



2026 PLAN YEAR

MONO COUNTY



(760) 932-5412 

hr@mono.ca.gov 

Table of Contents

Benefits at a Glance _____	1
Eligibility _____	2
Medical Insurance _____	3
Dental Plan _____	7
Vision Plan _____	8
Life Plan _____	10
New User FAQs _____	11
Flexible Spending Account _____	13
Employee Assistance Program _____	14
Identity Theft Protection Services _____	16
Colonial Life Benefits _____	17
MASA- Air Ambulance _____	18
Retirement Plans _____	19
GSFA Member County Assist-to-Own Downpayment Assistance _____	21
Human Resource _____	22
Contact Sheet _____	23

Benefit Type	Option
Medical Plans	PERS GOLD PERS PLATINUM PORAC (Safety Groups Only)
Dental Plans	Ameritas
Vision Plan	VSP Network
Flexible Spending Account (FSA)	Ameritas: Healthcare Flexible Spending Account Dependent Care Account
Retirement Plans	CalPERS and 457/401(a)
Employee Assistance Program	National Insurance Services: 24/7 Assistance in Behavioral Health and Wellness, Will Preparation, Legal Services, Financial Services, Travel Assistance, and Funeral Planning Services
Optional Insurances	Colonial Life; MASA – Air Ambulance Benefits
Wellness Programs	Snowcreek Athletic Club Double Eagle Fitness Center Memorial Hall Workout Room

Eligibility

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
- When a qualifying event occurs. See complete list at: (<https://www.calpers.ca.gov/life->)

Who are eligible dependents?

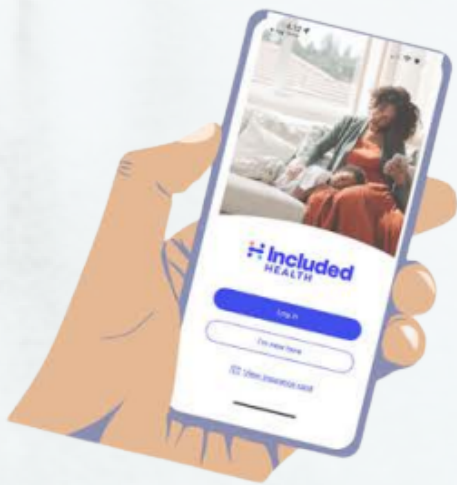
Spouse or domestic partner, your children, adopted children, stepchildren, or domestic partner's children who are under age 26, certified "Parent-Child Relationship", disabled Dependents

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 DSA, CDSA, MCPOA, & PFRA



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

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

How to Choose a Health Plan

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

	Cost 	Coverage 	Availability 
Research	- Plan Rates - Your Employer's Contribution - Your Contribution - Copays - Out-of-Pocket Costs	- Plan Benefits - Special Medical Needs - Prescription Drug Services - Behavioral Health - Medicare Supplemental Benefits - Health & Wellness Programs	- Plans Available in Your Home or Work ZIP Codes¹ - Plan Types - Networks and Doctors
Resources	myCalPERS mycalpers.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	myCalPERS mycalpers.ca.gov Health Benefit Summary (HBD-110) www.calpers.ca.gov/HBS Health Program Guide (HBD-120) www.calpers.ca.gov/HPG Medicare Enrollment Guide (HBD-65) www.calpers.ca.gov/MEG Evidence of Coverage Health & Wellness Programs www.calpers.ca.gov/healthwellnessprograms	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. www.calpers.ca.gov/HBS		
Action	Active members² 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).		
	Retirees Retirees and survivors can submit changes through myCalPERS (select Open Enrollment under the Health tab).		
	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.		

If you are an active employee or a working CalPERS retiree, you can enroll in a health plan using either your residential or work ZIP code.

Use of this functionality is at the discretion of your employer. Confirm with them before you submit changes online.

CVS Pharmacy Benefits

The following health plans feature CVS Pharmacy:

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



Members can take advantage of CVS 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.



