

# Peralta Community College District 2025 - 2026 Benefits At A Glance



This summary provides a brief overview of the employee benefits provided to eligible, full-time employees. New employees are eligible for benefits as of the first of the month following the date of hire. Eligible dependents include, but are not limited to, your spouse or domestic partner and children up to age 26. Refer to your plan documents for additional details on benefit coverage details and plan limits or visit [peralta.edu/benefits](http://peralta.edu/benefits). To review the contribution worksheet for all coverages, click [here](#). Contact [benefits@peralta.edu](mailto:benefits@peralta.edu) if you need further assistance.

## Medical

The District offers medical coverage through Kaiser and Anthem.

- **KAISER HMO (SISC):**  
Copay: \$10 for Managers & PFT.  
Copay: \$15 for Local 39,1021 & Confidential  
Out of Pocket Max \$1,500 (Individual) \$3,000 (Family).\*
- **ANTHEM PPO 1:** \$10 Copay  
Out of Pocket Max \$1,000 (Individual) \$3,000 (Family).\*
- **ANTHEM PPO 2:** \$20 Copay; Plan pays 80% of most covered services after deductible of \$300 (Individual) \$600 (Family).\*

## Health Reimbursement Account (HRA)

The District contributes to the HRA administered by Navia to help eligible participants pay medical expenses such as the plan copays. Employees must enroll with Navia to be eligible. Once you submit your first claim and receive your check, you can then register for your account at [www.naviabenefits.com](http://www.naviabenefits.com).

### Get more eligibility details at:

<https://www.peralta.edu/benefits/reimbursement-programs>

## Dental

The District offers two dental plans through United Healthcare and Delta Dental.

- **UNITED HEALTHCARE HMO:** \$0 Copay; Provides services for Preventive, Basic and Major dental care with an unlimited max per year.\*  
**UHC**  
Website: [www.myuhcdental.com](http://www.myuhcdental.com)  
Phone: 800-999-3367
- **DELTA DENTAL PPO:** \$0 Copay; Provides services for Preventive, Basic and Major dental care up to \$1,600 and \$1,000 orthodontia max per year.\*  
**Delta Dental**  
Website : [www.deltadentalins.com](http://www.deltadentalins.com)  
Phone: 800-765-6003

## Vision

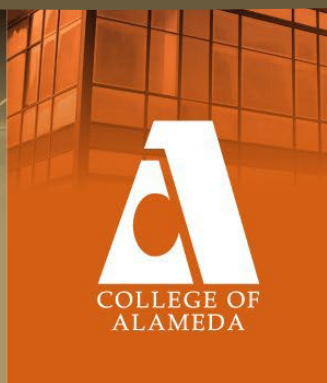
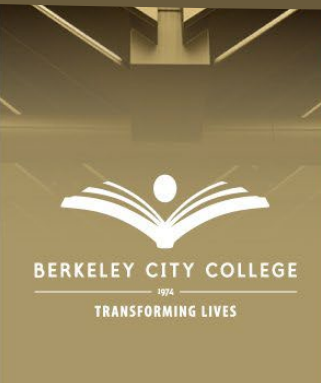
We offer 3 vision plan coverages through Anthem, Kaiser, and VSP.

- **UHC Vision Plan** (bundled with Anthem medical). Annual eye exam, frame and lenses every 12 months.\* Contact lenses in lieu of eyeglasses, every 12 months.\*
- **Kaiser HMO Vision Plan** (bundled with Kaiser medical). Annual eye exam and lenses every 12 months.\* Contact lenses in lieu of eyeglasses, every 12 months.\* Eyeglass frame every 24 months\*
- **VSP Vision Choice Plan** (voluntary vision plan). Annual eye exam, frames and lenses every 12 months.\*

\*In-network coverage

# Peralta Community College District

## 2025 - 2026 Benefits At A Glance



### Flexible Spending Accounts (FSA)

Enroll in Navia FSA to pay for health, dependent care and commuter expenses with pre-tax dollars. You must make your election in [BenefitBridge](#). Your FSA benefit debit card is managed by Navia.

- **Healthcare FSA:** Contribute up to \$3,300, per IRS limits for 2025, through pre-tax payroll deductions for eligible medical, dental and vision expenses.
- **Dependent care FSA:** Contribute up to \$5,000 per year (per household) per IRS limits for 2025, for dependent care.
- **Commuter:** Use pre-tax dollars for work-related commuter reimbursement, up to \$360, for mass transit and/or parking expenses.

#### Find out more

- [www.naviabenefits.com](http://www.naviabenefits.com)
- [Eligible Expenses](#)
- [Ineligible Expenses](#)

### Employee Assistance Program (EAP)

The Anthem EAP Program, available for both [Anthem](#) and [Kaiser](#) members, 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. 6 visits per issue per year included, as well as unlimited phone access.

[www.AnthemEAP.com](http://www.AnthemEAP.com)

Company Name: SISC

24/7 Phone: 800.999.7222

### Basic Life and AD&D Insurance

VOYA FINANCIAL:

- **Active Employee** – 1.5 x basic annual earnings up to \$100,000. Benefit amount reduces to 65% of original coverage at age 65, and to 50% of original coverage at age 70 (refer to Group Life – Voya)
- **Active Board of Trustee** - \$100,000
- **Active Chancellor** – 1.5 x basic annual earnings up to \$600,000

### Disability Insurance

- Voya Financial Long-term Disability: Replaces 60% (maximum \$5,000 per month).

### Voluntary Benefit Plans

You pay the entire cost for these plans, but rates may be more affordable than individual coverage. You get the added convenience of paying through payroll deduction.

- Voya Financial – Voluntary Life and AD&D
- Legal Shield – Identity Theft & Legal Program
- VSP Vision Choice Plan

### 403(b) & 457(b) Retirement Savings Plan

The 403(b) and 457(b) Plans are valuable retirement savings options.

Plan administration services for the 403(b) and 457(b) plans are provided by U.S. OMNI & TSACG Compliance Services. Visit the U.S. OMNI & TSACG Compliance Services website (<https://www.tsacg.com>) for information about enrollment in the plan, investment product providers available, distributions, exchanges or transfers, 403(b) and/or 457(b) loans, and rollovers. Visit the U.S. OMNI & TSACG service website at [www.tsacg.com](http://www.tsacg.com)

# RESOURCE DOCUMENTS



[2025 – 2026 Benefits-at-A-Glance](#)



[2025 -2026 Rates & Contributions](#)



[2025 – 2026 Benefits Matrix](#)



[2025 – 2026 Plan Contacts](#)



[2025 -2026 Annual Compliance Notices](#)

