SANTA ROSA JUNIOR COLLEGE

2026 - 2027 BENEFITS AT A GLANCE

This summary provides a brief overview of the employee health insurance benefits provided to eligible Santa Rosa Junior College employees. New regular employees (Contract Faculty; part-time and full-time Classified and Management) are eligible for Santa Rosa Junior College benefits as of the first of the month following hire date. If your hired date is the 1st of the month, your benefits start that same day. Associate Faculty are eligible for medical insurance only twice/year in October and April. Eligible dependents include your spouse or domestic partner and children up to age 26; or up to age 18 if legal guardianship. Refer to your Benefits Summary for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
MEDICAL	• **Blue Shield of CA PPO:** Plan pays for most covered services after copays. • **Blue Shield of CA HMO:** Plan pays for most covered services after copays. • **Blue Shield of CA PPO Deductible with HSA:** Plan pays 90% for most covered services after deductible of $1,700 (individual)/$3,400 (family).* • **Kaiser Permanente HMO:** Plan pays for most covered services after copays. • **Kaiser Permanente HMO Deductible with HSA:** Plan pays 90% for most covered services after deductible of $1,700 (individual)/$3,400 (family).* **In-network*
DENTAL	• **Redwood Health Services:** Provides services for Preventive, Basic, and Major dental care up to $1,700 per year. Excludes orthodontia. *No Dental Open Enrollment this year.*
VISION	• **Vision Service Plan (VSP):** Includes an annual eye exam and lenses once every plan year ○ Annual WellVision Exam - $10 for exam and glasses ○ Frames - $150 allowance for a wide selection of frames ($170 for featured frames) once every other year ○ Contacts (in lieu of glasses) - $120 allowance for contacts and contact lens exam (fitting and evaluation) once every plan year ○ Retinal Screening – no more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam
HEALTH SAVINGS ACCOUNT (HSA)	Employees enrolled in the Blue Shield PPO Deductible plan or the Kaiser Permanente Deductible plan are eligible for the HSA, based on IRS eligibility rules: ○ **Individual coverage:** Contribute up to $4,400 per year, including a SRJC contribution for regular employees of $1,200/year. ○ **Family coverage:** Contribute up to $8,750 per year, including a SRJC contribution for regular employees of $1,800/year.
LIFE AND AD&D INSURANCE	• **District-paid life insurance:** ○ Employee Life and AD&D in the amount of $50,000 ○ Dependent Life and AD&D in the amount of $5,000 • **Supplemental life insurance for yourself:** ○ Supplemental Life and AD&D Insurance in the amount of $50,000 ($10/month) ○ Supplemental Plus Life and AD&D Insurance for an additional amount of $50,000.

BENEFIT	COVERAGE OPTIONS
	(You'd need to enroll in Supplemental Life in order to enroll in Supplemental Plus Life). This option costs an additional $10/month for a total of $20/month. This would bring your total supplemental coverage to $100,000. • **Supplemental life insurance for your spouse/children:** ○ Dependents Life Insurance Buy-Up option in the amount of $1,500. ($.35/month) ○ Dependents Life Insurance Voluntary option in the amount of $5,000. (You'd need to enroll in the Buy-Up option in order to enroll in the Voluntary option). This option costs an additional $1.00/month for a total of $1.35/month. This would bring your total supplemental coverage to $6,500 per dependent)
EMPLOYEE ASSISTANCE PROGRAM (EAP)	• The Employee Assistance Program (EAP) provides no-cost, confidential counseling and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more. Provided by Anthem.

This Benefits at a Glance is an overview of benefits effective from October 1, 2026 through September 30, 2027, and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.