



2025

Mono County

Employee Benefits Guide

TOPAZ

COLEVILLE

WALKER

BRIDGEPORT

BODIE

LEE VINING

MONO LAKE

JUNE LAKE

MAMMOTH LAKES

CROWLEY LAKE

TOM'S PLACE

ROCK CREEK

CHALFONT

BENTON

Human Resources (760) 932-5412 / hr@mono.ca.gov



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This Benefit Guide is for general educational purposes and is based on information provided by The County of Mono, summary plan descriptions, and other sources. In case of discrepancy, plan documents will prevail over information presented in this guide. Contact Human Resources with any questions.

Benefit Type	Option
Medical Plans	PERS GOLD PERS PLATINUM PORAC (Safety Groups Only)
Dental Plans	Delta Dental
Vision Plan	VSP (Vision Service Providers)
Flexible Spending Account (FSA)	WorkTerra: Healthcare Flexible Spending Account Dependent Care Account
Retirement Plans	CalPERS and 457/401(a)
Employee Assistance Program	Trindel: Confidential Professional Counseling Voya: 24/7 Assistance in Behavioral Health and Wellness, Will Preparation, Legal Services, Financial Services, Travel Assistance, and Funeral Planning Services
Optional Insurances	Aflac Insurance: Accident Insurance Cancer/Specified Disease Insurance Dental Insurance Hospital Confinement Indemnity Insurance Supplemental Life Insurance Vision Insurance Whole Life Insurance (New York Life)
Wellness Programs	Snowcreek Athletic Club Double Eagle Fitness Center Memorial Hall Workout Room

Who is eligible?

Full time and part time employees hired into permanent benefitted positions, and their eligible dependents.

Required Documents for Benefit Enrollment

- Marriage Certificate or Declaration of Domestic Partnership
- Birth Certificate or Adoption papers
- Social Security Cards

When will benefits be effective?

Benefits become effective on the first of the month following either the employee's hire date or the submission of required documents.

When can I enroll or change elections?

- Within the first 30 days of employment, except for medical coverage, which allows 60 days
- Add new dependents during open enrollment, or delete at anytime
- When a qualifying event occurs. See complete list at (<https://www.calpers.ca.gov/life->)

What is a qualifying event?

- Marriage or Divorce
- Birth of a child, Death, etc.
- Loss of Coverage

Who are eligible dependents?

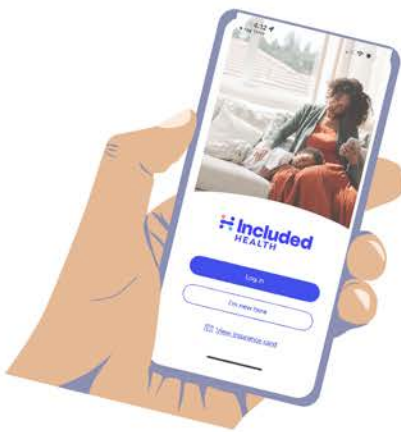
Spouse or domestic partner, your children, adopted children, stepchildren, or domestic partner's children who are under age 26 (varies for Dental/Vision), certified "Parent-Child Relationship", disabled Dependents

Pers Gold and Pers Platinum Health Plans



Mono County provides health insurance through CalPERS and offers several PPO plans. The PERS Gold and PERS Platinum PPO plans are managed by Blue Shield of California.

Included Health is your personalized healthcare resource, available online, by phone at **855-633-4436** or through their mobile app.



The Included Health app is your go-to resource for personalized healthcare services, such as:

- Find in-network doctors and care options
- Coordinate complex care or get second opinions
- Access virtual primary and mental health services
- Get 24/7 nurse advice
- Track healthcare costs and understand your bills

Download the Included Health app for easy access to your health plan information on the AppleStore or Google Play Store.

PORAC Health Plan for Sheriff, Probation & EMS



The Insurance and Benefits Trust of PORAC offers comprehensive medical insurance for PORAC members, administered through Anthem Blue Cross.

