

CITY OF OCEANSIDE

Oceanside Fire Management Association

Benefit Summary

The following is a highlight of



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:

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

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/STD/LTD Principal Financial Group premiums are paid for by City. If CAPF is elected for LTD, it will replace the City paid benefits for STD & LTD.

Life and AD&D Insurance:

- \$80,000 for Basic Life & AD&D

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

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:

40-hour employees

1-5 years:	10 days
6-19 years: Increases one day per year	24 days
20 + years:	25 days

Maximum accrual

360 hours for employees hired prior to 7/1/1995

240 hours for employees hired after 7/1/1995

56-hour employees

1-5 years:	112 hours
6-19 years: Increases 11 hours per year	268 hours
20 + years:	279 hours

Maximum accrual

504 hours for employees hired prior to 7/1/1995

336 hours for employees hired after 7/1/1995

Holidays:

40-hour employees

- Credited with 44 hours of holiday on January 1 & 52 hours on July 1
- Unused holiday hours will be paid off by the 2nd pay period in January & July

56-hour employees

- Credited with 120 hours of holiday on January 1
- Credited with 24 hours of holiday on July 1
- Unused holiday hours through December 31 will be paid off by 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

Annual pay off: Up to 50% based on annual usage

Sick Leave Pay Off at Separation

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

Executive Leave:

- Exempt employees shall receive 50 hours per fiscal year

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

Division Fire Chief Pay

- Fire Battalion Chief assigned as Division Fire Chief will receive 15% above the current rate per month while serving in the 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 \$550

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 December 1, 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.

