



## 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, Dental 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 two PPO plans & one HMO plan 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 Basic Life and AD&D coverage up to \$15,000 with option to purchase additional coverage for employee and dependents.

### 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, and gives employees two (2) additional floating holidays. 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 EMPOWER, 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 10<sup>th</sup> 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](mailto:HR@ramsinc.org) and visit us at [www.ramsinc.org](http://www.ramsinc.org).