- Low deductible with max out-of-pocket: \$2,000 individual / \$4,000 family
- \$10 copay for primary care, \$35 for specialists (no referral needed)
- Free preventive care and 24/7 virtual visits via LiveHealth Online (\$10 copay)
- Coverage while traveling and programs for members with chronic conditions
- Exclusive customer service line dedicated to PORAC members Out-of-State Plans and a Supplement to Medicare Plan that covers your Medicare cost.
- \$1,000 credit for a full body scan every 3 years



For more information visit:
<https://ibtofporac.org/benefits-offered/health-plans/>




Plan Summaries

This page is only meant to be a summary of common services provided by In-Network Providers, for full plan detail please refer to the Evidence of Coverage located at publications at <https://www.calpers.ca.gov/forms-publications>

	PERS Gold	PERS Platinum	PORAC
Annual Deductible	\$1000 Individual \$2000 Family	\$500 Individual \$1000 Family	\$300 Individual \$900 Family
Out of Pocket Max (RX has separate max)	\$3000 Individual \$6000 Family	\$2000 Individual \$4000 Family	\$2000 Individual \$4000 Family
Primary Office Visit	\$10 Copay	\$20 Copay	\$10 Copay
Specialist Office Visit	\$35 Copay	\$35 Copay	\$35 Copay
Preventative Care	No Charge	No Charge	No Charge
Urgent Care	\$35 Copay	\$35 Copay	\$35 Copay
Emergency Room	\$50 Copay (waved if admitted)	\$50 Copay (waved if admitted)	20% coinsurance
Hospital	20% coinsurance	Facility fee: \$250 and 10% coinsurance	20% coinsurance
Maternity Care	Inpatient coinsurance covered when enrolled and participating in Building Healthy Families 20% coinsurance (without enrollment)	10% coinsurance	20% coinsurance
Diagnostic Test	20% coinsurance	10% coinsurance	20% coinsurance
Mental Health/ Behavioral Health/ Substance Abuse	\$10 copay	\$20 copay	Outpatient/Inpatient 20% coinsurance
Prescription Drugs (30 day supply)	Generic: \$5 Preferred brand: \$20 ----- Non-Preferred brand: \$50	Generic: \$5 Preferred brand: \$20 ----- Non-Preferred brand: \$50	Generic Retail: \$10 Preferred brand: \$25 ----- Non-Preferred brand: \$45

Your Guide to Choosing a Health Plan

Only you can decide which health plan is right for you and your family. CalPERS offers a variety of Preferred Provider Organization (PPO) plans to choose from. Use this checklist and available resources for factors to consider as you explore your options.

	Cost 	Coverage 	Availability 
Research	<ul style="list-style-type: none"> Plan Rates Your Employer's Contribution Your Contribution Copays Out-of-Pocket Costs 	<ul style="list-style-type: none"> Plan Benefits Special Medical Needs Prescription Drug Services Behavioral Health Medicare Supplemental Benefits Health & Wellness Programs 	<ul style="list-style-type: none"> Plans Available in Your Home or Work ZIP Codes1 Plan Types Networks and Doctors
Resources	<ul style="list-style-type: none"> • myCalPERS my.calpers.ca.gov • CalPERS Health Plan Statement • Plans & Rates www.calpers.ca.gov/healthplanrates • Your Employer • Health Benefit Summary (HBD-110) www.calpers.ca.gov/HBS 	<ul style="list-style-type: none"> • myCalPERS my.calpers.ca.gov • Health Benefit Summary (HBD-110) www.calpers.ca.gov/HBS • Health Program Guide (HBD-120) • Medicare Enrollment Guide (HBD-65) www.calpers.ca.gov/MEG • Evidence of Coverage • Health & Wellness Programs www.calpers.ca.gov/healthwellnessprograms 	<ul style="list-style-type: none"> • Search Health Plans tool in myCalPERS • Health Plan Search by ZIP Code www.calpers.ca.gov/healthplansearchbyzipcode • Your Preferred Doctor • Health Plan's Customer Service Center • Health Benefit Summary (HBD-110) www.calpers.ca.gov/HBS
Decision	Have you decided to change your health plan based on cost, coverage, and availability? Then the time to take action is during CalPERS' annual Open Enrollment or within 60 days of a qualifying life event.		
Action	<p>Active members²</p> <p>With your employer's approval, you can submit most health enrollment changes, along with supporting documentation, online through your myCalPERS account (select Open Enrollment under the Health tab).</p> <p>Plan changes during Open Enrollment take effect January 1 of the upcoming year. For Special Enrollments, the effective date is the first day of the month following the date your request is received.</p>		

OptumRx Pharmacy Benefits

The following health plans feature OptumRx:

- PERS Gold and PERS Platinum PPO plans (Basic and Medicare Supplement)

Optum Rx

CalPERS

Members can take advantage of OptumRx benefits including:

- Home delivery pharmacy program. Receive up to a three-month supply on maintenance medication for two copayments.
- Access to large national chain and local pharmacies.
- Online account management.