New link – For contact sheet and RX page
[**CVS Caremark: Pharmacy Benefits | CalPERS**](#)

Basic plan members can call CVS Customer Care:
833-291-3649

Basic plan members can call CVS Customer Care:
833-291-3648

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

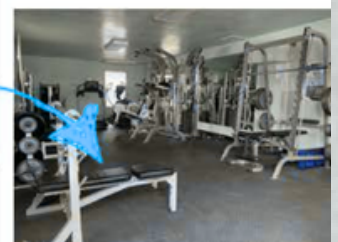
Double Eagle/Creekside Fitness Center (June Lake)

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
----------	----------------------	--



DENTAL PLAN

The County provides dental coverage with 100% employer-paid premiums. To maximize dental benefits employees are highly encouraged to visit a PPO Dentist. PPO network dentists have contracted rates and cannot balance bill you for additional fees.

Plan Benefit	In and Out of Network
Type 1	100%
Type 2	80–90–100%
Type 3	50%
Deductible	\$25 / Lifetime Type 2, 3
Deductible (Type 1)	Waived
Maximum (per person)	\$1,100 per calendar year
Allowance	90th U&C
Dental Rewards®	Included
Waiting Period	None
Annual Open Enrollment	Included

Type 1	Type 2	Type 3
Routine Exam (2 per benefit period)	Sealants (age 17 and under)	Onlays
Bitewing X-rays (2 per benefit period)	Fillings for Cavities	Crowns (1 in 5 years per tooth)
Full Mouth/Panoramic X-rays (1 in 3 years)	Restorative Composites (anterior & posterior)	Crown Repair
Periapical X-rays	Endodontics (nonsurgical)	Implants
Cleaning (2 per benefit period)	Endodontics (surgical)	Prosthodontics (fixed bridge; removable complete/partials)
Fluoride for Children (15 & under, 1 per benefit)	Periodontics (nonsurgical)	
Space Maintainers	Periodontics (surgical)	
	Denture Repair	
	Simple Extractions	
	Complex Extractions	
	Anesthesia	

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

COUNTY OF MONO

EYE CARE HIGHLIGHT SHEET

Focus Plan Summary - Effective Date: 1/1/2026

	VSP Network + Affiliates	Out of Network
Deductibles	\$10 Exam \$0 Eye Glass Lenses or Frames*	\$10 Exam \$0 Eye Glass Lenses or Frames
Annual Eye Exam	Covered in full	Up to \$50
Lenses (per pair)		
• Single Vision	Covered in full	Up to \$50
• Bifocal	Covered in full	Up to \$75
• Trifocal	Covered in full	Up to \$100
• Lenticular	Covered in full	Up to \$125
• Progressive	See lens options	NA
Contacts		
• Fit & Follow Up Exams	Member cost up to \$60	No benefit
• Elective	Up to \$200	Up to \$105
• Medically Necessary	Covered in full	Up to \$210
Frame Allowance	\$200**	Up to \$70
Frequencies (months)		
• Exam/Lens/Frame	12/12/12 Based on date of service	12/12/12 Based on date of service

Deductible applies to a complete pair of glasses or to frames, whichever is selected.
The Costco and Walmart allowance will be the wholesale equivalent.

Lens Options (member cost)*

	VSP Network + Affiliates (Other than Costco)	Out of Network
Progressive Lenses		
• Standard	\$50	Up to Lined Trifocal allowance.
• Premium	Up to provider's contracted fee for Lined Trifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Trifocal allowance.
Std. Polycarbonate	Covered in full for dependent children \$25 adults	No benefit
Solid Plastic Dye	\$13 (except Pink I & II)	No benefit
Plastic Gradient Dye	\$15	No benefit
Photochromatic Lenses (Glass & Plastic)	\$27-\$76	No benefit
Scratch Resistant Coating	\$15-\$29	No benefit
Anti-Reflective Coating	\$39-\$75	No benefit
Ultraviolet Coating	\$14	No benefit

* Lens Option member costs vary by prescription, option chosen and retail locations.

