

# In-Sync

*Synchronizing the Collective Wisdom*



**Benefits Division**  
**April-June, 2014**

## **DEFERRED COMPENSATION**

*The County offers eligible employees the ability to save for retirement on a tax-deferred basis through the 401(k) and 457 Plans. It's never too late to start.*

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## **EMPLOYEE ASSISTANCE PROGRAM**

*The Employee Assistance Program (EAP) provides professional and confidential mental health counseling support to you and your family when it is needed. The EAP is available to assist with not only a personal crisis but also marriage or family related problems, alcohol or drug related problems, or troubling challenges at work.*

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## **WELLNESS PROGRAM**

*The Wellness Program can help you lead a healthier and higher quality of life. All Regular County employees and their spouses are eligible and encouraged to participate in the Wellness Profile and classes on topics such as diabetes, weight loss, stress management, fitness and more.*

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## **WORK/LIFE**

*The Work/Life Program promotes the family friendly services offered to County of Ventura employees.*

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# Deferred Compensation

401(k) Shared Savings and Section 457 Plans

*Helping your cents make dollars, and your dollars make sense.*

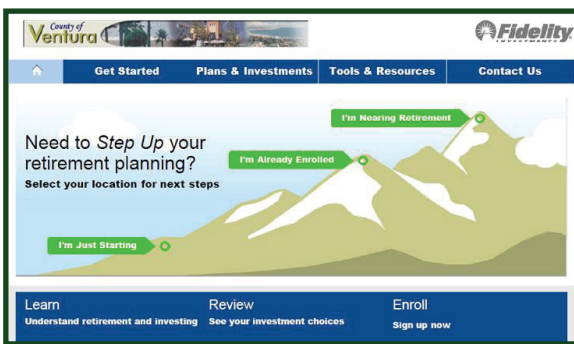


## KNOW THE FACTS BEFORE YOU BORROW

*Are you considering taking a loan from your 401(k) Shared Savings Plan? As tempting as that may be when you need money there are important planning and tax issues that should be considered before you request a loan from your account.*

- ▶ **The money you borrow isn't invested for retirement.** When you take money out of your account, even for a limited time, it simply isn't there to collect potential interest or dividends, or to benefit from a rising market. Compounded growth potential-or the ability to build potential earnings on top of previous earnings-is a key advantage of your retirement savings plan. By leaving your account untouched, you improve your opportunities for this type of growth potential.
- ▶ **You'll pay back your loan with after-tax dollars.** When you take a loan from your 401(k) account you borrow money that you have contributed on a pretax basis. The repayments and interest you make on a loan are made on an after-tax basis, but they are recharacterized as pretax contributions within your account. So, you are paying taxes on the portion of your paycheck that goes to repay your loan, and you pay the taxes that are due when you finally withdraw your money.
- ▶ **When you leave the County, you'll need to continue making your loan payments.** If you don't, the outstanding amount will be considered a distribution, which will be subject to ordinary income taxes, and possibly a 10% early withdrawal penalty if you're younger than age 59½.
- ▶ **Restrictions and expenses apply.** You have to be a participant in the plan for at least one year before you are eligible to take a loan from your 401(k). The number of loans you can have outstanding at one time is limited to two. The amount available to borrow from your account is limited to 50% of your vested account balance, up to \$50,000. Loans are subject to interest, a loan set up fee, and a quarterly maintenance fee.
- ▶ **It may be better to borrow elsewhere.** If you qualify, a home equity loan or student loan may be a better deal than borrowing from your retirement plan. Both can offer attractive rates, and your interest may be tax deductible. You may also want to consider loans from other lenders including your bank or credit union.

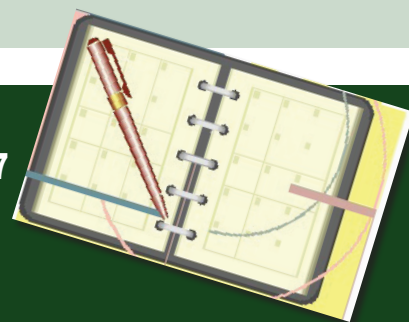
To learn more about the pros and cons of taking a 401(k) loan, or to initiate a loan from your 401(k) Shared Savings Plan account, contact Fidelity Investments at 800/343-0860 or logon at [netbenefits.com/ventura](http://netbenefits.com/ventura).



