CITY OF OCEANSIDE
Oceanside Police Management Association

Benefit Summary
The following is a highlight of benefits:

Retirement

Public Employees' Retirement System (PERS)

- Employees hired after January 1, 2013 are subject to the State laws of PEPRA in regard to retirement benefits. Each individual's benefits may differ. Consult with Employee Benefits for further details
- Third Level 1959 Survivor Credit
- Survivor Continuation option

Additional Retirement Credit Purchase Options

- Buy additional Service Credit prior to membership
- Service Credit for unused Sick Leave
- Buy additional Military Service Credit

Health Insurance

Medical:

- Kaiser HMO
- United Health Care HMO
- United Health Care PPO

Dental:

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

Vision:

- Vision Service Plan (VSP)

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 STD/LTD/LIFE and AD&D ING insurance 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 ING:

- Premiums are determined by age
- Purchased up to a maximum $500,000 for employees
- Spousal coverage up to the employee amount
- Dependent coverage up to $10,000

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

- Contact Employee Benefit Specialists (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 $2,500
- *Dependent Care Spending Account* – maximum annual deferral is $5,000
- *Transportation and Parking Plan* - maximum per month is $245 Transportation, $245 Parking

Deferred Compensation - 457 and Roth IRA through ICMA:

- 457 - Maximum annual pre/post-taxed amount is $17,500 for 2014; over age 50 may contribute an additional $5,500
- Roth IRA – Maximum post-taxed amount is $5,500; over age 50 may contribute an additional $1,000

(Revised 1/1/2014)

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
- 300 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

P.O.S.T. Management Certificate Pay

- POST Management Certificate - $155 per pay period

Uniforms

The City will provide an annual cash allowance of $700.

Term of Compensation Plan

Effective January 22, 2013 – December 31, 2015

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.