



**LEAVE BENEFITS, PAID BENEFITS,  
AND OTHER BENEFITS FOR  
REGULAR EMPLOYEES**

**2009**

An Equal Employment Opportunity/Affirmative Action Employer



**Holidays** .....

Regular full-time employees are given 12 paid holidays annually, plus a personal holiday on a date selected by the employee each calendar year. Personal holidays are not earned and may not be taken during the first six months of employment.

Regular part-time employees are paid holidays on a pro-rated basis consistent with the paid holiday basis for full-time employees.

**Jury Duty** .....

Up to 10 days time off with pay, less jury pay, will be granted to regular full-time and part-time employees working at least 20 hours who are called as jurors, upon presentation to the Payroll Office of statements issued by the Court Clerk stating the number of days the juror served and the amount of jury pay rendered.

**State Disability Insurance and Paid Family Leave** .....

California employees are covered by State Disability Insurance and the Paid Family Leave Act. For specific information regarding personal claims/benefits, contact the Human Resources Department.

**◆ PAID BENEFITS**

**Social Security, State Unemployment Insurance** .....

PHI covers all employees for statutory benefits such as Social Security and State Unemployment Insurance.

**Worker’s Compensation** .....

All employees of PHI are covered by Worker’s Compensation Insurance which provides medical care and payment for lost work time to employees who are injured or who contract an occupational disease during the course of employment.

**Medical, Dental, Vision, Life, Accidental Death and Dismemberment Insurance** .....

PHI provides at no cost to eligible employees, medical (100% coverage for Kaiser), dental, vision, life insurance (at twice annual salary), and accidental death and dismemberment coverage (at twice annual salary). Regular full-time and part-time employees who work a minimum of 20 hours per week, are eligible for medical, dental and vision coverage. Employees may also cover their eligible dependents and pay the cost of their dependents’ coverage through payroll deduction on a pre-tax basis.



## **Group Long-term Disability Insurance** . . . . .

PHI provides group long-term disability insurance for regular full-time and part-time US domestic employees who work a minimum of 20 hours per week. The cost of this coverage, which begins on the first day of the month following one month of continuous active employment, is paid by PHI.

This insurance plan will provide employees with sixty-six and two-thirds of their basic monthly earnings if, following a 180 day period of disability from injury or sickness, they are unable to earn more than 80% of their pre-disability earnings in their own occupation. The monthly benefit will be reduced by the amount of other disability benefits (from Social Security, State Disability Insurance, Worker's Compensation or other group disability insurance plans) for which they are eligible.

The maximum benefit is \$10,000 per month. Monthly benefits will continue to be paid to employees while they are disabled as follows:

<u>Age at Disablement</u>	<u>Duration of Benefits</u>
Less than 60	To age 65, but not less than 5 yrs.
60	5 years
61	4 years
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
68	1 ¼ years
69 or older	1 year

## **Group Short-term Disability Insurance** . . . . .

PHI provides short long-term disability insurance for regular full-time and part-time US domestic employees who work a minimum of 20 hours per week. The cost of this coverage, which begins on the first day of the month following one month of continuous active employment, is paid by PHI.

This insurance plan will provide employees with sixty-six and two-thirds of their basic weekly earnings to a maximum of \$2,350 per week if, following a 90 day period of disability from injury or sickness, they are unable to earn more than 80% of their pre-disability earnings in their own occupation. The monthly benefit will be reduced by the amount of other disability benefits (from Social Security, State Disability Insurance, Worker's Compensation or other group disability insurance plans) for which they are eligible.

## ◆ VOLUNTARY BENEFITS (EMPLOYEE PAID)

### **Specified Critical Illness Insurance** . . . . .

Eligible PHI employees can seek coverage under this plan to help supplement major medical coverage and group disability plans. This benefit helps employees pay the direct and indirect costs associated with a critical illness or event. Contact the Human Resources Department for details of this plan.

### **Flexible Benefit Plan** . . . . .

PHI offers a flexible spending account plan for all regular employees. The Plan will allow employees to pay certain personal expenses, such as child care and family out-of-pocket medical expenses not covered by health insurance, with before-tax earnings. Details are available from the Human Resources Department.

## ◆ OTHER BENEFITS

### **Direct Deposit** . . . . .

Employees are required to have their paychecks deposited directly into their bank, savings and loan, or credit union account.