COUNTY OF MONO EYE CARE HIGHLIGHT SHEET

Additional Focus Features

	VSP Network + Affiliates
Contact Lenses Elective	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
Frame Discount	VSP offers 20% off any amount above the retail allowance.*
Laser VisionCare	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
Low Vision	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).

Based on applicable laws, reduced costs may vary by doctor location.

Eye Care Plan Member Service

Focus eye care from Ameritas Group features the money-saving eye care network of VSP. Customer service is available to plan members through VSP's well-trained and helpful service representatives. Call or go online to locate the nearest VSP network provider, view plan benefit information and more. VSP Call Center: [800-877-7195](tel:800-877-7195)

- Service representative hours: 5 a.m. to 7 p.m. PST Monday through Friday, 6 a.m. to 2:30 p.m. PST Saturday
- Interactive Voice Response available 24/7

Locate a VSP provider at: ameritas.com. View plan benefit information at: vsp.com

Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

Domestic Partner

California state law requires that coverage shall be provided to Registered Domestic Partners that is equal to, and subject to the same terms and conditions as, the coverage provided to a spouse. Registered Domestic Partner means a partner of the Insured as long as the partnership meets the requirements for such relationship as defined in Section 297 of the California Family Code or the functional equivalent registration of any other state or local jurisdiction.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

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

Through Madison National Life 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.



	Basic Life	Accidental Death and Dismemberment (AD&D)
General Employees	\$5,000	\$15,000
At-Will/Elected	\$50,000	\$50,000
Paramedic	\$50,000	\$50,000

Welcome to Ameriflex

We're excited to be your partner in health savings. We designed this guide to help you get the most out of your benefits and show you where to go if you need help or have questions. From tracking your account balance and spending, to using your card and understanding eligible expenses, you'll find everything you need to manage your account with ease.

To assist with your transition to Ameriflex, we have created this FAQ document to help answer frequently asked questions. If you need additional assistance, please contact our Participant Services Team.

Debit Cards

Q: When should I expect a new Ameriflex Debit Card? **A:** Debit cards will take 7-10 business days to be delivered once enrolled. Cards come in plain white envelopes, so be on the lookout.

Q: How many cards will be issued? **A:** One debit card per participant will be issued. If you need additional debit cards for your dependents, you will need to add your eligible dependents via the participant portal and then a new debit card will automatically be issued for any dependent over the age of 18.

Claims Submission

Q: What is the process for submitting claims and what is the anticipated turnaround time for the review and reimbursement? **A:** Claims can be submitted through our online participant portal, via the mobile app, via email, or by regular US postal mail. Once the claim is received, the expected turnaround time is 3-5 business days for the claim to be processed. After the claim is processed, please allow another 1-2 business days for the reimbursement to be issued via check or direct deposit.

Q: What are the methods for reimbursement? **A:** All participants are automatically set up for Check reimbursement. If you wish to change your reimbursement method to direct deposit, you can do so directly in the participant portal.

Q: Is there a minimum dollar amount for claim reimbursement if being paid via check? **A:** There is no minimum reimbursement amount.

Q: What is the process for a recurring expense claim? **A:** This is available on Dependent Care plans: you may submit a claim for your entire annual election along with a contract from your daycare provider, or the provider can manually sign your claim form. Once the claim is submitted and approved, our team will place the claim "On hold" and auto-reimburse amounts as you receive contributions into your account.

GREAT NEWS: Ameriflex offers a feature we call the Card Swipe Guarantee, where we work to auto-verify your transactions so you will not receive requests to submit documentation. As long as you use your debit card for eligible expenses at eligible providers' offices, we will do the rest of the work.

Register for Your Participant Portal

Q: When will I be able to log in and set up an account on the mobile app and/or the website or call the customer service line? **A:** As soon as you are enrolled, you will receive an email notification. Once you receive that notification, you will be able to set up your account via our online portal or mobile app.

Q: What can I do in the participant portal? **A:** You can check your balance, order replacement cards for yourself and your dependents, submit claims for reimbursement, update your reimbursement method, review account status and transaction history, and more.