## Your enhanced County of Ventura website is now online.

*We are happy to announce enhancements to your County of Ventura website through Fidelity Investments.*

Check it out today via the web or tablet to discover what this means for you. You may find this website helpful whether or not you are currently participating in the Plans. The site is very user friendly and the design improvements make it easier to get up to date plan news and investment information, use interactive tools and calculators to help you set financial goals, and schedule guidance appointments with Fidelity. All of our Plan forms are also now available through the NetBenefits Library. Make the most of your benefits and visit [netbenefits.com/ventura](http://netbenefits.com/ventura). If you have any questions please contact the Deferred Compensation Program at 654-2620, or [deferred.compensation@ventura.org](mailto:deferred.compensation@ventura.org).



## Section 457 Plan Waiting Period

If you want to increase your biweekly contributions to the Section 457 Plan, there's a waiting period before those higher contributions can be deferred from your pay. This waiting period also applies for new enrollments and contributions you make from a buydown of your vacation or annual leave and any contributions you make from your payoffs when you separate from service. Your increased contributions to the 457 Plan can become effective the first payday in the month following the month you elect to make the contribution (subject to administrative processing deadlines) ■ ■ ■

(CLICK HERE TO READ THE ENTIRE ARTICLE.)



YOU CAN REQUEST WELLNESS PROGRAMS AT YOUR LOCATION. VISIT OUR WEBSITE: <http://ceo.countyofventura.org/benefits/wellness> CLICK ON THE LINK, "HOW TO REQUEST A WELLNESS PROGRAM AT YOUR SITE".

*"I do indeed care very much about wellness for our staff and I sincerely value and appreciate the presence and visibility of the County Wellness Program here in DCSS."*

-DEBBIE FRAHM, DIRECTOR OF DEPARTMENT OF CHILD SUPPORT SERVICES

*Wellness "to go" please.  
The Wellness Program goes on the road.*

### *Healthy Workers are Happier and More Productive*

As a young mother, Debbie Frahm wanted her kids to enjoy something she had not - exercise and healthy eating. So, she joined Weight Watchers and began her own healthy lifestyle discovery. Today, 70 pounds lighter, as Director of the Department of Child Support Services (DCSS) Debbie champions healthy living among her 215 employees. Debbie is a huge supporter of the County's Wellness Program and it shows in DCSS's high Wellness participation rates. DCSS supervisors help motivate their staff too. According to Frahm, "It's a stressful job and supervisors encourage employees to do something like walk on their breaks and take the Wellness classes as a healthy outlet."

Through a collaboration with the County's Wellness Program, DCSS employees regularly enjoy Wellness classes right at their Camarillo location. From the Wellness Profile to fitness and nutrition classes, DCSS employees rave about their Wellness experiences. "I love Yoga. It makes me a better worker. I get energized and more clear headed," says Marcia Bowman. "Yoga and boot camp have saved my life. I am in school and noon time is my only opportunity to work out," explains Linda Whobrey. From the Director's perspective, "Having the Wellness Programs out here helps build camaraderie and team spirit. I'm absolutely convinced the Wellness Program has improved productivity and morale and lowered attrition. Ventura County DCSS was recently ranked 5th in the State--that's no coincidence. You only get there keeping your staff healthy. Performance is better when staff is healthier mentally and physically. Any department that doesn't embrace Wellness is missing a huge opportunity."

### *How Did They Do It?*

**The request form found on the Wellness Program website "is easy to access and use",** says Bonnie Walker, DCSS Management Assistant extraordinaire. "Having the Wellness Program come to our job site allows our staff to participate in Wellness classes that they would otherwise find difficult to attend at the Government Center in Ventura."

**Upper management's support makes a difference.** "We would not be able to do the program at our worksite without Management's support and approval. Management enthusiastically supports the program and sees the benefits of the program," said Bonnie.

**HOW do you get everyone to participate?** Says Bonnie, "Our staff participates because [the Wellness] classes are interesting and educational and the instructors are so good! After a class is scheduled at our office, I follow up with announcements and take signups through e-mail. After I send the list of attendees to [the Wellness Program], I follow up by sending appointments to the attendees' GroupWise calendars. The day before the class, I send out another reminder. I also ask the attendees to let me know if they are unable to attend so I can find someone to take their place. This seems to make people a little less reluctant to drop out at the last minute. For a lot of the classes, I usually have a waiting list of people who would like to attend if someone drops out."

