

NAPA VALLEY COLLEGE

BENEFIT HISTORY

Much of the college's benefit history is not documented, particularly since collective bargaining did not start here until 1977. What we have been able to ascertain is that the college has always offered some sort of option for employees to purchase a variety of insurance products, in addition to medical coverage. Over the years, a two-tiered approach, and then a three-tiered approach, to benefits was established, since there was a recognition of the need to cover families.

For a number of years, the Kaiser premium for single, two-party, and family was covered by the District, as negotiated with the different employee groups. However, when medical premiums began to increase dramatically year after year, then the employee groups generally opted to add available funds (COLA, growth, etc.) to the salary schedule, rather than to benefit allotments. Over the years, products have been added and deleted from the list of "Other Insurance Options" for a variety of reasons, including changes in tax codes, carriers, and products.

SUMMARY OF OTHER INSURANCE OPTIONS

Introduction

Attached is the Benefit Summary for Regular/Contract Faculty, which serves as the summary document for the new employee benefit packet. A Human Resources Analyst or Technician reviews the employee benefit packet with all new employees. Approximately 80% of NVC employees utilize their benefit allotment to purchase medical benefits. If an employee is purchasing medical benefits through the college, the medical premium is the first deduction from the benefit allotment. Those who do not purchase those medical benefits, or who do not use their entire allotment to purchase medical benefits, may use the single-party allotment for "Other Insurance Options" as described on the summary sheet. Additional details are below.

Delta Dental Buy-Up Plans

The District covers the premium for "basic" dental coverage for employees and their families. Employees can purchase additional dental benefits through "buy-up" plans. The district benefit allotment can be used to pay the difference between the basic dental plan and buy-up dental plan premium.

Vision Service Plan Buy-Up Plan

The District covers the premium for "basic" vision coverage for employees and their families. Employees can purchase additional vision benefits through the "buy-up" vision plan. The district benefit allotment can be used to pay the difference between the basic vision plan and the "buy-up" vision plan premium.

Standard Life Supplemental & Supplemental Plus Insurance

The District purchases \$50,000 of life insurance for contract/regular faculty. Eligible employees can purchase two additional supplemental units of life insurance. Each unit is \$50,000 of life insurance.

Prudential Accidental Death & Dismemberment Insurance

This accidental death and dismemberment plan pays benefits if covered individuals die as a result of an accident or are severely disabled due to an accident. Employee only and family plans are available under this plan.

American Fidelity Accident Insurance (Summary from AF)

Accidents can bring unexpected costs. A Limited Benefit Accident Only Insurance policy may help lessen the impact on your finances by paying benefits to help cover your expenses, regardless of any other coverage you have.

Features

- Benefit payments are made directly to you.
- Base plan is guaranteed renewable, provided the premiums are paid as required.
- Optional riders available to maximize your benefits.
- Individual, individual and spouse, individual and children, and family coverage available.

American Fidelity Disability Insurance (Summary from AF)

With a disabling injury occurring every 1.2 seconds on average, Disability Income Insurance is a smart way to take care of your finances.

In the simplest of terms, it's insurance on your income. If you are unable to work due to a covered injury or illness, your monthly benefit payments will allow you to pay your living expenses and make purchases as you need.

Features

- Several different benefit plan options
- Benefit payments deposited directly into your bank account
- Benefits are payable year-round

American Fidelity Cancer Insurance (Summary from AF)

A cancer diagnosis can change your life. But with Limited Benefit Cancer Insurance from American Fidelity you can concentrate on your treatment and healing. Benefit payments are paid directly to you to help with out-of-pocket expenses such as co-pays, mortgage and car payments, meals, lodging and travel expenses.

Features

- Benefit payments are made directly to you.
- Base policy is guaranteed renewable, provided the premiums are paid as required.
- Optional Hospital Intensive Care and Critical Illness Riders.
- Individual, individual and spouse, individual and children, and family coverage available.

This product may contain limitations, exclusions and waiting periods. This product is inappropriate for people who are eligible for Medicaid coverage. The company reserves the right to change premiums by class. This product may not be available in all states. Consult state specific policy, C12D06 or C12M06 or C1106 Series, for complete details.