For more information, visit the OptumRx Website

<https://welcome.optumrx.com/calpers/landing>

or call

Basic Members:

1-855-505-8110

Medicare Part D Members:

1-855-505-8106

Members needing TTY:

please dial 711

Wellness Program

No matter what you do for your own wellness, the beautiful Eastern Sierra has extensive outdoor choices! And as a Mono County employee, you have the ability to choose from a variety of gym memberships at discounted group rates through a convenient payroll deduction. The County will contribute \$25.00 per month towards a membership with one of the two fitness partners.

Snowcreek Membership (Mammoth Lakes)

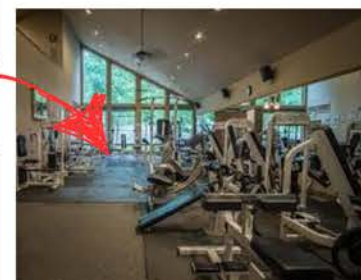
Type of Membership	Total Monthly Cost	Monthly Employee Cost
Single	\$69.00	\$44.00
Couple	\$99.00	\$74.00
Family	\$119.00	\$94.00



Additional members after 5 are \$15 each

Double Eagle/Creekside Fitness Center (June Lake)

Single	\$56.00	\$31.00
Couple	\$77.00	\$52.00
Family (up to 5 ppl)	\$90.00	\$65.00



Additional family members are \$15 each

Gym at Memorial Hall (Bridgeport)

Employee	One-Time \$10.00 Fee	*Key cards are dispersed by Public Works
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The County provides dental coverage through Delta Dental with 100% employer-paid premiums. To maximize dental benefits employees are highly encouraged to visit a Delta Dental PPO Dentist. PPO network dentists have contracted rates and cannot balance bill you for additional fees. To find a dentist visit www.deltadentalins.com.

- No ID card is needed—just give your name, birth date, and SSN. If desired, cards can be printed at www.deltadentalins.com
- The incentive plan starts at 70% coverage for basic, preventative and diagnostic services, with the coinsurance increasing by 10% annually (up to 100%), as long as the enrollee visits the dentist at least once per year.

Eligibility	Primary Enrollee, Spouse or domestic partner and eligible dependent children to the end of the month the dependent turns 19 or 25 if a full-time student		
Deductibles	\$25 per person/\$75 per family each calendar year. Deductibles apply to Diagnostic and Preventative but is waived for Orthodontics		
Maximums	PPO dentist: \$1,100 per person each calendar year Non-PPO dentist: \$1,000 per person each calendar year		
Waiting Periods	Basic Services: None	Major Services: 6 Months	Orthodontics: 12 Months

Benefits and Covered Services	Delta Dental PPO dentists** (In-PPO Network)	Non-PPO dentists** (Out-of-PPO Network)
Diagnostic & Preventative Services (Exams, cleanings and x-rays)	70-100%	70-100%
Basic Services (Fillings, simple tooth extractions and sealants)	70-100%	70-100%
Endodontics (root canals)	70-100%	70-100%
Periodontics (gum treatment)	70-100%	70-100%
Oral Surgery	70-100%	70-100%
Major Services (crowns, inlays, on-lays, and case restorations)	50%	50%
Prosthodontics (bridges, dentures and implants)	50%	50%
Orthodontic Benefits (dependent children)	50%	50%
Orthodontic Maximums	\$1,000 Lifetime	\$1,000 Lifetime

**Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentist.

Who is Eligible?

Primary enrollee, spouse, domestic partner & eligible dependent children (to the end of the month the dependent turns 26).