Q: Does Ameriflex have Participant Service Assistance? **A:** We sure do. You can reach us via chat, email, and phone calls.

Help Center and Support

Your satisfaction is our top priority, and our team of experts are ready to help whenever you need it. The Help Center is the best place to go for quick answers to your questions and more information about your account.

You can access the Help Center at myameriflex.com/HelpCenter.

The Ameriflex Participant Services team is available Monday - Friday: 7:00 AM to 8:00 PM CST and Saturday: 9:00 AM to 1:00 PM CST.

Call: 888.868.3539

Email: service@myameriflex.com

Live Chat: myameriflex.com



Flexible Spending Account Planning Worksheet

Medical	Last Year	This Year
Deductibles _____	\$ \$ \$ \$ \$ _____	\$ \$ \$ \$ \$ _____
Doctor's office visits _____	\$ \$ \$ \$ _____	\$ \$ \$ \$ _____
Well-baby care _____	_____	_____
Pap smear _____	_____	_____
Physicals _____	_____	_____
Immunizations _____	_____	_____
Prescription drugs _____	_____	_____
Over-the-counter drugs _____	_____	_____
Others _____	_____	_____
Dental	Dental	Dental
Fillings _____	\$ \$ \$ \$ _____	\$ \$ \$ \$ _____
Bridges _____	\$ \$ \$ _____	\$ \$ \$ _____
Crowns _____	_____	_____
Dentures _____	_____	_____
Orthodontia _____	_____	_____
Braces _____	_____	_____
Exams _____	_____	_____
Vision	Vision	Vision
Exams _____	\$ \$ \$ \$ _____	\$ \$ \$ \$ _____
Lenses _____	Miscellaneous	Miscellaneous
Frames _____	\$ \$ _____	\$ \$ _____
Contact Lenses _____	_____	_____
Miscellaneous	_____	_____
_____	_____	_____
_____	_____	_____
Total Eligible Medical Expenses _____	\$ _____	\$ _____

Please refer to Section 213(d) of the Internal Revenue Code for the definition of deductible medical expenses that are eligible for reimbursement.

Note: An expense is not eligible if it is for cosmetic reasons only. Also, insurance premiums and long term care expenses are not eligible for reimbursement.



Embedded Employee Assistance Program (EAP) with Claimant Assist

Support for Employees* with Life or Disability Insurance Through National Insurance Services



The EAP Program

Everyday life can be stressful and can affect your health, well-being, and performance. Fortunately, our Employee Assistance Program can aid in finding solutions. When facing personal problems, you might struggle with where to turn for help. The first step is usually the hardest, and guidance is often the key. That's why National Insurance Services (NIS) offers an Employee Assistance Program (EAP). An EAP offers a confidential place to find the answers that work for you.

Your EAP Service Provider

TELUS Health is a leader in the field of Employee Assistance and has been providing employee assistance services for over 40 years. TELUS Health has the experience to provide the broad range of services and guidance that is paramount to an EAP – whether it's help with day-to-day concerns or guidance through a challenging crisis. The information you discuss through the EAP is kept confidential in accordance with federal and state laws.

The EAP Process

When you access the EAP, TELUS Health counselors listen and take

action toward finding solutions. The next step may include meeting with a mental health counselor for up to three face-to-face visits, negotiating health insurance benefits, or referrals to community resources for legal and financial services.

Referrals and Resources

You can receive information and a listing of childcare and eldercare resources with confirmed vacancies meeting your specifications. If face-to-face mental health counseling sessions are required, TELUS Health counselors will refer you for counseling at a location that is convenient to your home or work. TELUS Health counselors can also refer you to self-help groups such as Alcoholics Anonymous or Gamblers Anonymous and community financial and legal resources for debt management.

