

CITY OF OCEANSIDE

Oceanside Firefighters Association

Benefit Summary

The following is a highlight of benefits:



Retirement

Public Employees' Retirement System (PERS)

- 3% @ 50 Formula calculated on single highest year's salary
- City pays 55% of Employee Contribution
- Employer Paid Member Contribution included as Special Compensation
- 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

City Contribution of up to \$545 per month towards:

Medical:

- Blue Shield Access+
- Blue Shield Net Value
- Kaiser CA
- PERS Select
- PERS Choice
- PERS Care

Dental:

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

Vision:

- Vision Service Plan (VSP)

The unused portion of the City contribution has no cash value.

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

Life and Disability Insurances

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

Life and AD&D Insurance:

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

Long-Term Disability Insurance through the California Association of Professional Firefighters:

- See association for plan benefits

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:	1 hour for every 26 hours worked
6 years:	1 hour for every 23.63 hours worked
7 years:	1 hour for every 21.66 hours worked
8 years:	1 hour for every 20 hours worked
9 years:	1 hour for every 18.57 hours worked
10-15 years:	1 hour for every 17.33 hours worked
16-19 years:	1 hour for every 13 hours worked
20 + years:	1 hour for every 10.40 hours worked

Maximum accrual:

360 hours maximum for 40-hour employees

504 hours maximum for 56-hour employees

Holiday and OFA Leave Bank:

40- hour employees:

- Credited with 44 hours of holiday & 6 hours of OFA leave bank on January 1
- Credited with 8 hours of holiday on July 1
- Unused holiday hours through December 31 will be paid off the 2nd pay period in January

56- hour employees:

- Credited with 114 hours of holiday & 6 hours of OFA leave bank on January 1
- Credited with 24 hours of holiday on July 1
- Unused holiday hours through December 31 will be paid off the 2nd pay period in January

Sick Leave:

40-hour employees:

- Accrual: 12 days per year

56-hour employees:

- Shall accrue one hour of sick leave for each 20.30 hours spent in pay status

Max accrual: Unlimited

Annual Sick Leave Pay Off:

Each *calendar year* an employee may elect to receive a 25% payment in lieu of sick leave provided such employee has used 32 hours (48 hrs for suppression employees) 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

Floating Holidays:

40- hour employees:

- Receive 48 hours of floating holiday hours on January 1

Bereavement Leave:

- *40-hour employees:* three days for death of employee's immediate family member
- *56-hour employees:* two shifts paid leave for death of employee's immediate family member

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

Bilingual Pay

- \$100 per month for eligible employees

Preceptor Pay

- \$600 upon completion of assignment

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

Uniforms

- Eligible employees will receive annual uniform allowance of \$700

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 September 22, 2010 – June 30, 2012

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.