- Vision benefits are provided by VSP and the premiums are currently 100% employer paid.
- You'll get the highest level of care, including a Well Vision Exam®-the most comprehensive exam designed to detect eye and health conditions
- No ID card necessary, at your appointment tell them you have VSP. If you'd like a card as a reference, you can print one at www.VSP.com
- VSP Provider Network: **VSP SIGNATURE**

Benefit	Description	Copay
Well Vision Exam	<ul style="list-style-type: none"> • \$160 allowance for a wide selection of frames • Every 12 months 	\$10 for exam and glasses
Frames	<ul style="list-style-type: none"> • \$160 allowance for a wide selection of frames • \$180 allowance for featured frame brands • 20% savings on the amount over your allowance • \$90 Walmart/Costco Frame allowance • Every 12 months 	Combined with exam
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Every 12 months 	Combined with exam
Lens Enhancements	<ul style="list-style-type: none"> • Progressive lenses/Custom Progressive lenses • Tints/Photochromic adaptive lenses • Premium progressive lenses • Average savings of 35-40% on other lens enhancements • Every 12 months 	\$0 \$0 \$0 \$80-90 \$120-\$160
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$120 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every 12 months 	Up to \$60
Primary Eyecare	<ul style="list-style-type: none"> • Treatment and diagnosis of eye conditions like pink eye, vision loss and monitoring of cataracts, glaucoma and diabetic retinopathy. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details. • As needed 	\$20



Extra Savings

Glasses and Sunglasses

- Extra \$20 to spend on featured frame brands. Go to vsp.com/special offers for details.
- 30% savings on additional glasses and sunglasses, including lens enhancements, from the same VSP provider on the same day as your Well Vision Exam. Or get 20% from any VSP provider within 12 months of your last Well Vision Exam

Retinal Screening

- No more than a \$39 copay on routine retinal screening as an enhancement to a Well Vision Exam

Laser Vision Correction

- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities
- After surgery; use your frame allowance (if eligible) for sunglasses from any VSP doctor

****VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.**

Flexible Spending Accounts

Mono County offers FSA accounts through Workterra. An FSA lets you pay for eligible health and dependent care expenses with pre-tax dollars, saving you money. You choose an annual amount, deducted evenly from each paycheck (pre-tax) throughout the remainder of the year, offering immediate tax savings.

Is a Flexible Spending Account (FSA) Right for Me?

*A **Healthcare FSA** (up to \$3,300 limit set by the IRS) could save you money if you or your dependents:

- Have out-of-pocket medical costs such as copays, deductibles, prescriptions, vision, dental, LASIK, and orthodontia. Google “Workterra FSA/HSA Eligible Expense List” for a complete list.
- Have ongoing medical needs and/or planned health expenses

**The maximum FSA rollover amount for the 2025 plan year is \$660.00 (per the IRS limits)*

*A **Dependent Care FSA** (up to \$5,000 limit set by the IRS) provides pre-tax reimbursement of out-of-pocket expenses related to dependent care. This benefit may make sense if you (and your spouse, if married) are working or in school, and:

- Your dependent children under age 13 attend daycare, after-school care or summer day camp.
- You provide care for a person of any age whom you claim as a dependent on your federal income tax return and who is mentally or physically incapable of caring for himself or herself.

Before enrolling, decide how much to contribute by estimating your eligible medical and dependent care expenses—any unused funds at year-end are forfeited per federal tax rules.

All FSA accounts include access to a secure web portal for tracking balances, viewing investments (if applicable), & submitting reimbursements.

You'll also get a prepaid benefits card for easy payment of eligible expenses, with funds automatically withdrawn—no out-of-pocket costs or receipts needed in most cases. Just swipe and go!

FLEXIBLE SPENDING ACCOUNT (FSA)

Expenses Included



Retirement Plan

Mono County partners with CalPERS to provide retirement benefits through a defined benefit plan. It's funded by employee and employer contributions, plus investment earnings. Your retirement benefit is based on your service credits, age at retirement, and highest average annual pay over 12 or 36 consecutive months. The formula varies by membership type (e.g., miscellaneous, safety, industrial).

