counseling services, by phone and face-to-face, for personal problems. Available to employees, their dependents and all members of their household.

### **SECTION 125 PLAN (BCC)**

Plan components: Pre-Tax Premium Account, Non-Reimbursed Medical Account, Dependent Care Account

**401(k) PLAN (Merrill Lynch)** - Available for employees who completed 1 year of eligible services

Additional benefits: 401(k) Discretionary Match by ECS, 401(k) Profit Sharing

**ECS 403(b) PLAN (Mutual of America)** - Available for all eligible employees

The plan has many similar features as the 401(k), offering an opportunity to take advantage of retirement savings options before reaching eligibility for the ECS 401 (k).

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Benefits arranged by Barney & Barney LLC