

# CITY OF OCEANSIDE

## Oceanside City Employees' Association

### *Benefit Summary*

*The following is a highlight of benefits:*



#### **Retirement**

Public Employees' Retirement System (PERS)

- 2% @ 60 formula calculated on three highest years' salary.
- Third Level 1959 Survivor Credit
- Survivor Continuation option

#### *Additional Retirement Credit Purchase Options*

- Buy additional Service Retirement Credit
- Service Credit for unused Sick Leave
- Buy additional Military Service Credit

#### **Health Insurance**

##### *Medical:*

- Kaiser HMO
- Anthem Blue Cross HMO
- Anthem Blue Cross PPO

##### *Dental:*

- Delta Preferred Option (DPO)
- Delta Care USA (DHMO)

##### *Vision:*

- Vision Service Plan (VSP)

##### *Cost Share:*

- Single employee pays 10% of an HMO, Delta DPO, & VSP
- 2-Party employee pays 15% of an HMO, Delta DPO, & VSP
- Family employee pays 20% of an HMO, Delta DPO, & VSP

Employee will pay difference between Anthem Blue Cross HMO & Anthem Blue Cross PPO plus percent amounts of base insurances. If premium is less than the base line, employee will pay the lesser amount.

#### **Pre-Tax Benefits**

Health benefits are offered on a pre-tax basis and employees cannot add or delete coverage or benefits unless a qualifying event has occurred.

#### **Employee Assistance Program (EAP)**

The CIGNA EAP is paid for by the City.

- Available to all members of your household
- 6 free confidential counseling visits per incident
- Self-service support online or by phone

#### **Disability and Life Insurances**

The STD/LTD/LIFE and AD&D Principal Financial Group premiums are paid for by City.

##### *Short-Term Disability (STD) Insurance:*

- First 90 days - benefits paid at 55% of weekly salary to a maximum weekly benefit of \$700 for non-work related disability only
- Seven day waiting period unless hospitalized
- All sick leave must be exhausted before STD is used

##### *Long-Term Disability Insurance:*

- After 90 days - benefits paid at 66.7% of monthly salary to a maximum monthly benefit of \$6,000 for any disability

##### *Life and AD&D Insurance:*

- 1 times annual base salary; minimum of \$30,000 and maximum of \$200,000 of Basic Life & AD&D

#### **Voluntary Benefits**

Benefits are employee paid.

##### *Supplemental Life Insurance through Principal:*

- Premiums are determined by age
- Purchased up to a maximum \$300,000 for employees
- Spousal coverage up to half the employee amount
- Dependent coverage up to \$10,000

##### *Cancer, Heart Attack/Stroke, Accident Insurance through Allstate:*

- Contact EBS for further information

##### *Flexible Spending Accounts through EBS:*

- Utilizes a debit card as a form of payment
- *Health Care Spending Account* – maximum annual deferral is \$4,000
- *Dependent Care Spending Account* – maximum annual deferral is \$5,000
- *Transportation and Parking Plan* – maximum per month is \$230

*Deferred Compensation - 457 and Roth IRA through ICMA:*

- 457 - Maximum annual pre-taxed amount is \$17,000 for 2012; over age 50 may contribute an additional \$5,500
- Roth IRA – Maximum post-taxed amount is \$5,000; over age 50 may contribute an additional \$1,000

**Leave Benefits**

*Vacation:*

- 1 - 5 years: 10 days
- 6 - 14 years: Increase 1 day/year to 15 days
- 15 - 19 years: 20 days
- 20 + years: 25 days

*Maximum accrual:*

- 360 hours for those hired before 7/1/95
- 240 hours for those hired 7/1/95 or after

*Holidays:*

- New Years' Day
- Martin Luther King Jr Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans' Day
- Thanksgiving Day
- Friday after Thanksgiving Day
- Christmas Day
- 48 hours Floating Holidays per fiscal year

*Sick Leave:*

- Accrual:* 12 days per year
- Max accrual:* Unlimited

*Annual Sick Leave Pay Off:*

Each *calendar year* an employee may elect to receive a 50% payment in lieu of sick leave provided such employee has used 32 hours or less of sick leave during the calendar year.

*Sick Leave pay off at separation:*

- Sick leave paid out depends on years of service and whether an employee retires or terminates

*Bereavement Leave:*

- Three days for death of employee's immediate family member
- Two additional days may be charged to sick leave upon approval

**Tuition Reimbursement**

- Equivalent of a full-time undergraduate tuition at San Diego State University
- Amount updated September of each year after San Diego State University sets its costs

**Certification Pay**

The City will provide certification pay of \$150 a month for employees utilizing designated certifications in the performance of their duties.

**Computer Assistance**

- An interest free loan of up to \$3,000 for the purchase of approved hardware and software for home use
- Maximum repayment period of 30 months

**Bilingual and Notary Pay**

- \$100 per month for eligible employees

**Uniforms**

The City will provide uniforms for any employee required by the City to wear such uniform in the course of their regular job duties.

**Safety Shoes**

The City will provide reimbursement up to \$120 towards the purchase price of safety shoes to employees who are required to wear such shoes on the job.

**Term of Compensation Plan**

Effective July 1, 2011 – June 30, 2013

This is a summary of available benefits. It is not intended to provide full details of all programs. The appropriate Memorandum of Understanding, Compensation Plan and/or Benefit Plan Documents will govern any discrepancies and provide program specifics.