Most new members will fall into the Pension Reform Formulas:

- **Local Miscellaneous Group: 2% @ 62**
- **Local Safety: 2.7% @ 57**



If you were a member prior to January 1, 2013, you may be eligible for a formula prior to the Pension Reform rates. Mono County's pre-pension reform formulas, which were in place on December 31, 2012 are:

- Local Miscellaneous Group: 2.5% @ 55
- Local Safety-Sheriff Group: 3 % @ 55
- Local Safety-Fire Group: 2 % @ 50
- Local Safety-County Peace Officer: 3 % @ 50

Set up your MyCalPERS Account

Once enrolled, here are a few resources and actions for you to take:

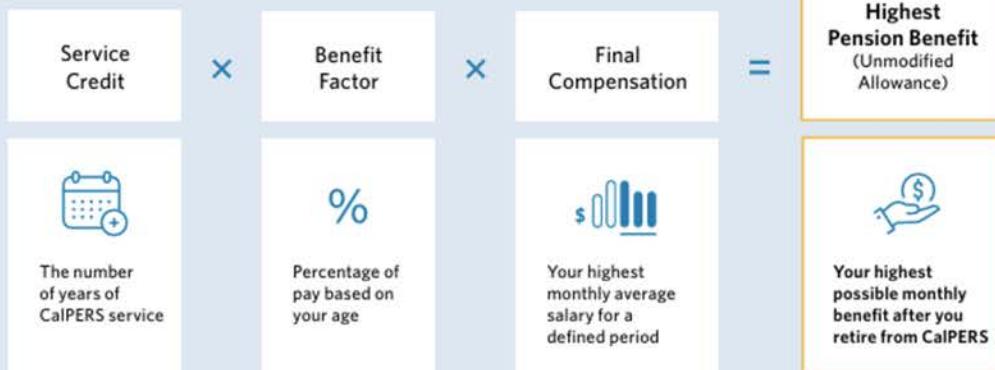
- Register for your myCalPERS account. Check below for more information. Visit: <https://my.calpers.ca.gov>
- Designate your beneficiaries.
- Submit CalPERS Special Power of Attorney (PDF).
- <https://www.calpers.ca.gov/education-center/using-mycalpers>

Member Education

Subscribe to the [Member Education Bulletin](#) to be notified of upcoming educational opportunities.

Visit: <https://www.calpers.ca.gov/>

Basic Retirement Calculation



Vesting Requirements

CalPERS members become fully vested after 5 years of service credit, making them eligible for retirement benefits once they reach the minimum retirement age.



Optional Retirement Plan

Mono County provides a deferred compensation program through a 457 or 401(a) Plan. Employees have the option to sign up for the 457-deferred compensation plan through **Empower Investments**.

You can contribute up to the maximum amount allowed by the IRS. The employee can contribute from either their pre-tax or post-tax salary. You can enroll anytime throughout the year. The 2025 contribution limit to a 457 deferred compensation plan is \$23,500. Employees age 50 or older may contribute up to an additional \$7,500 for a total of \$31,000.

New Enrollments

1. Visit empowermyretirement.com and select the REGISTER button.
2. Select the I have a Plan Enrollment Code and follow the prompts using the information provided.
3. The website will guide you through the enrollment process.
4. Fill out the Empower Deferred Compensation enrollment form found on the HR SharePoint.
5. After completing enrollment form, please send this form to hr@mono.ca.gov.

Group Id / Plan Number: **744803-01**

Plan Enrollment Code: **xJoJHzgM** (expires October 2025)

Benefits of Enrollment

Take advantage of our CalPERS member events and classes to learn about your benefits and plan for retirement. Subscribe to our Member Education Bulletin to be notified of upcoming educational opportunities. Visit: <https://www.calpers.ca.gov/>

Vesting Table for Correctional Deputies & Deputy Probation Officers

The 401(a) Plan implementing this Article shall provide the following schedule of vesting requirements for any participating employee to earn and be eligible to withdraw or otherwise receive a portion (or in some cases all) of his or her total account value at the time of termination:

• Less than 1 year	0%
• 1 year plus 1 day to 2 years	10%
• 2 years plus 1 day to 3 years	20%
• 3 years plus 1 day to 4 years	40%
• 4 years plus 1 day to 5 years	60%
• 5 years plus 1 day but less than 6 years	80%
• 6 years	100%

The screenshot shows the Empower website interface. On the left, there's a banner for 'Empower your financial freedom today' with a 'Learn how to register' button. In the center, the 'Participant Login' section has fields for 'Username' and 'Password', a 'Forgot username/password?' link, and a 'SIGN IN' button. Below this, the 'REGISTER' button is highlighted with a red circle and three red arrows pointing to it. On the right, the 'Account verification' section has a dropdown menu with options: 'I do not have a PIN', 'I have a PIN', and 'I have a plan enrollment code'. The 'I have a plan enrollment code' option is selected and highlighted with a red circle. Below this, there are input fields for 'Group Id / Plan Number' and 'Plan Enrollment Code', both highlighted with red circles. A 'CONTINUE' button is at the bottom right.

