

CITY OF OCEANSIDE

Oceanside Police

Management 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
- 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

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 - 19 years: Increase 1 day/year to 24 days
- 20 + years: 25 days

Maximum accrual:

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

Holidays:

- Credited with 58 hours on January 1 & July 1 for a total of 116 hours annually
- Unused holiday hours will be paid off by Dec 31 & June 30 by the 2nd pay period in January & July

Executive Leave:

- Credited with 50 hours each fiscal year

Sick Leave:

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

Bereavement Leave:

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

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

P.O.S.T. Management Certificate Pay

- POST Management Certificate - \$155 per pay period

Uniforms

The City will provide uniforms for certain positions or an annual cash allowance of up to \$700.

Term of Compensation Plan

Effective March 17, 2011 – December 31, 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.