Claimant Assist

NIS's Claimant Assist program offers special services to Long Term Disability claimants or Life Insurance beneficiaries at no charge. If you have Disability insurance coverage through NIS, our Long Term Disability Claimant Services are available to guide and counsel claimants and their immediate family

Under our EAP you can receive no-cost, confidential help for a wide variety of needs and concerns:

- Alcohol or Drug Addictions
- Anxiety
- Childcare
- Depression
- Eating Disorders
- Eldercare
- Family Conflict
- Financial or Legal Concerns
- Marital Difficulties
- Parenting Concerns
- Problem Gambling
- Relationship Problems
- Stress Management

EAP Services Are Available to You Two Ways:

Phone: 866.451.5465

Online: www.niseap.com
Login: NISEAP | **Password:** EAP
(Note: Password Is Case-Sensitive)

Claimant Assist Services Are Available:
866.472.2734

(over)

members. If you have Life insurance coverage through NIS, our Beneficiary Services Program provides counseling and assistance to beneficiaries when faced with the challenge of coping with loss.

Virtual Fitness

You have access to a virtual fitness platform through the EAP. LIFT session, one of the leading fitness providers, provides you with an easily accessible, effective and affordable way to reach your fitness goals anytime, anywhere for better health and well-being.

You can work out on your own with personalized programs and access coaches if you have questions, or choose to work under the live supervision of a coach online, in 1-1 personal or group sessions.

Access to Masters-Degreed Counselors 24-Hours a Day Through a Toll-Free Number

Up to three in-person assessment and counseling sessions.

- **Legal Assistance:** Counselors may refer you to a telephone and/or one in-person consultation with an attorney.
- **Financial Assistance:** Telephone consultation with a financial consultant to address questions on budgeting, taxes, and debt consolidation.
- **Eldercare Assistance:** Our specialists can help you locate eldercare options, such as residential care or in home care, provide support in dealing with the emotions of retirement, or legal aspects like estate planning. Use our website to find resources on retirement, from financial planning and calculators, to articles on coping with retirement stress, and filing your retirement days with meaningful activities.
- **Childcare Assistance:** Telephone consultation with a work-life professional to provide information, referrals, and resources related to childcare concerns.
- **Memorial Planning Assistance:** Telephone consultation with a work-life specialist to assist with memorial and funeral planning. Services include identifying potential locations, associated costs for services, and providing information to help coordinate logistics (Available to Life insurance beneficiaries only).

Your EAP and Claimant Assist Administrator:



Telephone Assistance:

EAP: 866.451.5465

Claimant Assist: 866.472.2734

Online:

www.niseap.com | Login: NISEAP | Password: EAP
(Note: Password Is Case-Sensitive)

***The EAP is for use by the covered employee only. While issues may concern family members, all contacts to the EAP must be made by the employee.**



Identity Theft Protection Services

In 2023, identity theft impacted at least 353 million individuals.¹ If you are a victim, the IDX Identity Theft Recovery specialists will provide concierge-style service every step of the way. Their expertise will save valuable time during this stressful process.

Your dedicated recovery specialist will work with you until the identity is restored to pre-fraud status. Support may include:

- Assistance with investigation of the suspected identity theft
- Guidance through the recovery process
- Recovery for all 9 types of identity theft
- Advice from trained professionals in identity protection
- Single point-of-contact if you are a victim
- Assistance with notifying law enforcement or local government agencies Limited Power of Attorney to work on the victim's behalf Documentation including fraud affidavit
- And much more



<https://app.idx.us/account-creation/NIS>

855.205.6010

PIN ID: NIS

"It was great knowing I had someone to help me resolve my identity theft issues and I didn't have to spend hours trying to figure out how to handle it on my own" - IDX member, Needham, MA

¹ <https://www.idtheftcenter.org/post/2023-annual-data-breach-report-reveals-record-number-of-compromises-72-percent-increase-over-previous-high/>

Resolution services offered to you by your employer and:



Corporate Headquarters: 300 North Corporate Drive, Suite 300
Brookfield, WI 53045
Offices Nationwide: 800.627.3660 | www.NISBenefits.com



a Horace Mann company
PO Box 5008, Madison, WI 53705

Identity theft assistance services are provided by IDX, which is not affiliated with Madison National Life Insurance Company, Inc. Services provided by IDX are not part of Madison National Life's insurance products, and Madison National Life is not responsible for any acts or omissions of IDX in connection with or arising under identify theft assistance services. Access to IDX program is conditioned upon your employer remaining a Madison National Life customer and the program terms and conditions. This program does not provide credit repair services or any form of legal advice.