### **Worldwide Emergency Travel Assistance** . . . . .

Employees covered under PHI's Long Term Disability Benefit Plan through Unum Provident has access to worldwide emergency travel assistance services when traveling 100 miles or more from home or in a foreign country. These services include medical consultation and evaluation, prescription replacement, emergency medical evaluation to nearest medical facility and lost luggage assistance.

### **Public Transportation / Parking Program** . . . . .

PHI has a Public Transportation Reimbursement and Parking Program administered through WageWorks ([www.wageworks.com](http://www.wageworks.com)). PHI subsidizes employees' public transit and vanpool expenses of up to \$60.00 per month. Above that amount, employees can use pretax salary up to the monthly maximum of \$230.00 for transit and \$230 for parking. Employee who plan to participate in the program must sign up for the program through WageWorks. Details are available from the Human Resources Department.

### **Credit Union** . . . . .

Employees may join California State Employees' Credit Union No. 9, University and State Employees' Credit Union, Provident and/or Golden One State Employees' Credit Union. Interest-paying checking accounts and low-cost loans are among the services offered by credit unions.

### **Health Club Enrollment Fee • • • • •**

Regular PHI employees working 20+ hours per week may be reimbursed for their one-time enrollment fee (up to \$99) for joining a health club for **one full year**. Details are available from the Human Resources Department. This benefit applies only to new memberships in a health club.

### **Click Home Mortgage Program • • • • •**

The program is exclusive to employees of enrolled California based companies such as PHI. The service is designed to deliver savings to employees who are buying, selling or financing a home. Please call Human Resources Department for details.

### **COSTCO Business Membership • • • • •**

PHI employees are eligible for membership in the Costco Business Membership Program. Annual membership fee is \$40.00 with a free household card.

### **AAA Emergency Road Service • • • • •**

California based employees are eligible to save \$17 when they join AAA. Details are available at the Human Resources Department.

**PORTAL INSURANCE  
CALIFORNIA EMPLOYEES  
2009 MONTHLY PREMIUM RATES  
Effective 01/01/2009 - 12/31/2009**

<b>MEDICAL Carrier/Type</b>	Group Number	Description	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
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(Indicate carrier name & type on the Medical App)

***The Public Health Institute pays 100% of the employees coverage for Kaiser***

Kaiser (North) HMO \$10	602667	\$10 Visit / RX -\$10 Generic/ \$25 Brand	\$ -	\$126.00	\$213.20	\$389.00
Kaiser (South) HMO \$10	103120-01	\$10 Visit / RX -\$10 Generic/ \$25 Brand	\$ -	\$124.52	\$210.88	\$362.26
Blue Shield HMO 20	H11772	\$20 Visit / RX-\$10 Generic/ \$25 Brand	\$42.82	\$257.38	\$358.16	\$848.48
Blue Shield PPO	931638	\$25 Visit / Refer to Plan Description	\$60.46	\$561.16	\$680.90	\$1,301.36

**DENTAL**

Delta Dental Plan of CA	8074-0011	Delta Premier / Refer to Plan Description	\$ -	\$49.82	\$49.82	\$130.26
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**\*\*Emp. plus 2 or more  
children = Family rate**

**VISION**

Vision Service Plan	00101116- 0001	\$10 Co-pay / Refer to Plan Description	\$ -	\$4.16	\$4.16	\$12.64
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**\*\*Emp. plus 2 or more  
children = Family rate**

**CHIROPRACTIC/  
ACUPUNCTURE**

American Specialty Health	11923	\$15 Co-pay / Up to 30 Visits per year	\$ -	\$1.40	\$3.70	\$7.32
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**EMPLOYEE ASSISTANCE  
PROGRAM**

Managed Health Network	ugit	3 Visit / Refer to Plan Description	\$ -	\$ -	\$ -	\$ -
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**COMPANY PAID LIFE  
INSURANCE**

UNUM Life Insurance with AD&D (2x annual salary up to maximum of \$550,000)*			\$ -	N/A	N/A	N/A
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\*Age band reductions in life policies apply after age 65

***Monthly premiums are deducted semi-monthly (e.g. Kaiser family rate \$389.00 mo will be \$194.50 semi-monthly)***