# CITY OF OCEANSIDE
# City Council

## *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 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)

Effective January 1, 2012, the unrepresented cost share is capped at the 2011 unrepresented confidential/technical City rates. All unrepresented employees will pay the difference between the total cost of 2013 rates and the City capped 2011 rates.

**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 Insurances**
The Basic LIFE and AD&D ING premiums are paid for by City.

*Life and AD&D Insurance:*
- Flat coverage amount of $30,000 for 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 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 $125 Transportation, $240 Parking

*Deferred Compensation - 457 and Roth IRA through ICMA:*
- 457 - Maximum annual pre/post-taxed amount is $17,500 for 2013; 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

**Car Allowance**
- Amount is dependent upon the position – includes incidentals

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

**Term of Compensation Plan**
Effective October 17, 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.

(Revised 1/1/2013)