

SANTA CLARA COUNTY OFFICE OF EDUCATION BENEFITS AT A GLANCE



Santa Clara County Office of Education takes pride in offering a benefits program that provides flexibility for the diverse and changing needs of our employees. We provide eligible employees with valuable benefits options including medical, dental, vision, an employee assistance program and life insurance.

BENEFIT	COVERAGE OPTIONS
<p>MEDICAL</p>	<p>Kaiser – Kaiser coverage requires all employees that enroll in one of the available plans to seek services through Kaiser providers only. Plans include an HMO plan, Deductible HMO plan, and High Deductible HMO plan.</p> <p>Website: www.kp.org</p> <p>Anthem Blue Cross – Coverage through Anthem Blue Cross allows you to see any provider within the Anthem Blue Cross network. Plans include a PPO plan, Deductible PPO plan, and High Deductible PPO plan.</p> <p>Website: www.anthem.com</p>
<p>DENTAL</p>	<p>Delta Dental Core PPO – Provides services for Preventive, Basic and Major dental care up to \$4,000, including a \$5,000 lifetime orthodontic maximum for adults and children.</p> <p>Delta Dental Economy PPO – Provides services for Preventive, Basic and Major dental care up to \$2,000 for In-Network providers and \$1,500 for Out-of-Network. Also includes a \$1,000 lifetime orthodontic maximum for adults and children.</p> <p>Website: www.deltadentalins.com</p>
<p>VISION</p>	<p>VSP Vision – Includes an annual eye exam every 12 months. Lenses and contact lenses (in lieu of glasses) are covered two pairs in any 24 consecutive months. Frames are also covered two pairs in any 24 consecutive months with \$300 allowance.</p> <p>Website: www.vsp.com</p>
<p>BASIC LIFE AND AD&D INSURANCE</p>	<p>The Standard – Basic Life insurance provides income protection for your beneficiary in the event of your death. Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. This benefit is available to all employees at no cost.</p> <p><i>(\$20,000 for SEIU, ACE/CTA; \$50,000 for Psychologist & Leadership Team)</i></p>

BENEFIT	COVERAGE OPTIONS
DISABILITY INSURANCE	<p>Keenan (STD) / The Standard (LTD) – Disability insurance replaces a portion of covered monthly earnings after a plan specific elimination period should you become disabled. Benefits are paid at a percentage of your annual earnings up to a maximum weekly (STD) or monthly (LTD) benefit amount.</p> <p><i>State Disability through EDD is available to SEIU. STD is available to Psychologists & Leadership Team. LTD is available to SEIU, Psychologists, & Leadership Team. CTA has the option to purchase disability insurance through American Fidelity or The Standard</i></p>
SCCOE STAFF HEALTH & WELLNESS	<p>‘The Well’ – This Health & Wellness benefit is provided to all employees to help establish healthy habits and help employees reach their personal goals. Whether it is physical, mental, or emotional support, you can find this assistance through SCCOE’s programs.</p>
FLEXIBLE SPENDING ACCOUNTS (FSA)	<p>Navia (through SISC) – Enroll in Flexible Spending Accounts to pay for health and dependent care expenses with tax-free dollars:</p> <p>Healthcare FSA – Contribute up to \$2,750 per year for eligible medical, dental, and vision expenses</p> <p>Dependent Care FSA – Contribute up to \$5,000 per year for child or adult dependent care</p>
BUSINESS TRAVEL AD&D LIFE INSURANCE	<p>Mutual of Omaha – Business Travel Accident insurance protects you from accidental death or dismemberment that may occur while traveling on assignment with authorization of the Santa Clara County Office of Education. This benefit is available to all employees at no cost.</p>
PERSONAL ACCIDENT INSURANCE	<p>Cigna – All employees are covered with a basic \$1,000.00 policy at no cost. This plan offers employees the opportunity to purchase additional Personal Accident and AD&D benefits. You have an opportunity to purchase coverage for your spouse and/or children.</p>
ADDED VALUE PROGRAMS	<p>SISC – The Added Value Programs benefits are offered through SISC to help you get and stay healthy.</p>

If you have additional questions, please reach out to your designated Employee Benefits Specialist.

Employee Benefits Specialist	Last name beginning	Phone Number	Fax Number	Email
Denise Sanders	A-G	(408) 453-6831	(408) 453-3660	dsanders@sccoe.org
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This 2022-2023 Benefits at a Glance is an overview of benefits effective from October 1, 2022 through September 30, 2023 and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.