



CAFETERIA BENEFIT PLAN



Employees hired at least 20hrs/wk are eligible for the RAMS “Cafeteria Benefit Plan”, & can select their own customized benefit coverage. RAMS covers the equivalent cost of Kaiser HMO, Life/AD&D, & Short-Term Disability. Additional cost of all other insurance is paid out-of-pocket by employee (some costs may be subsidized by RAMS).

Medical Insurance *

RAMS offers eligible employees the choice of three medical insurance providers:

- HMO: **Kaiser Permanente** or **Chinese Community Health Plan** offers in-network benefits & services.
 → Kaiser & CCHP subscribers have \$0 copay/OOP, chiropractic & acupuncture services, & added features under **Nonstop Wellness** benefit program.
- HMO/PPO: **Anthem Blue Cross** members can choose in- or out-of-network benefits & services.

Dental Insurance *

Through **Lincoln Financial**, RAMS offers PPO & HMO plans that include in- or out-of-network benefits for dental care needs, including cleanings, exams, x-rays, fillings, child orthodontia, and other care.

Vision Insurance *

Through **VSP**, RAMS offers a vision plan providing eligible employees in- and out-of-network benefits, which will cover eye exams, lenses, frames and contact lenses.

Life Insurance / Accidental Death and Dismemberment (AD&D)

Through **Lincoln Financial**, RAMS provides employer-sponsored life insurance with AD&D coverage.

Short Term (STD) & Long Term Disability (LTD)

Through **Lincoln Financial** RAMS provides employer-sponsored STD & optional employee-paid LTD coverage. STD benefit payments occur in first 90 days of disability; LTD continues coverage after employee is disabled and unable to work after 90 days.

Flexible Spending Accounts (FSA)

The **HealthComp** FSA plan offers employees option to set aside pre-tax earnings to pay for out-of-pocket health/medical expenses or dependent care expenses.

Supplemental Insurance *

Through **Aflac**, these 4 core plans provide cash payments to employees who get sick or hurt, and also wellness benefits even if you are healthy.

* Employees have the option to add dependents to their medical, dental, & vision plans (additional cost is paid by the employee).

RAMS also extends medical, dental, and vision benefits to eligible Domestic Partners of employees.



Employees hired less than 20hrs/wk & ineligible for Cafeteria Benefit Plan benefits are covered by **HealthySF** or **Medical Reimbursement Account** under SF HCSO **City Option**



OTHER BENEFITS

Paid Time Off (PTO) & Leave Benefits

PTO is accrued by eligible employees, and may be used for vacation, illness and other personal use. Accrual is pro-rated based on employee Full-Time Equivalent status.

- Generous PTO benefits start at 24 days per year for a full-time employee, pro-rated for employees hired between 20-40hrs/wk. Employees hired for less than 20hrs/wk are eligible for **PTO under SF OLSE** ordinances.
- Additional paid bereavement leave granted to employees experiencing death/terminal illness of immediate family.
- PTO donation program available for employees experiencing catastrophic illness or injury (must be hired at least 20hrs/wk).
- **Paid Parental Leave** benefits as per SF OLSE
- **Family-Friendly Workplace** practices as per SF OLSE



Holidays

RAMS observes ten (10) holidays in the calendar year. Employees hired at least 20hrs/wk are eligible for paid holidays, which are separate from PTO leave.

- Please see the Holiday Schedule for specific dates, & consult with HR &/or Program Director on program-specific schedules.

Employee Assistance Program (EAP)

Available through **MHN**, the EAP provides mental health, wellness, work/life, financial, & legal services to all employees, as well as management consultation services.

401(k) Retirement Plan

Available through PAYCHEX, the 401(k) uses a variety of guided investment funds, allowing all employees to contribute pre-tax dollars to a retirement savings account.

Commuter Check & “Emergency Ride Home”

Employees can fill **ClipperCard Direct** pre-tax to pay for public transit and parking service providers. Special fund available in case “Emergency Ride Home” is needed.

RAMS-Sponsored Activities

Regular scheduled & monthly activities (both professional development and leisure/entertainment just-for-fun events) sponsored by the agency and open to all staff.

Group Discount Programs

Employees can enjoy discounts and special offers from various businesses, including access to discounted exam materials for those studying for their licensure exams.

Professional Development Leave

Upon their 10th year, employees hired at least 20hrs/wk are eligible to receive up to 4 workweeks of paid leave related to professional development activity.

For more information, contact the HR Department at **HR@ramsinc.org**