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

	Basic Life	Accidental Death and Dismemberment (AD&D)
General Employees	\$5,000.00	\$15,000.00
At-Will/ Elected	\$50,000.00	\$50,000.00
Paramedic	\$50,000.00	\$50,000.00
Basic Dependent Life		
Employee Spouse	\$1,000.00	
Employee Child(ren)	\$1,000.00	
Employee Child(ren) (6 months and under)	\$100.00	

Through Voya, the County provides you and your dependents with Basic Life Insurance and AD&D at no cost to you. Basic life pays a benefit to your beneficiary if you pass away during your employment with the County. AD&D insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident.

(Life Enrollment forms are required for all new Employees)

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

Employees have the option of enrolling in Voya's Supplemental Life Coverage policy for themselves, their spouse and any dependent children (to age 25). This policy is separate from the County provided policy and is paid for by the employee.

- **Portability:** you may apply to continue your Supplemental coverage when you leave County employment, and pay premiums directly to the insurance company
- **Waiver of Premium:** If you become unable to work due to a total disability, your insurance can be continued without premium payment
- **Convenient Payroll Deductions:** Premium deductions are taken directly from your paycheck (semi-monthly), so you never have to worry about late payments or lapse notices.

Supplemental Life and Accidental Death and Dismemberment (All Employees)

\$150,000

- If elected in first 31 days of eligibility no proof of good health is required.
- After 31 days, proof of good health required

\$500,000

- Maximum amount available to purchase
- Proof of good health is required

Spouse or Domestic Partner Supplemental Life and Accidental Death and Dismemberment (under 70)

\$50,000

- If elected in first 31 days of eligibility no proof of good health is required.
- After 31 days, proof of good health required

\$500,000

- Maximum amount available to purchase
- Proof of good health is required
- Amount cannot exceed employee amount

Child Supplemental Life (to age 25)

\$10,000

- If elected in first 31 days of eligibility no proof of good health is required.
- After 31 days, proof of good health required

Employee and Spouse Supplemental Life Insurance Rates

Employee Age	Monthly Rate per \$1000 of Coverage
Under 25	\$0.050
25-29	\$0.060
30-34	\$0.080
35-39	\$0.098
40-44	\$0.143
45-49	\$0.210
50-54	\$0.360
55-59	\$0.600
60-64	\$0.915
65-69	\$1.763

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates

Monthly Rate per \$1,000 of Coverage

Employee \$0.02

Spouse \$0.02

Children Life Insurance Rates

Monthly Rate per \$1,000 of Coverage

\$0.21

*It is recommended to purchase equal amounts of Supplemental Life and Supplemental AD&D.

Optional Insurance

The Aflac logo, featuring the word "Aflac" in blue with a small duck head icon integrated into the letter "a".

Mono County partners with Aflac to administer the optional insurances. These insurances include, but are not limited to: Supplemental Life, Short-Term Disability, Hospital Confinement Indemnity, Dental, Vision, Accident, Cancer/Specified Disease, Critical Illness, etc.

Aflac helps with expenses health insurance doesn't cover, so you can care about everything else

- Benefits paid directly to the employee
- Convenient payroll deductions for premiums
- Different plan levels allow employee to choose how much coverage is needed
- Local representative to administer your policy

Scan the QR Code below to see the Aflac Insurance Plans



If you are interested, you can sign up with our local representative, Richard Dussaigne, during open enrollment (every Sept-Oct).

Mobile: 661.972.5990

richard_dussaigne@us.aflac.com

Or, visit your benefits page at:

<https://aflacenrollment.com/CountyofMono/GGW754612296>

Employee's Whole Life Insurance from New York Life

-Available Coverage-

Employees have the ability to purchase a minimum \$10,000 to a maximum \$100,000 of death benefit on a guaranteed issue basis. The benefits include no medical questions or exams, convenient payments through payroll deduction, coverage available for family members, a lifetime of protection, professional service from a New York Life agent.