American Fidelity Hospital Indemnity Insurance (Summary from AF)

No one really plans on a hospital stay. But you can plan to protect yourself financially should it happen to you or a family member. American Fidelity's Limited Benefit Hospital Indemnity Insurance pays benefits directly to you while you are in the hospital and unable to work. Your payments can be used at your discretion to pay for living expenses as well as out-of-pocket healthcare costs.

Features

- Benefit payments are made directly to you.
- Choose from three different plans, with varying premium amounts.
- Inpatient hospital admission, inpatient confinement, and ambulance benefits and more are included.
- Optional Outpatient Benefit Rider for surgical and anesthesia, medical imaging, emergency room care and outpatient surgical facility.

**NAPA VALLEY COLLEGE
BENEFIT SUMMARY -- REGULAR/CONTRACT FACULTY**

MONTHLY BENEFIT DOLLARS AVAILABLE

(Two-party and family benefit amounts are only available to employees who enroll in a medical insurance plan. Benefit allotment for less-than-full-time regular/contract faculty is prorated)

FULL-TIME ALLOTMENT	Single	Two-party	Family
(Effective 12/01/11)	\$610.44	\$643.47	\$748.17

MEDICAL INSURANCE

Napa Valley College contracts with CalPERS for medical insurance. The decision to enroll in a specific health plan should be made by the employee after reviewing the documents from CalPERS and the appropriate evidence of coverage booklets. It is the employee's responsibility to choose their health plan based on the written materials.

DISTRICT-PAID BENEFITS

Delta Dental Basic Coverage (employee and dependents)
Vision Service Plan Basic Coverage (employees and dependents)
Standard Life Insurance (\$50,000)
Standard Income Protection
Employee Assistance Program (employees and household members)

OTHER INSURANCE OPTIONS (*District allotment cannot be used for AF Life Insurance products and Standard Dependent Life Insurance.)

Delta Dental Buy Up Plans

Vision Service Plan Buy Up Plan

Life Insurance (See statement on Page 2)

Standard Life Supplemental & Supplemental Plus Insurance

Additional \$50,000 for \$10/month or \$100,000 for \$20/month (Guarantee issue within 120 days of hire)

Dependent Life Insurance \$5,000 for \$1 per month* (Guarantee issue within 120 days of hire)

American Fidelity Term Life Insurance* & **

American Fidelity Permanent Life Insurance* & **

Accident Insurance Options

Prudential Accidental Death & Dismemberment Insurance

American Fidelity Accident Insurance**

Disability Insurance Options (Income received from district-paid disability policies is taxable.)

American Fidelity Disability Insurance**

Miscellaneous Insurance

American Fidelity Cancer Insurance**

American Fidelity Hospital Indemnity Insurance**

**All questions regarding American Fidelity products and enrollment should be directed to AF Representative Dale Cavestany – dale.cavestany@af-group.com or 800-365-8306, Ext 317.

The District does not endorse any products offered by American Fidelity. It is the employee's responsibility to review these products based on individual needs.

LIFE INSURANCE STATEMENT

The cost of employer paid group term life insurance in excess of \$50,000.00 must be included in your taxable income. It is also subject to Medicare and Social Security withholding. The cost of the insurance is based on the employee's age and is computed using a factor from the Government Table and the dollar amount of coverage in excess of \$50,000.00. The actual premium paid for the insurance coverage may not be used in the calculation.

MISCELLANEOUS OPTIONS (Allotment may not be used.)

- Membership in Travis Credit Union (800) 544-8328
- Donations to the NVC Foundation through payroll deductions

ADDITIONAL INFORMATION

Napa Valley College provides health benefits to registered domestic partners.

All tenured/tenure-track faculty who are not members of PERS will be enrolled in the State Teachers' Retirement System (STRS). The district contributes to STRS a share equal to 8.25 percent of the employee's gross salary; the employee contributes 8 percent of their gross salary to STRS. Employees enrolled in STRS do not contribute to Social Security.

All employees have the option to enroll in a Section 125 Flexible Benefit Plan through American Fidelity Assurance Company.

CHIP, COBRA & HIPPA Information

Request to transfer accumulated sick leave from K-12, county office of education, or community college

Tax Shelter Annuities (TSA)

Community Relations Information

Discount information

Paid and unpaid leave options