

About Your Benefits

FULL-TIME EMPLOYEES

This document provides a general overview of available benefits and does not guarantee coverage or eligibility. Benefits may vary based on employment status, plan requirements, and other eligibility rules. Contact Human Resources to confirm your eligibility and current benefit details.

MEDICAL PLANS

Medical Insurance

SECC offers two medical plans. Choose one.

- 1. Kaiser Permanente** is an HMO and integrated healthcare system that provides and coordinates your full range of care.
- 2. Ascend to Wholeness (ATW/ARM)** is a self-funded PPO plan that uses the Aetna PPO network, including Loma Linda University Health.

[Learn more about both plans, benefit summaries, and employee contribution rates](#)

Dental Insurance

- Delta Dental provides dental and orthodontic coverage, with an annual maximum benefit of \$3,000 per covered family member.
- Preventive care includes two cleanings per year at 100% coverage.
- This is a PPO-only plan, so be sure your provider is in the PPO network.

[Learn more about dental coverage](#)

Vision and Hearing Benefits

- HCAP covers eligible vision and hearing expenses, paying 80% up to the annual reimbursement limit.
- Kaiser members may also receive reimbursement for eligible emergency room visits and hospitalizations.

[Learn more and download the reimbursement request form](#)

WELLNESS PROGRAMS

Participation in these programs is optional.

Fitness for Life

- Log fitness activity and submit it monthly.
- Activity earns reward miles that can be redeemed for cash or reimbursement for fitness equipment.

[View program details](#)

Anonymous Counseling

- SECC partners with a group of California-licensed therapists who are committed to serving our employees. You pay a \$20 copay per session, and SECC covers the remaining cost.
- This program is not available to locally-funded employees.

[View the list of participating counselors](#)

OTHER BENEFITS

Life Insurance and Survivor Benefits

- Employees and their immediate family members receive basic life insurance.

[View the schedule of benefits](#)

Education Subsidy

- SECC provides significant tuition and fee assistance for dependent children attending approved Adventist schools, from preschool and TK-12 through undergraduate programs.
 - Requirements vary by school and education level. Review the [Education Subsidy policies](#) or contact Human Resources for details.
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Paid Time Off

NOTE: Teachers on 10-month contracts follow different paid time off policies. Please refer to the Green Book for details on your PTO availability.

- Vacation hours accrue based on hours worked and years of service.
- Employees may receive up to five days of paid bereavement leave to make arrangements and attend services for an immediate family member.
- One paid personal business day is available each calendar year. Mark it as “Personal Business” on the vacation/bereavement leave form.
- Employees receive nine paid holidays each year, including holidays such as Christmas and Thanksgiving.
- Up to 10 days of jury duty are paid. Proof of service is required.

Retirement

- SECC participates in the North American Division 403(b) retirement plan administered by Empower.
- SECC contributes 5% of earnings and matches employee contributions up to 3%. Employees are automatically enrolled at a 3% pre-tax contribution rate with automatic annual increases unless they opt out.

[Manage your account through Empower](#)

Phone: 866-467-7756

Auto Insurance Reimbursement

ELIGIBILITY: This benefit is limited to the following employees:

Pastors, conference department directors, conference associate and assistant directors, conference associate and assistant treasurers, conference office trust officers, conference officers, and auditors. In education: full-time supervising principals, teaching principals, vice principals, business managers, and ECE Directors.

- SECC helps reimburse eligible auto insurance expenses for employees and qualifying family members, up to established limits.
- Required minimum coverage levels must be maintained to receive reimbursement.

[View policy details](#)

OPTIONAL PAYROLL-DEDUCTION PROGRAMS

The following optional coverages are available to employees and can be paid through payroll deduction.

Aflac

- Multiple plans are available, including accident, cancer, critical illness, disability, and hospital insurance.

[View details and contact information](#)

Voya Supplemental Life Insurance

- Voya provides supplemental group term life insurance beyond the basic life insurance provided by SECC.

[View coverage options and premiums](#)

Flexible Spending Account (HealthEquity)

- A Flexible Spending Account lets you use pre-tax dollars for eligible health care or dependent care expenses for yourself, your spouse, or your dependents.

[Learn more about the FSA](#)

Legal Protection (LegalShield)

- Affordable legal and identity theft services are available through payroll deduction.

[Learn more about LegalShield](#)

OPTIONAL PARTNER PROGRAMS

The following optional programs are offered through SECC partnerships with outside companies. These programs are not available through payroll deduction.

Pets Best Pet Insurance

- Receive up to a 10% discount on pet insurance through Pets Best.

[Visit the Pets Best website](#)

Working Advantage

- Free to join and provides employee discounts on travel, hotels, theme parks, entertainment, dining, electronics, shopping, and other products and experiences.

[Sign up for Working Advantage](#)
