

Employee Benefits Package [2-A]: Resource Document

Disclaimer: The examples and suggestions provided in this document are for informational purposes only and do not constitute endorsements or requirements. Employers are encouraged to evaluate options based on their workforce needs, compliance requirements, and available resources.

Minimum Benefits Package [Required]: \$45,000

Health insurance helps cover the cost of medical care, such as doctor visits, hospital stays, prescriptions, and preventive services, while protecting employees from significant out-of-pocket expenses. It also supports overall employee well-being. Offering health insurance can be a meaningful step toward building a stronger, more resilient workforce.

Common employer-provided health plan types include Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), High-Deductible Health Plan (HDHP) + Health Savings Accounts (HSAs).

- **Health Maintenance Organization (HMO):**
 - Focuses on preventive care to keep costs low and help maintain member health.
 - Contracts with a local network of providers for care services.
 - Members must use in-network providers for coverage.
 - Some plans require members to live or work within the service area to qualify.
 - Examples of HMO plans: Kaiser Permanente, Blue Shield of California, Health Net, Anthem Blue Cross of California, Health Net, Anthem Blue Cross of California, Cigna Healthcare, UnitedHealthcare.
- **Preferred Provider Organization (PPO):**
 - Preferred providers offer the lowest out-of-pocket costs (compared to out-of-network providers).
 - Plan covers care from contracted providers at a lower cost-share (copay/coinsurance).
 - Care outside the network costs more and may require submitting a claim.
 - Members need to meet an out-of-network deductible in addition to their network deductible.
 - Examples of PPO plans: Anthem Blue Cross, Blue Shield of California, Health Net, Cigna, UnitedHealthcare, Aetna.
- **High-Deductible Health Plan (HDHP) + Health Savings Accounts (HSAs):**
 - HDHPs provide protection against significant healthcare costs, such as hospital stays, surgeries, and complex treatments, that can quickly lead to high out-of-pocket expenses.
 - Members are responsible for all healthcare expenses until they meet the network deductible.
 - After reaching the network out-of-pocket maximum, the plan covers 100% of future covered services for the remainder of the plan year.
 - If the plan includes both network and out-of-network benefits, members will have separate deductibles and out-of-pocket maximums for each.

Employee Benefits Package [2-A]: Resource Document

- Examples of HDHP plans: Anthem Blue Cross, Blue Shield of California, Health Net, Kaiser Permanente, Western Health Advantage, Aetna.

Dental insurance is another way to support employees' overall health and well-being. Dental coverage helps reduce the cost of preventive care—like cleanings, exams, and x-rays—as well as more extensive procedures such as fillings, crowns, and oral surgery. It can be a valuable benefit that encourages routine care, reduces long-term health risks, and contributes to employee satisfaction and retention.

Common types of employer-provided dental plans include Dental Preferred Provider Organization (DPPO), Dental Health Maintenance Organization (DHMO), Dental Indemnity Plan (Fee-for-Service), Dental Exclusive Provider Organization (EPO).

- **Dental Preferred Provider Organization (DPPO):**
 - Most common employer-offered plan.
 - Members can visit in-network or out-of-network dentists.
 - No referral needed for specialists.
 - Higher flexibility but may involve deductibles and co-pays.
 - Ideal for provider choice and moderate cost-sharing.
 - Examples of DPPO: Delta Dental, Cigna DPPO, Blue Shield of California DPPO, United Healthcare DPPO.
- **Dental Health Maintenance Organization (DHMO):**
 - Requires members to select a primary dentist.
 - Lower premiums with little or no deductible.
 - Must stay in-network; no out-of-network coverage.
 - Referrals usually needed for specialists.
 - Ideal for members with predictable dental needs.
 - Examples of DHMO: Anthem DentalNet 3000D (DHMO), Cigna Dental Care DHMO, California Dental Network (CDN) DHMO.
- **Dental Indemnity Plan (Fee-for-Service):**
 - Members can see any dentist.
 - Plan pays a fixed percentage of “usual and customary” rates; members pay the rest.
 - No networks or referrals. Usually, higher premiums and more paperwork.
 - Examples of Dental Indemnity Plan (Fee-for-Service): Delta Dental PPO plus Premier Basic (Indemnity Plan), Delta Dental Preferred Provider Option (PPO) (Crosses PPO/Indemnity), MetLife Indemnity Plans via SafeGuard Health Plans.
- **Dental Exclusive Provider Organization (EPO):**
 - A hybrid between DPPO and DHMO.
 - Must see in-network providers only (no out-of-network).
 - Ideal for affordability.