Call or email for rates:

Marshall Hatman

(775) 430-1506 or ANEAR@FT.NEWYORKLIFE.COM





Employee Assistance Program (EAP)

A FREE service to all County employees, Trindel Insurance Fund provides for confidential professional counseling to help employees and their family members resolve issues that affect their personal lives and/or work performance.



What does Trindel do for you?

- Provides a current Employee Assistance Provider List on their website
- Verifies the provider is licensed and insured
- Pays for three (3) sessions within any six (6) month period per county employee

At any given time we can experience, loss, tragedy, stress, and other unfortunate events. The Employee Assistance Program was developed to ensure that we have qualified, competent professionals on hand for your time of need. These individuals may assist you with confidential counseling at no cost to the county employee, their dependents or their spouse.

How to Start the Process

Taking the first step can be tough, but we're here to help. Trindel offers three free confidential sessions every 6 months for employees, their spouses, and dependents—with licensed and insured providers.

How to Begin:

1. Visit www.trindel.org and choose a provider from the EAP list.
2. Make an appointment with your selected provider.
3. Bring a recent paystub or county ID to verify employment.
4. For questions, contact Trindel Insurance Fund or Jay Sloane at ext. 5405 or jsloan@mono.ca.gov.

No county approval is required. All services are confidential.



Employees also have additional options in the Employee Assistance Program provided by VOYA

- Eligibility: Employees covered under group life and their spouses and children
- Available 24 hours a day, 7 days a week
- Confidential toll-free line or via e-mail to speak with live clinicians

ComPsych Guidance Resources

Confidential Support Available
Anytime, Anywhere

Call: 877-533-2363

TTY: 800-697-0353

24/7 access to a Guidance Consultant who can assist or refer you to helpful resources

Online: guidanceresources.com

App: GuideNow

Web ID: MY5848i

Log in to connect with a consultant or explore helpful articles, podcasts, & videos.

24/7 Support, Resources & Information

Services provided include a variety of no cost options. If referrals for services are necessary, pricing will depend on the extent of your personal needs. Please see Human Resources for more information & full EAP packet provide by VOYA.
(See last page for contact information)

Confidential Emotional Support

Highly trained clinicians will listen to your concerns and help your family members with any issues. Counseling is available in person or via telehealth sessions.

Find assistance for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Work-Life Solutions

Specialists provide qualified referrals and resources for just about anything on your to-do list such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a 30-minute consultation and a 25% reduction in fees

Financial Resources

Financial experts can assist with a wide range of issues:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Online Support

GuidanceResources Online is your link to vital information, tools, & support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

GSFA Member County "Assist-to-Own" Down Payment Assistance

Your Path to Homeownership Starts Here



Call today to get started.

Toll-free (855) 740-8422

www.gsfahome.org



Down Payment Assistance for GSFA Member County Employees

If you're employed by a GSFA Member County, you may be eligible for up to 5.5% in Down Payment Assistance (DPA) to help make homeownership a reality.

The "Assist-to-Own" Down Payment Assistance is made up of both a deferred loan and a gift:

- **A deferred Second Mortgage** equal to 3.5% of the First Mortgage amount. This loan comes with 0% interest and no monthly payments, and is only due upon sale or refinance of the home.
- **An additional Gift** of up to 2%, which never has to be repaid.

With this homebuyer assistance, you could purchase a home with little-to-no money out of pocket-and possibly much sooner than you ever imagined!

This flexible program works with FHA, VA, USDA, and Conventional loans, doesn't require perfect credit, and is open to both first-time and repeat homebuyers.

If you're ready to explore the path to homeownership, GSFA is here to help you take the next step!

