



Employee Benefits Snapshot

San Joaquin Valley College, Inc. (SJVCi) strives to provide our employees and their family members with a comprehensive and valuable benefits package. This summary briefly outlines all the healthcare, insurance, retirement, and paid time-off benefits that we offer our benefit eligible colleagues.

Employees who work on an average of 30 or more hours a week are eligible to participate in our healthcare and insurance benefits. In addition, the following family members are eligible for medical, dental and vision coverage: Legal Spouse, Domestic Partner, and Children to age 26 (regardless of student status.)

Medical & Pharmacy Insurance -- Our medical plans are through UMR, a United HealthCare company. We offer three plans, including two Preferred Provider Organization (PPO) plans and a High Deductible Health Plan with a Health Savings Account (HSA). All plans include no cost preventive care, such as annual check-ups, mammograms, etc.

- PPO 500 – this plan has \$500 individual and \$1,000 family deductibles.
- PPO 2000 – this plan has \$2,000 individual and \$4,000 family deductibles.
- HSA 2500 – this is a High Deductible Plan in which members must first satisfy their deductible requirements before the plan reimburses for any medical expenses, with the exception Preventive Care services. The deductibles are \$2,500 for individuals and \$5,000 for family coverage. This plan has a health savings account in which employees can contribute for 2024, on a pre-tax basis, up to \$4,150 for individual and \$8,300 for family coverage to pay for out-of-pocket medical expenses. Additionally, SJVCi contributes annually into employees' HSAs \$500 for individual coverage and \$1000 for family coverage. SJVCi will also contribute an additional upfront contribution of: Single: \$200 annually, the first month enrolled; Family: \$400 annually, the first month enrolled.

Wellness Programs – Our Wellness Program offer many opportunities for employees to engage in activities that promote a healthy lifestyle:

- **Real Appeal**—an online weight management program that helps employees and their families make small changes for long-term health results
- **The Motion Program**—provides incentives for tracking movement by syncing with a wearable device to meet move goals and earn rewards
- **The Pregnancy Care Program**—provides additional resources for expectant mothers to support healthy pregnancy and delivery
- **The CARE App**—provides individualized CARE plans to help members self-manage their conditions
- **Cash Incentives**—opportunities to earn up to \$300 a year for participating in our wellness initiatives. Some examples are a biometric screening, an annual physical, dental exam, mammogram, colonoscopy, or other preventative screenings.

Vision Insurance – Our vision insurance is embedded in each of our medical plans at no additional cost. Our policy covers routine eye exams and. her procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. This plan is offered through EyeMed.

Dental Insurance – Our dental plan is offered through Guardian Insurance. The plan provides preventive care services for basic, major, and orthodontia services.

Life Insurance – SJVCi, through Sun Life Insurance, provides all full-time employees at least \$15,000 of group life and accidental death and dismemberment (AD&D) insurance. Employees are not responsible for paying monthly premiums.

Voluntary Life Insurance -- Employees can purchase additional coverage up to a maximum of five (5) times their annual earnings or \$500,000, whichever is less. Additional coverage may be purchased for an employee's spouse at up to 50% of the employee's coverage level. The guaranteed issue amount for new enrollees is \$200,000 and for the spouse it is \$50,000 before Evidence of Insurability is required. Child life is available in increments of \$1,000 up to a maximum of \$10,000.

Disability Insurance – SJVCi provides its full-time employees with Short-term Disability Insurance at no cost. This benefit is extended to employees in states that do not have state-sponsored disability. Additionally, employees can purchase long-term disability insurance.



The monthly benefit is equal to 60% of monthly salary up to a maximum benefit of \$7,000. Coverage begins after 90 days of disability and can continue to the member's Social Security Normal Retirement Age.

Flexible Spending Accounts – Employees can contribute from payroll on a pre-tax basis into two accounts:

- Healthcare Spending Account – up to \$2,000 can be saved into this account to pay for qualified out-of-pocket healthcare expenses incurred by the employee and/or their dependents.
- Dependent Care Saving Account – up to \$5,000 (or \$2,500 if married and filing separately) can be saved in this account to pay for qualified dependent care expenses.

401(k) Retirement Plan – Our plan provides employees the opportunity to create a retirement saving plan and enable it to grow through various investment options. Our plan administrator is The Standard.

- Automatic Enrollment – eligible employees are automatically enrolled in the plan at 3% of their salary. Employees can opt out or change their contribution percentages anytime.
- Pre-Tax Payroll Contributions – for 2024 employees can contribute up to \$23,000 (if under age 50) and up to \$30,500 (if age 50 and above) on a tax-effective basis.
- SJVCi Contributions -- SJVCi may make a discretionary matching contribution as well as a discretionary profit-sharing contribution into the plan each year on behalf of all eligible employees.

