

**County of Orange**  
**Group III Executive Management (E3/EB)**  
**Benefits Summary**  
*(Updated January 2022)*

**Health Plan Coverage**

There are currently (5) five different plans to choose from including two Preferred Provider Organizations (PPO's) Plans - Wellwise Choice & Sharewell Choice (Administered by Blue Shield of California) and three Health Maintenance Organizations (HMOs)– Cigna Choice, Cigna Select & Kaiser Choice. Rates are available on the Employee Benefits website at <https://hrs.ocgov.com/benefits-employees>.

You can also waive coverage. We have a Waiving Health Coverage flyer we strongly suggest you read before making any decisions. The flyer is located on the My OC Benefits website ([mybenefits.ocgov.com](http://mybenefits.ocgov.com)) under the Plan Information Page. If you waive, proof of other coverage is required and if not provided you will be enrolled in a designated health plan.

You will have 30 days from the date listed in your notification to make your elections.

**Employee Wellness Program**

The County's contribution towards biweekly health premiums is higher when employees choose to participate in the three-step wellness program each year. In addition, there are many resources and voluntary opportunities for employees to set and achieve personal health and wellness goals. For more information visit the Employee Benefits website at <https://hrs.ocgov.com/page/employee-assistance-program>.

**401(a) Defined Contribution Plan - Employer Contribution**

County contributes 4% of biweekly base salary into a 401(a) Defined Contribution Plan.

**1937 Act Retirement Plan Administered by OCERS**

**New Employees who do not have reciprocal California public service time are considered PEPRA members of OCERS\*:**

New employees who do not have reciprocal California public service time (or have reciprocal time on or after 1/1/2013) will automatically be enrolled in the Plan T "1.62% at 65" PEPRA retirement benefit formula. In addition to the mandatory OCERS Defined Benefit Pension contributions, employees in the "1.62% at 65" retirement benefit formula are also eligible to voluntarily participate in the 1.62% Defined Contribution Plan. County will match 100% of the biweekly Executive Manager's contributions to the 1.62% 457 Plan, up to 2% of base salary per pay period. These amounts may change based on changes to the Plans. Employee contributions will go into the 1.62% 457 plan and are vested immediately on behalf of the employee. Employer contributions will go into the 1.62% 401(a) plan and will vest on behalf of the employee after five (5) years of continuous employment with the County.

**New Employees who have reciprocal California public service time\*:**

New employees who have reciprocal California public service time prior to 1/1/2013 are considered Legacy members with OCERS and are required to choose between Plan P (1.62% at 65) and Plan J (2.7% at 55) retirement benefit formulas. The election is irrevocable. Only employees that elect Plan P are eligible to also voluntarily participate in the County's 1.62% Defined Contribution Plan, as described above.

\* Previous California public service must be declared by the employee on the OCERS Member Affidavit. If prior public service is identified, reciprocity eligibility must be confirmed by OCERS. Once reciprocity has been confirmed, OCERS will communicate via letter to the employee if a different retirement formula is applicable. If a retirement formula election is available, OCERS will include a Member Affidavit that documents the benefit formulas available and the employee will have 45 days from the date of OCERS determination to make their election. **New employees must make an irrevocable retirement election within 45 calendar days from date of reciprocity eligibility determination by OCERS.**

### **New Employees Over Age 60**

New employees who have attained the age of 60 or greater and have no service credit or funds on deposit with the OCERS at the time of hire with the County, may elect to opt out of OCERS membership pursuant to Orange County Employee Retirement System regulations. The election to opt out of OCERS membership is irrevocable.

Employees who elect to opt out of OCERS membership will be automatically enrolled in the County's Section 3121 Deferred Compensation Plan, which is a 457 plan with a Social Security replacement feature under the Internal Revenue Code Section 3121. Participation in the Plan is mandatory for eligible employees that elect to opt out of OCERS membership. Participants in the 3121 Plan will have a fixed employee contribution of 7.5% of compensation, which will be deducted from each regular paycheck on a pre-tax basis. All contributions in the Plan will be invested in a stable value fund, which seeks to provide stable returns and capital preservation. The employee contributions plus accrued interest, if any, may be withdrawn at retirement or upon separation from County employment, rolled over into another deferred compensation plan, or left in the Plan where it can continue to accumulate interest on a tax-deferred basis.

### **Supplemental Benefits**

- **Dental Coverage:** 100% County paid for employee and dependents.
- **Accidental Death & Dismemberment (AD&D):** The County provides \$125,000 of basic coverage; and additional coverage may be purchased.
- **Life Insurance:** The County provides \$125,000 of basic coverage; and additional coverage may be purchased.
- **Optional Benefit Plan (OBP): \$4,500 Annually (pro-rated in year of hire)**  
Some or the entire \$4,500 OBP amount may be used as a taxable cash lump sum, OBP Health Care Reimbursement Account (subject to annual limits) or deposited to your 457(b) Defined Contribution Plan (subject to annual contribution limits).
- **Salary Continuance:** 60% of salary on approved applications.
- **Auto Allowance:** County paid monthly taxable allowance of \$765.

### **Other Benefit Programs**

- 457(b) Defined Contribution Plan (participation is voluntary, no County match)
- Dependent Care & Health Care Reimbursement Accounts (optional pre-tax programs)
- Employee Assistance Program
- Annual Physical

### **Resources**

- County of Orange Employee Benefits Home Page - <https://hrs.ocgov.com/employee-benefits>