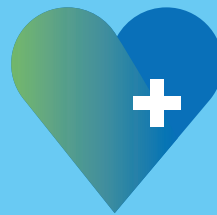




2023 EMPLOYEE BENEFITS GUIDE

COUNTY OF SAN DIEGO



Your Benefits

Learn-Plan-Choose



Your Benefits | Learn-Plan-Choose

Who Is Eligible

You

You are eligible for benefits if you are:

- An active employee of the County of San Diego who is authorized to work 20 or more hours per week
- An elected official of the County of San Diego

Your Dependents

You may also enroll your dependents if they are:

- Your legal spouse or domestic partner (same-sex, opposite sex, or non-binary)
- Your child(ren)* or your spouse/domestic partner's child(ren)* who are under the age of 26.
- Your child(ren)* or your spouse/domestic partner's child(ren)* of any age if:
 - They are incapable of self-sustaining employment because of a physical or mental disability that occurred before they reached the age limit for the plan, **and**
 - You provide proof of the child's incapacity and dependency within 60 days after the insurance carrier requests the Disabled Dependent Certification

** Children also include stepchildren, legally adopted children, children placed with you for adoption, children for whom you have been appointed legal guardian, and children for whom you are required to provide coverage under a Qualified Medical Child Support Order (QMCSO) up to the age limit for the plan.*

Domestic Partners

If you want to enroll your domestic partner:

- They must be at least 18 years of age or older and mentally competent to consent to the domestic partnership
- You must share a close personal relationship and be responsible for each other's common welfare
- You must be each other's sole domestic partner
- You cannot be married to anyone or have another domestic partner within the prior six months
- You must not be related to each other by blood to a degree that would prohibit legal marriage in the State of California
- You must share the same regular and permanent residence with the current intent to continue doing so indefinitely
- You must be mutually financially responsible for each other's "basic living expenses"
- You must complete an affidavit

Are Your Dependents County of San Diego Employees?

If you and your spouse or domestic partner are County employees, both County employees are eligible to participate in health care benefits.



Your Benefits | *Learn-Plan-Choose*

Experts recommend having 10x your income in life insurance. Here you can only get 3-6x, and if you leave work or you're working less than 20 hrs a week you can lose your coverage.

Life Insurance

Life Insurance is administered by MetLife and provides a financial benefit for your beneficiary(s) in the case of your death.

Basic Life Insurance

The County provides Basic Life Insurance coverage for you at no cost and is determined by your job classification.

In addition, the County provides \$2,000 of Life Insurance coverage for your spouse, domestic partner and each dependent child, up to age 26.

Supplemental Life Insurance

You may choose to purchase additional Life Insurance coverage for yourself. Coverage is available up to **six times your annual salary**, up to a maximum of \$2,000,000 of coverage.

Guaranteed Issue Amount

If you enroll in Supplemental Life Insurance when you are first eligible as a new hire, you can purchase up to **three times your annual salary** without submitting a Statement of Health.

Statement of Health for Supplemental Life Insurance

If you enroll or increase Supplemental Life Insurance outside the initial eligibility period, you will need to complete a Statement of Health. MetLife will email you a request to log in to MyBenefits to complete an electronic Statement of Health. Final approval comes from MetLife and your coverage will become effective the 1st of the following month after approval.

Costs for Supplemental Life

Your cost depends on your age and coverage amount.

Rate per \$1,000 of Coverage	AGE (as of September 23, 2022)										
	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80>
Per Pay Period*	\$0.0128	\$0.0187	\$0.0266	\$0.0325	\$0.0517	\$0.0970	\$0.1137	\$0.2507	\$0.6383	\$0.6383	\$0.6383

* Based on 24 pay periods in the year/twice a month deductions.

For Couples Who Are Both County Employees

- If you and your spouse/ domestic partner are both County employees, each of you will receive employee Basic Life Insurance. The County will not provide coverage for either of you as a dependent.
- For your children, the County will provide \$2,000 of coverage assigned to one of you, but not to both.