Education Assistance – Employees with at least one year of service, are eligible for our tuition assistance programs.

- Family Tuition Assistance – provides spouses and qualified dependents assistance to attend San Joaquin Valley College (SJVC) or Carrington College (CC) programs. The amount of tuition assistance is tiered based on length of service.
- Employee Tuition Assistance – provides eligible employees with 100% tuition discount to attend a SJVC or CC program, provided that the commitment to classes and study does not interfere with the employee's ability to perform his/her regular job duties. Employees are eligible on their first day of employment.
- Employee Scholarship – provides scholarships for employees to attend outside colleges or universities to help support our organizational objectives and facilitate employee growth and development.

Employee Assistance Program – Our Employee Assistance Program (EAP), through Guidance Resources, is offered at no cost to our employees and provides them and their family members with confidential, personal and web-based support on a wide variety of important and relevant topics such as stress management, dependent and elder care, nutrition, fitness and legal and financial issues.

Employee Support Fund – Our Employee Support Fund was established to assist employees with unexpected financial hardships that place undue stress on an employee and his or her family. Financial hardships can be caused by a range of circumstances including, but not limited to disasters, medical illness or injury, military deployment, being the victim of a crime and other qualifying events. Employees may make tax-deductible contributions through payroll deductions.

Holidays – The organization observes eleven paid holidays per year. Only full-time employees are paid for the holidays, including: New Year's Day • Martin Luther King Day • Veteran's Day • Memorial Day • Juneteenth • Independence Day • Labor Day • Thanksgiving Day • Day after Thanksgiving Day • Christmas Eve • Christmas Day



Vacation – time-off is accrued based on length of service. Regular employees—those working 20 hours per week—are eligible for vacation time. Unused vacation will rollover to the following year but will be capped at 175% of the accrued hour allowance.

Type	Work Hours/Week	0-5 Years Service*	6-12 Years Service	13-19 Years Service	20+ Years Service	Rollover	Cap
Directors & Above	40	15 days (120 hours)	20 days (160 hours)	25 days (200 hours)	N/A	Yes	175%
Other Full-time	40	10 days (80 hours)	15 days (120 hours)	20 days (160 hours)	25 days (200 hours)	Yes	175%
Full-time	35 – 39	9 days (72 hours)	14 days (108 hours)	18 days (144 hours)	23 days (180 hours)	Yes	175%
Full-time	30 - 34	8 days (64 hours)	12 days (96 hours)	16 days (128 hours)	20 days (160 hours)	Yes	175%
Part-time	20 - 29	5 days (40 hours)	8 days (60 hours)	10 days (80 hours)	15 days (120 hours)	Yes	175%

Sick Leave—should be used when an employee is unable to attend work due to illness. Sick time is allocated as indicated below.

State/City	Classifications	Accrual allotment	Carryover	Accrual Cap	Annual Use Cap
All states (except as noted below)	Exempt	40 hours*	Yes-up to Accrual Cap	Yes-80 hours	Yes-80 hours
All states (except as noted below)	Non-exempt; full-time	40 hours*	Yes-up to Accrual Cap	Yes-80 hours	Yes-80 hours
All states (except as noted below)	Non-exempt; part-time	1 hour for every 30 hours worked	Yes-up to Accrual Cap	Yes-48 hours	Yes-48 hours
California	Non-exempt; part-time	40 hours*	Yes-up to Accrual Cap	Yes-80 hours	Yes-40 hours
Nevada	Exempt	40 hours*	Yes-up to 40 hours	No	Yes-80 hours
Nevada	Non-exempt; part-and full-time	1 hour for every 40 hours worked	Yes-up to 40 hours	No	Yes-80 hours (full-time); 40 hours (part-time)
New Mexico	Non-exempt; full-and part-time	1 hour for every 30 hours worked	Yes-up to 64 hours	No	Yes-64 hours
New Mexico	Exempt	66.40 hours*	Yes-up to 64 hours	No	Yes-64 hours
Seattle	Non-exempt; full-and part-time	1 hour for every 30 hours worked	Yes-up to 72 hours	No	No
Seattle	Exempt	69.40 hours*	Yes-up to 72 hours	No	No
Washington	Non-exempt; full-and part-time	1 hour for every 40 hours worked	Yes-Up to 40 hours	No	No

*hours are frontloaded at the beginning of the year