

CITY OF OCEANSIDE

City Council

Benefit Summary

The following is a highlight of benefits:



Retirement

Public Employees' Retirement System (PERS)

- 2% @ 60 formula calculated on three highest years' salary.
- 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 2012 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 Principal Financial Group 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 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-tax amount is \$17,000 for 2012; over age 50 may contribute an additional \$5,500
- Roth IRA – Maximum post-tax amount is \$5,000; 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

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

Term of Compensation Plan

Effective July 1, 2011

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.

