



2024

employee benefits

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WELCOME TO CHANNING HOUSE! This guide provides an overview of coverage choices and enrollment information so you can build the best benefits package for you and your family.

Employee Benefits Overview / Eligibility Requirements

Channing House is committed to providing exceptional benefits to our employees. Keeping in mind the unique and diverse needs of our employees, we have put together a benefits program to help protect the personal and financial well-being of you and your family.

Upon joining Channing House, your benefits will begin the first of the month following 30 days from your date of hire. The plan and dependent elections that you make when you are hired or during annual Open Enrollment are effective for the entire plan year unless you experience a qualifying event (marriage, birth, adoption, or loss of coverage).

Channing House holds an annual Open Enrollment for employees for a January 1st effective date. During that time, you can make changes to your benefit plan elections such as adding or deleting your spouse, qualified domestic partner, dependents and/or changing health plans.

Please contact Human Resources if you would like to add a domestic partner. Any premiums for your domestic partner paid for by Channing House are taxable income and will be included on your W-2. Any premiums you pay for your domestic partner will be deducted on an after-tax basis.

If you experience a qualifying event after Open Enrollment, you must notify Human Resources within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

Medical Insurance

Channing House is proud to offer medical benefits to all eligible employees through Sutter Health Plus and Kaiser Permanente. Channing House makes an **85%** contribution towards the premium cost of your enrollment in your medical plan option. If you are enrolling with dependents, Channing House makes a contribution of towards the cost of their coverage of approximately **75%**.

In 2024, we are introducing Sutter Health Plus HMO. Sutter Health Plus HMO plans offer available care in 15 Northern California counties. Their network includes 31 hospitals and campuses including Palo Alto Medical Foundation.

Please note Kaiser HMO plans are available to California employees only. Kaiser Permanente's HMO plans offer a wide range of care and support to help you stay healthy. As a Kaiser member you can receive medical care at any Kaiser facility by presenting your ID card.

In-Network	Sutter Health
	HMO
Individual Deductible	\$5,500 (100% covered by Channing House)
Family Deductible	\$11,000 (100% covered by Channing House)
Individual Out of Pocket Maximum	\$6,500
Family Out of Pocket Maximum	\$13,000
Preventive Care	No Cost
Office Visit	\$50
Specialist Visit	\$50
Diagnostic Lab/X-Ray	\$50
Complex Radiology (CT, MRI, PET)	\$100*
Inpatient Hospital	30%*
Outpatient Surgery	30%*
Urgent Care	\$50
Emergency (waived if admitted)	\$150*
Tier 1	\$10
Tier 2	\$30
Tier 3	\$60
Specialty	30% up to \$250*
Group No. Phone No. Web	496512 855-398-1633 www.sutterhealth.org

*after deductible

In-Network	Kaiser Permanente
	HDHP HMO
Individual Deductible	\$5,500 (100% covered by Channing House)
Family Deductible	\$11,000 (100% covered by Channing House)
Individual Out of Pocket Maximum	\$7,000
Family Out of Pocket Maximum	\$14,000
Preventive Care	No Cost
Office Visit	\$50*
Specialist Visit	\$50*
Diagnostic Lab/X-Ray	40%*
Complex Radiology (CT, MRI, PET)	40%*
Inpatient Hospital	40%*
Outpatient Surgery	40%*
Urgent Care	\$50*
Emergency (waived if admitted)	40%*
Generic	\$15*
Brand name	40% up to \$100*
Specialty	40% up to \$250*
Group No. Phone No. Web	37234 800-464-4000 www.kp.org

*after deductible

Dental Insurance

Dental coverage is offered to you through Guardian. Channing House makes a **100%** contribution towards the premium cost of your enrollment in the dental plan option. If you are enrolling with dependents, Channing House makes a contribution of towards the cost of their coverage of approximately **55%**. Guardian has one of the nation’s largest selections of network dentists with over 115,000 dentists at more than 370,000 locations.

DentalGuard \$1500	In-Network	Out-of-Network
Preventive Care <i>(exams, cleanings, x-rays)</i>	100%	100%
Basic Care <i>(basic fillings, extractions and oral surgery)</i>	90%	80%
Major Care <i>(crowns, inlays and on-lays, bridges and dentures)</i>	60%	50%
Deductible <i>(waived for preventive)</i>	\$50 individual/ \$150 family	\$50 individual/ \$150 family
Orthodontia Lifetime Maximum <i>(adult & child)</i>	50% up to \$1,500	50% up to \$1,500
Maximum Benefit	\$1,500 per insured	\$1,000 per insured
Group No. 000555506	888-600-1600	www.guardiananytime.com

Vision Insurance

Vision coverage is offered to you through VSP with Guardian. Channing House makes a **100%** contribution towards the premium cost of your enrollment in the vision plan option. If you are enrolling with dependents, Channing House makes a contribution towards the cost of their coverage of approximately **65%**. Guardian’s affiliation with VSP offers one of the largest vision care networks in the industry with over 70,000 provider access points nationwide.