Flexible Qualifying Guidelines*

Available to both first-time and repeat homebuyers

Eligible properties include 1-4 unit primary residences, condos, townhomes, and certain manufactured homes

Credit challenges? No problem minimum FICO score of just 640

Generous Debt-to-Income (DTI) ratios up to 50% may qualify

Low-to-moderate income limits - often higher than expected

FHA, VA, USDA, and Conventional Mortgage Loan options available

*This flyer provides general information and does not constitute an offer of credit or a lending commitment. Program details are subject to change without notice. Full program guidelines, loan applications, interest rates, and annual percentage rates (APRs) are available through GSFA Participating Lenders. The "Assist-to-Own" Down Payment Assistance is offered and administered by Golden State Finance Authority (GSFA), a public agency in California. Participation in the program requires employment with a GSFA Member County. "Assist-to-Own" is a specialized option under the GSFA Platinum Program. Copyright © 2025

VACATION, SICK & HOLIDAY

Refer to individual bargaining units
MCPE, MCPOA, DSA, PFRA, & CDSA

PERSONAL HOLIDAYS

For **MCPE, AT-WILL, & MCPOA** the County entitles employees 16 hours of personal holiday per calendar year. For **PFRA** the County entitles employees 24 hours for personal holiday per calendar year.

Permanent part-time or less than full-time employees accrue time off on a prorated basis.

COUNTY HOLIDAYS

The County currently recognizes 15 (eight hour) holidays, these will vary per year:

- New Year's Day
- Martin Luther King, Jr Day
- President's Day
- Cesar Chavez (if weekday)
- Memorial Day
- Juneteenth
- Fourth of July
- Labor Day
- Indigenous People's Day
- Veteran's Day
- Thanksgiving Day
- Digestion Day
- Christmas Eve
- Christmas Day
- New Year's Eve (if weekday)

**MONO COUNTY SHAREPOINT
HUMAN RESOURCES**

To Access Forms, Employee Benefits, Payroll Information, Employee Resources, etc. Go to
<https://countyofmono1.sharepoint.com/SitePages/Human-Resources.aspx>

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Meet your HR Team!

.. ——— ♡ ——— ..

**Audriana Rodriguez**

Human Resources Generalist
BRIDGEPORT HR
arodriguez@mono.ca.gov
760-932-5404

Manage payroll changes, data issues, update pay tables, benefits administrator, open enrollment, coordinate employee recognition programs & awards, exit interviews, manage all types of leave (FMLA, PDL, CFRA), back-up for onboarding & recruitment, maintain employee files.

**Gail DuBlanc**

Human Resources Generalist
BRIDGEPORT HR
gdublanc@mono.ca.gov
760-932-5416

HR workflow, training & development, HR help desk, financials, maintain HR websites, monitor Allocation list, update job descriptions, monitor employee performances evaluations. Provide guidance and support to staff & departments. Back-up for payroll, maintain employee files.

**Nicole Beck**

Human Resources Specialist
MAMMOTH HR
nbeck@mono.ca.gov
760-932-5442

Manage recruitments, job advertisements, set up interviews, conducts or acquires background checks, prepares job offers, monitor HR emails, onboarding, verification of employment, manage employee files and records.



COUNTY OF MONO
Benefits Guide





HEALTH
Anthem Blue Cross
[Anthem.com](https://www.anthem.com)
Providers: (800) 688-3828
Members: (800) 655-6397
Pharmacy: (833) 261-2460

CalPERS
[Calpers.ca.gov](https://www.calpers.ca.gov)
(888)225-7377



<https://includedhealth.com/microsite/calpers/>

 855-633-4436



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 CA Insurance License
 #4296825

Phone: (877) 533-2363
TDD: (800) 697-0353
Online: [guidanceresources.com](https://www.guidanceresources.com)
App: GuidanceResourcesNow
Web ID: My5848i




Helping you manage and save more on medications



Basic members: 1-855-505-8110
Medicare Part D Members: 1-855-505-8106
Members needing TTY service: please dial 711
OptumRx
<https://welcome.optumrx.com/calpers/landing>




Dental Insurance
www.deltadental.com

Vision Insurance
 [vsp.com](https://www.vsp.com) 



www.trindel.com
 or Jay Sloane - Mono County Risk Manager
(760) 932-5405
jsloane@mono.ca.gov



Richard Dussaigne
661.972.5990
richard_dussaigne@us.aflac.com
OR
Mono County Human Resources



Your Retirement Plan

If you need assistance, contact us at:
(800) 816-4400
Group ID/Plan #: 744803-01
Plan Enrollment Code: xJoJHzgM
(expires October 1, 2025)