



## 2016-2017 Employee Benefit Program

As a full-time employee of Blossom Ridge working 30 or more hours per week, you are eligible to participate in our Employee Benefits Program the first of the month following your date of hire.

### Medical Insurance

We are pleased to provide you with the choice of seven medical plan options through Kaiser Permanente, Sutter Health Plus, Western Health Advantage, and Anthem Blue Cross. Blossom Ridge contributes 100% of the employee only cost of the base medical plan. Choose from any of our Gold or Platinum medical plan options. Please refer to the plan summaries for detailed benefit information.

### Dental Insurance

We are also please to provide you with two PPO dental plans through Principal. The Base plan features a \$1500 annual limit after a \$50 deductible and covers preventive services at 100%. The Buy-Up plan features a \$2,000 annual limit and includes a \$1,500 lifetime orthodontic benefit. Blossom Ridge contributes 100% of the employee only cost of the base dental plan. To review a list of preferred providers, please visit: [www.principal.com/individual/insure/get-started](http://www.principal.com/individual/insure/get-started)

### Vision Insurance

We are also please to provide you with a vision insurance plan through Principal—VSP. The plan features \$150 frame allowance every 24 months while covering your exams annually at \$10 and new lenses at \$25. Discounts are available through the vision coverage on anti-scratch and anti-glare coatings and even on Lasik Surgery.

### Supplemental Benefits

- ◇ Medical FSA—Employer Match up to \$1,000
- ◇ Dependent Care FSA
- ◇ Basic Life and AD&D Benefits—\$15,000 Employer Paid
- ◇ Voluntary Life Benefits—Employee \$30,000, Spouse \$10,000, Child(ren) \$10,000
- ◇ Teledoc—Employer Paid
- ◇ Short-Term Disability
- ◇ Critical Illness
- ◇ Accident

### Employee Benefits Portal

You will make your benefit elections utilizing the Ease Central online benefit portal. Your username will be sent to you via email during open enrollment or when you first become eligible to receive benefits. You may access this portal through your email invitation or by visiting

**BRHHA-BDR.easecentral.com**





### Paid Time Off - PTO

Full-time employees of Blossom Ridge are eligible to accrue PTO at a rate that equals two weeks per year for the first year (at a 40-hour week work). With an additional day added per year of service. See the accrual schedule below:

Years of completed active service	PTO accrual rate per pay period*	Usual annual PTO accrual	Maximum PTO accrual ("Cap")
0-1 year	3.08 hours	80 hours/10 workdays	100 hours
1-2 years	3.38 hours	88 hours/11 workdays	110 hours
2-3 years	3.69 hours	96 hours/12 workdays	120 hours
3-4 years	4 hours	104 hours/13 workdays	130 hours
4-5 years	4.31 hours	112 hours/14 workdays	140 hours
5-10 years	4.62 hours	120 hours/15 workdays	150 hours
10+ years	6.15 hours	160 hours/20 workdays	200 hours

### 401K

We provide eligible employees with a 401(k) Qualified Retirement Plan, which is an excellent means of long-term savings for retirement. The 401k is 100% matched between 2-6% depending on how well the company is doing.

### Paid Sick Leave - PSL

All employees received 24 hours of Paid Sick Leave per year. PSL can be used for the diagnosis, care or treatment of an existing health condition, or preventative care for you and your family members. It may also be used if you are the victim of domestic violence, sexual assault, or stalking

### Holidays

Full-time employees receive paid time off for major holidays. Plus, 1-2 floating holidays per year that can be used anytime.

### Bereavement Leave

As an additional benefit, full-time employees receive up to three (3) days of paid leave in the event of a death in their immediate family.

# Section 125 Plan

Save Money by paying your Premium Contributions with Pre-Tax Dollars

Sample Paycheck <u>without</u> the Section 125 (per Pay Period)		Sample Paychek <u>with</u> the Section 125 Plan (per Pay Period)	
<b>Taxable Gross:</b>	<b>\$1000.00</b>	Gross:	\$1000.00
15% Tax:	-\$150.00	Medical & Dental	-\$100.00
7.65% Social Security:	-\$76.50	<b>Taxable Gross:</b>	<b>\$900.00</b>
4% CA Tax:	-\$40.00	15% Tax:	-\$135.00
Take Home:	\$733.50	7.65% Social Security:	-\$68.85
Medical & Dental	-\$100.00	4% CA Tax:	-\$36.00
<b>Take Home:</b>	<b>\$633.50</b>	<b>Take Home:</b>	<b>\$660.15</b>

In this example the employee elected employee only Medical & Dental coverage. **The savings through the Section 125 Plan was \$26.65 per paycheck or \$629.90 per year.**

\* **Note:** If you are contributing to an HSA account through the Section 125 plan, contributions are subject to state taxation in the states of AL, CA, NJ and WI. These contributions will be deducted pre-tax for federal taxation only.

## Participation Rules:

Participation in the Section 125 Premium Only plan is a plan year commitment. Your election is irrevocable and cannot be changed unless a "Change in Life Status" is experienced or there is a termination of the Section 125 Plan or one of the benefit plans being offered. See below for a list of eligible qualifying events under which you may change your election:

### Qualifying Event / Change of Life Status Events:

- Marriage, divorce, legal separation with proof, birth, adoption or dependent death
- Termination of employment by you, your spouse or dependents; any court order.
- Reduction in or increase in work hours by you, your spouse or dependent
- A strike or lockout, or return from unpaid leave of absence
- Change in residence or location of work for employee or dependent
- Employee, spouse or dependent becomes employed or unemployed.
- Dependent child becomes ineligible by age, relocation, guardianship, student status; employee, spouse or dependent becomes entitled to Medicare.
- Event must result in employee, spouse or dependent gaining or losing eligibility for employer sponsored plans or spouse's employer plans.

## Benefits Advisor

Benefits Done Right Insurance Agency is the benefit advisor for Blossom Ridge and is available to answer any questions you may have regarding our benefits. Should you need assistance, please call:



### Benefits Done Right Insurance Agency

601 University Avenue, Suite 250 / Sacramento, CA 95825

(916) 568-2345 / Fax (916) 564-9228

Marilu Montero, Account Manager: [mmontero@benefitsdoneright.com](mailto:mmontero@benefitsdoneright.com),

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