**There has been a change in the work environment since the Wellness classes have been offered.** "There seems to be more camaraderie among participating staff and the participants in the Yoga classes say it helps to reduce stress throughout the day," says Bonnie.



*Camarillo DCSS is*

*Taking advantage*

*of Wellness opportunities-*

*and they're LOVIN' it!*

**What's Under Your Hood?**



**Find Out With the Wellness Profile! Register ONLINE TODAY...**

<http://securevcweb/wellness> 805.654.2628 [wellness.program@ventura.org](mailto:wellness.program@ventura.org)

# Family Care & Volunteer Resource Fair



May 22, 2014, 9:00 a.m. to 1:00 p.m.  
Gov't Center, Main Courtyard

Meet local experts and receive family care information including child care, pet care and senior services. Volunteer opportunities throughout Ventura County will also be available.

## Volunteering And its Surprising Benefits

### Helping Yourself While Helping Others

With busy lives, it can be hard to find time to volunteer. However, the benefits of volunteering are enormous to you, your family, and your community. The right match can help you find friends, reach out to the community, learn new skills, and even advance your career. Volunteering can also help protect your mental and physical health.

### Benefits of Volunteering #1: Volunteering Connects You to Others

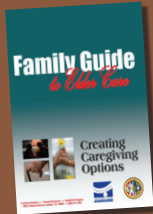
One of the better-known benefits of volunteering is the impact on the community. Unpaid volunteers are often the glue that holds a community together. Volunteering allows you to connect to your community and make it a better place. However, volunteering is a two-way street, and it can benefit you and your family as much as the cause you choose to help. Dedicating your time as a volunteer helps you make ...

(CLICK HERE TO READ THE ENTIRE ARTICLE.)

## Resources Available to YOU!

### Family Guide to Elder Care: Creating Caregiving Options

Are you caring for an elderly relative? Are you responsible for making arrangements for an elderly family member, either locally or long distance? This packet includes much need information, such as a resource guide for services in Ventura County, information on Seniors & the Law, a listing of elder care facilities in Ventura County and much more!



### Child Care/Preschool Discount Booklet

The Child Care/Preschool Discount Program Booklet features programs in Ventura County that offer discounts to County employees. Discounts range from reductions in enrollment/registration fees to reduced tuition rates. The booklet contains nearly 70 child care and preschool programs located in all parts of the county. The program renews annually and a new booklet is published each August.



### Before & After School Programs in Ventura County

A comprehensive listing of before and after school programs throughout Ventura County!



### Other Resources

- Family Child Care
- Choosing Quality Child Care
- Lactation Accommodation resources
- Guide to 'At Home' Child Care
- First 5 New Parent Kits



The County of Ventura recognizes that in order to have a dedicated and productive workforce, employees need support in balancing their work and family life.

### Working full-time can be a balancing act~

especially if you are providing care and support to an elderly family member who is ill or disabled.

Often, the stress of caregiving can lead to burnout and damage to both your physical and mental health. If you are in this position, it is essential that you get the support you need. Join us to receive support, resources and links to services at the Elder Care Support Group. Drop in as your schedule allows. (No pre-registration is required.)

Elder Care Support Group Meetings @ the Gov't Center:  
4/30 (HOA, HR-1, 4th Flr); 5/28, 6/25, 7/30 & 8/27 (HOA, Rm 331, 3rd Flr)

### Thinking About Buying A Home?

Save \$\$ by using Coastal Housing Partnership financial assistance programs for your home purchase!

As an employee of the County of Ventura, you are eligible to benefit from these programs.

Attend a free workshop to learn about:



- Steps of the Loan Process
- Qualifying for a Loan
- How Much of a Loan You Can Afford
- How You Can Purchase a Home with Only a 5% Down Payment

WHERE: Government Center, Ventura  
WHEN: 5/06 and 6/17, 5:30-7:00pm

Registering is easy! By phone: 805.969.1025

By email: [Julia@coastalhousing.org](mailto:Julia@coastalhousing.org) Or ONLINE:

[http://www.coastalhousing.org/employees\\_education.htm](http://www.coastalhousing.org/employees_education.htm)

For more information and/or to request your Work/Life resource, please contact us at 805/477-7234 or [worklife@ventura.org](mailto:worklife@ventura.org).