BENEFIT ENROLLMENT GUIDE

- **Schedule your Appointment:** Click or scan the QR Code using the camera app on a smartphone to schedule your Benefits Counseling session.
- **Prepare for your Appointment** Be sure to bring social security numbers and dates of birth for any dependents that will be covered.
- **Meet with a Benefits Specialist** The Benefits Specialist will educate you, provide cost savings tips and discuss options that best fit you and your family.
- **Breathe easier** The goal of this appointment is to ensure you feel knowledgeable and comfortable about the benefits you select.



Accident Insurance

Accident helps cover emergency room fees, deductibles and co-payments that can result from a covered accidental injury.



Disability Insurance

Disability replaces a portion of your income if you become disabled from a covered accident or covered sickness.



Life Insurance

Life Insurance enables you to tailor coverage and helps provide financial security for your family members.



Hospital Confinement Insurance

Hospital indemnity insurance provides a lump-sum benefit for a covered hospital confinement.



Critical Illness Insurance

Critical Illness provides a lump-sum benefit that you can use to pay for costs related to a covered critical illness.



Cancer Insurance

Cancer helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans do not cover.

Compare plans

Get emergency medical transportation coverage to protect what matters most.

With a MASA plan, you'll have an additional layer of financial protection from the out-of-pocket costs of medical transportation. Explore the options below to compare the benefits offered in each plan.

Gain peace of mind and shield your finances knowing there's a MASA plan best suited for your needs.



	\$14	\$19	\$39
	Emergent Plus plan	Emergent Premier plan	Platinum plan
Emergency Ground Ambulance Coverage	● ²	● ²	● ²
Emergency Air Ambulance Coverage	● ²	● ²	● ²
Hospital to Hospital Ambulance Coverage	● ²	● ²	● ²
Repatriation to Hospital Near Home Coverage	● ²	● ³	● ⁴
Post Admission Continued Care Transportation Coverage		● ¹	
Sick While Away From Home Expense Protection		● ⁴	
Minor Return Transportation Coverage		● ³	● ³
Pet Return Transportation Coverage		● ³	● ³
Patient Return Transportation Coverage			● ⁴
Companion Transportation Coverage			● ³
Companion Return Transportation Coverage			● ³
Hospital Visitor Transportation Coverage			● ³
Mortal Remains Transportation Coverage			● ⁴
Vehicle & RV Return Coverage			● ³
Organ Retrieval Transportation Coverage			● ¹

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 investments 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/>

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.

Basic Retirement Calculation



Deferred Compensation (Optional)

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 codes can be found on HR Sharepoint

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/>

	Vested at 6 years (MCPOA, PFRA, DSA)	Percentage
MCPE & At-Will - 5% Match (Automatically Vested) DSA - 5% Match (Fully vested at 6 years) MCPOA - 3% Match (Fully vested at 6 years) PFRA - 3% Match (Fully Vested at 6 years) CDSA - 3% Match (Fully Vested at 7 years)	• Less than 1 year • 1 year plus 1 day to 2 years • 2 years plus 1 day to 3 years • 3 years plus 1 day to 4 years • 4 years plus 1 day to 5 years • 5 years plus 1 day but less than 6 years • 6 years or more	0% 10% 20% 40% 60% 80% 100%

Vested at 7 years (CDSA)	Portion of Account Value Vested
• Less than 1 year • 1 year plus 1 day to 2 years • 2 years plus 1 day to 3 years • 3 years plus 1 day to 4 years • 4 years plus 1 day to 5 years • 5 years plus 1 day but less than 6 years • 7 years	0% 10% 20% 40% 60% 80% 100%