Employee Benefits Package [2-A]: Resource Document

- Examples of Dental EPO: Kaiser Permanente Smile SG Dental EPO (Small-Group), Liberty Dental Plan EPO (First Dental Health).

Vision insurance is a simple but impactful benefit to consider offering employees. It helps cover the cost of routine eye care, including exams, glasses, and contact lenses—services that often aren't included in standard health plans. Supporting eye health can improve quality of life, boost productivity, and demonstrate agency's commitment to overall employee wellness.

Common types of employer-provided vision plans include Vision PPO, Vision HMO, Discount Vision Plan (Non-Insurance).

- **Vision PPO**
 - Most common type of employer-sponsored vision plan.
 - Members can see in-network or out-of-network eye doctors.
 - Higher benefit levels in-network, but partial reimbursement is available for out-of-network care.
- **Vision HMO**
 - Members must use in-network providers.
 - Lower premiums and copays.
 - Limited choice compared to PPO plans.
 - Referrals may be required in some models.
- **Discount Vision Plans (Non-Insurance)**
 - Members pay a small fee for access to discounted services.
 - Covers exams, glasses, and contacts at reduced prices from participating providers.
 - No reimbursement or claims processing.

Offering paid time off beyond sick leave such as vacation days, personal days, or floating holidays can give employees the flexibility to rest, recharge, and manage personal responsibilities. This type of time off supports work-life balance and can play a key role in employee morale, retention, and overall well-being.

- **Paid Time-off:** non-sick time off.
 - Examples Include:
 - **Vacation Leave:** employees can accrue time off while they work which can lead up to approximately 12 vacation days annually.
 - **Paid Holidays:** examples include New Year's Day, Independence Day, and Thanksgiving.
 - **Personal Days:** can offer flexibility and can help employees take care of personal needs that do not fall under vacation or sick time.

Employee Benefits Package [2-A]: Resource Document

- **Wellness Days/Mental Health Days:** allow employees to step away from work to rest, recharge, and tend to their emotional or mental well-being which can help reduce burnout and overall health. Retirement Plans offer employees an opportunity to save for their future and build long-term financial security. Examples include a 401(k) plan or SIMPLE IRA.

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- **401(K):**
 - A 401(k) is a retirement savings plan that allows employees to contribute a portion of their paycheck, often with an employee match, to help build long-term financial security.
- **SIMPLE IRA**
 - A SIMPLE IRA is a retirement plan designed for small employers that allow employees to save through payroll deductions with required employer contributions to support long-term savings.

Enhanced Incentive Offerings – Providers Must Offer at LEAST 3 out of 6 Incentives to Qualify [Optional]: [\$10,000]

- **Flexible Work Schedules** allow employees to adjust their work hours or location to better fit their personal needs while still meeting job responsibilities. Offering flexibility can improve work-life balance, reduce stress, and support retention. Examples include flextime, compressed work weeks such as four 10-hour days, and remote or hybrid work options.
- **Wellness Programs** can support employees' physical mental, and emotional health. These programs can promote a healthier, more engaged workforce and may help reduce burnout and absenteeism. Examples include stress management or mindfulness workshops and access to mental health apps or counseling services.
- **Transportation stipends** help employees cover commuting costs. These stipends can ease financial strain, support reliable attendance, and encourage use of public or shared transit. Examples include public transit cost reimbursement, carpool/vanpool, and mileage reimbursement.
- **Access to childcare** assists employees in managing cost and logistics of care, reducing stress, and improving retention. Examples include monthly childcare stipends and on-site or near-site childcare.
- **Student-loan Repayment or 401(k) match on loan payments** help employees plan for the future while managing debt which lead to an increase in job satisfaction and assist with workforce recruitment. Examples include direct monthly payments toward student loan balances, 401(k) contributions to match student loan payments, and annual repayment bonuses.

Employee Benefits Package [2-A]: Resource Document

- **Life Insurance** provides financial protection to an employee's beneficiaries in the event of their death. Examples include basic group term life, supplemental life insurance, and dependent life insurance.

The benefits outlined in this document are intended to serve as optional resources and examples to support workforce retention. Providers may choose the options that best align with their respective teams, missions, and available resources. For questions or additional information, please email dph-sapc-vbi@ph.lacounty.gov.