VSP Choice Full Feature	In Network
Office Visit Examination Copay (1x every 12 months)	\$10 Copay
Lens Replacement (1x every 12 months)	\$25 Copay (materials)
Single Vision	100%
Bifocal	100%
Trifocal	100%
Frame Replacement (1x every 24 months)	\$200 allowance + 20% discount
Contact Lenses (in lieu of glasses, 1x every 12 months)	\$200 allowance
Group No. 000555506	800-877-7195
	www.vsp.com

Health Reimbursement Arrangement (HRA)

Channing House funds an HRA, which is a health reimbursement arrangement, to help you pay for medical expenses (deductibles, coinsurance and copayments, for example) for you and your eligible family members. Channing House contributes **\$5,500** per individual and **\$11,000** per family up-front for any employee enrolled in the Kaiser and Sutter Health Plus HMO. The money doesn't count towards your income, so you pay no taxes on it. The account is yours to use while you are employed by Channing House. If you leave the company, you can't take your account balance with you.

Flexible Spending Account (FSA)

Channing House provides employees a Flexible Spending Account (FSA). With an FSA, you have the opportunity to pay for out of pocket medical, dental, vision and dependent care expenses with pre-tax dollars. If you have an HRA, the FSA is best used for dental and vision expenses. For 2024, the projected amount, employees may contribute an annual maximum of **\$3,200** to the Health Care FSA and **\$5,000** to the Dependent Care FSA.

Commuter Benefits

The Commuter Benefits Plan allows you to set aside tax-free money to pay for your transit and parking expenses, and can be used for mass transit, rideshares, qualified paid parking and Palo Alto Parking Permits. For 2024, the projected maximum monthly contribution for Transit and Parking Benefits is **\$315**.

- *Transit Benefit - Channing House will contribute up to **\$315** per month for Full Time employees and **\$157.50** for Part Time employees; eligible expenses must be work related and include public transportation and/or vanpooling.*
- *Parking Benefit - Channing House will contribute up to **\$315** per month for Full Time employees and **\$157.50** for Part Time employees; eligible expenses must include parking at or near the place of employment, or at a location from which the participant commutes to work.*
- *Palo Alto Parking Permit - The city of Palo Alto monitors the Downton Parking Area of Palo Alto so the streets surrounding Channing House have a 2 hour parking limit. In order to park on the surrounding Channing House streets without getting a parking violation, employees have to move their car every 2 hours, park blocks away where it it's not reinforced, or have to purchase parking permits.*

Channing House makes it an employee benefit/perk and purchases a parking permit every 6 months (2x a year) from the city of Palo Alto for Full Time, AM shift employees. (as the city enforces parking from 8am-6pm). The parking permit has a value of **\$1,050.00** a year/ with prices increasing annually.

Employee Assistance Program (EAP)

Channing House offers an employer-sponsored Employee Assistance Program for all eligible employees. Spring Health offers a comprehensive suite of mental wellness services that take a personalized approach to get you the support you need, faster. Employees and their dependents have access to 5 confidential therapy sessions at no cost, personalized care plans, a dedicated Care Navigator, and can utilize this benefit regardless of enrollment in any of the other Channing House offerings.

Group Term Life/AD&D Insurance

Channing House provides all eligible employees with a Group Term Life/AD&D policy through Guardian for a flat amount of **\$50,000**.

Long Term Disability Insurance

Employees are also provided with Long Term Disability (LTD) coverage through Guardian. This benefit provides you with income if you are not able to return to work after 91 days of disability due to an illness or injury.

For all eligible salaried employees, Guardian will pay up to 60% of your basic monthly earnings to a maximum benefit of **\$10,000** per month.

For all eligible hourly employees, Guardian will pay up to 50% of your basic monthly earnings to a maximum benefit of **\$5,000** per month.

LTD benefits are offset by income from other sources such as Social Security and/or Workers' Compensation.

Voluntary Life Insurance

Channing House is proud to offer our employees the opportunity to purchase several voluntary insurance plans from voluntary life insurance to critical illness. During your employment at Channing House, voluntary plans and their costs will be processed via voluntary payroll deductions. Should you leave your employment with Channing House, you will be able to continue your coverage by assuming the payments with the insurance company. The rates are based on the age of the applicant.

Employee - Increments of \$10,000 to a maximum of \$500,000.
Guaranteed Issue is \$100,000.

Spouse - Increments of \$5,000 up to a maximum of \$250,000.
Guaranteed Issue is \$25,000.