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	Flexible Qualifying Guidelines*
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.	Available to both first-time and repeat homebuyers
The "Assist-to-Own" Down Payment Assistance is made up of both a deferred loan and a gift:	Eligible properties include 1-4 unit primary residences, condos, townhomes, and certain manufactured homes
• 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.	Credit challenges? No problem minimum FICO score of just 640
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!	Generous Debt-to-Income (DTI) ratios up to 50% may qualify
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.	Low-to-moderate income limits - often higher than expected
If you're ready to explore the path to homeownership, GSFA is here to help you take the next step!	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 and Holiday for Full-Time Employees (Refer to your bargaining Unit)

Group	Holidays	Sick	Vacation
MCPE	Up to 16 paid holidays per year	Employees accrue 8 hours of sick leave per month of full-time service	New hires earn 10 days' vacation per year (80 hours)
AT-WILL	Up to 16 paid holidays per year	Employees accrue 8 hours of sick leave per month of full-time service	New hires earn 15 days' vacation per year (120 hours)
CDSA	In lieu of receiving holidays off, employees receive holiday incentive pay in the amount of 7% of their base rate of pay	Employees accrue 8 hours of sick leave per month of full-time service	New hires earn 10 days' vacation per year (80 hours)
DSA	In lieu of receiving holidays off, employees receive holiday incentive pay in the amount of 7% of their base rate of pay	Employees accrue 8 hours of sick leave per month of full-time service	New hires earn 10 days' vacation per year (80 hours)
MCPOA	Employees who work more than eight (8) hours on designated County holidays will be paid overtime for those hours in excess of eight (8) hours at two (2) times the regular rate	Employees accrue 8 hours of sick leave per month of full-time service	New hires earn 10 days' vacation per year (80 hours)
PFRA	In lieu of receiving holidays off, employees receive holiday incentive pay in the amount of 8% of their base rate of pay	Full-time employees will accrue 11.2 hours of sick leave each month	Full-time new hires accrue 9.33 hours of vacation per month (112 hours per year)

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
- Diwali (if weekday)
- Veteran's Day
- Thanksgiving Day
- Digestion Day
- Christmas Eve
- Christmas Day
- New Year's Eve (if weekday)

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

MEET THE HR TEAM



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



Steve Rose
Human Resources Director
Mono County Administrative Office
srose@mono.ca.gov
Direct: (760)932-5413
HR Office: (760) 932-5412



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





Carrier	Plan	Contact	Website
CalPERS	Member Services	(888) 225-7377	calpers.ca.gov
Blue Shield	CalPERS Gold & Platinum	(855) 633-4436	includedhealth.com/ microsite/calpers
Anthem	PORAC	(800) 655-6397	Anthem.com
Optum	RX / Medicare Part D	(855) 505-8110 / (855) 505-8106	welcome.optumrx.com/ calpers/landing
Ameritas	Dental	(800) 487-5553 / group@ameritas.com	ameritas.com
VSP (Ameritas)	Vision	(800) 877-7195 / group@ameritas.com	vsp.com
Madison National Life	Life and Supplemental Life	(800) 627-3660	NISBenefits.com
National Insurance Services	EAP	(866) 451-5465	niseap.com (Login: NISEAP / Password: EAP)
Ameriflex	FSA	(888) 868-3539 / service@myameriflex.com	myameriflex.com
Colonial	Voluntary Plans	(800) 325-4368	coloniallife.com
MASA	Medical Helicopter Transport	(800) 643-9023	masaaccess.com
Empower		866-997-3457	empower.com

Keenan and Associates

- Megan Garder – mgardner@keenan.com
- Marie Edmondson – medmondson@keenan.com
- KM (KelseyMarie) White – kwhite@keenan.com

Ease Support

- Stephanie Kugler – Stephanie.Kugler@coloniallifesales.com
- KM (KelseyMarie) White – kwhite@keenan.com



EMPLOYEE BENEFITS GUIDE 2026