Child(ren) - Flat amounts of \$1,000, \$5,000 or \$10,000.

Voluntary Critical Illness Insurance

Critical Illness Insurance, offered through Guardian, provides a cash benefit for a range of covered serious illnesses such as Cancer, Stroke and Heart Attack, in addition to whatever your medical plan may cover. Payments are made directly to you and can be used for any purpose. Employees may choose a lump sum benefit of \$10,000 for self, \$5,000 for spouse and \$2,500 for children. **You can also receive a \$50 wellness benefit per year from Guardian for each covered member after you've had your preventive care visit with qualified screening.**

Voluntary Accident Insurance

Accident Insurance, offered through Guardian, protects you from unexpected medical costs. Guardian pays you cash benefits based on the covered injuries, treatments and services. Payments go to you, not the doctor and can be used at your discretion. **You can also receive a \$50 wellness benefit per year from Guardian for each covered member after you've had your preventive care visit with qualified screening.**

Beyond Health Benefits Empower Retirement

The 403(b) plan allows you to plan for your future by saving a portion of each paycheck today. Full time employees age 18 and older are eligible to participate. (Employee's who normally work less than 20 hours per week are not eligible.) You can make your own contributions immediately by electing to have a percentage of your paycheck withheld and invested in your 403(b) account, subject to federal law and plan guidelines. Employer contributions are available for eligible employees after 1 year of service.

Enrollment & Account Access

- Please visit www.empower-retirement.com/participant to enroll online or contact Human Resources.
- Check your 403(b) account balance, view your contributions, change your investments and more by visiting the Empower Retirement website or call 1-855-756-4738.
- Contact Heffernan Retirement Services for plan assistance, 1-800-437-0045 or www.heffgroups.com

Additional 403(b) Information

Contribution Limits: For 2024 the IRS annual contribution projected limits are **\$23,000** for everyone under age 50 or for anyone that is age 50 or over a catch-up contribution of **\$7,500**. If you have multiple employers during the year, these limits are combined for all plans that you contribute to during the year. Employee contributions are always 100% vested.

Employer Contributions: Employees are eligible for employer contributions after the completion of 1,000 hours and 1 year of service. Employer contributions are 2% of compensation annually and will match employee contributions dollar for dollar up to 3% of plan/eligible compensation. Total employer contribution is 5% if employees put in 3% of plan/eligible compensation. Employees are vested in the employer contributions at 20% per year and will be 100% vested at year 5.

Year 1	Year 2	Year 3	Year 4	Year 5
0%	40%	60%	80%	100%

Contribution Types: Through payroll deductions, employees can make traditional before-tax or Roth after-tax contributions.

- *Traditional Before-tax contributions and any investment earnings will accumulate tax deferred until withdrawn (generally at retirement), at which time withdrawals will be taxed as ordinary income.*
- *Roth After-tax contributions will be included as taxable income. Any investment earnings will accumulate tax-free and withdrawals may be exempt from federal income tax.*

Termination of Employment: Upon termination of employment from our organization, regardless of reason, you will be entitled to request a full distribution of your vested account balance. This may be done as a rollover to another plan or IRA. You may also request a lump-sum cash payment to yourself. Please be aware of possible taxes and penalties which may apply to any payment other than a rollover.

Contacts

Benefit Questions/Claims
 Patti Harvey
pharvey@acrisure.com
 408.350.5738

Eligibility Assistance
 Monica Mifsud
MMMifsud@acrisure.com
 408.350.5733

Eligibility Assistance (Se habla espanol)
 Jose Cazares
JJCazares@acrisure.com
 916.235.4125

Plan Type	Provider	Phone	Web	Policy #
Medical	Sutter Health	(855) 398-1633	www.sutterhealth.org	496512
Medical	Kaiser	(800) 464-4000	kp.org	37234
Dental	Guardian	(888) 482-7342	guardianlife.com	00555506
Vision	VSP/Guardian	(800) 877-7195	vsp.com	00555506
Life/AD&D, LTD	Guardian	(888) 482-7342	guardianlife.com	00555506
HRA	TAG	(877) 506-1660	enrollwithtag.com	
FSA	TAG	(877) 506-1660	enrollwithtag.com	
EAP				

Employee Contributions

Semi-Monthly Employee Contributions				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Sutter Medical	\$19.00	\$67.50	\$59.00	\$100.00
Kaiser Medical	\$44.50	\$160.50	\$140.00	\$238.00
Dental	\$0.00	\$20.00	\$23.50	\$37.50
Vision	\$0.00	\$2.50	\$2.50	\$4.00

Visit our benefits website for further detailed information at:

mybenefits.cc/channinghouse



Acrisure Benefits Team

Email: channingbenefits@filice.com

