

CITY OF OCEANSIDE

City Council

Benefit Summary

The following is a highlight of benefits:



Retirement

Public Employees' Retirement System (CalPERS)

- Employees hired after January 1, 2013 are subject to the State laws of PEPR 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 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)

Effective January 1, 2014, the unrepresented cost share is capped at the 2013 rates plus 10%. All unrepresented employees will pay the difference between the total cost of 2014 rates and the City capped 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 Voya premiums are paid for by City.

Life and AD&D Insurance:

- 1 times annual base salary; minimum of \$30,000 and maximum of \$200,000 of Basic Life and AD&D

Voluntary Benefits

Benefits are employee paid.

Supplemental Life Insurance through Voya:

- 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 \$130 Transportation, \$250 Parking

Deferred Compensation - 457 and Roth IRA through ICMARC:

- 457 - Maximum annual pre/post-taxed amount is \$18,000 for 2015; over age 50 may contribute an additional \$6,000
- 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

- Up to \$2,000 per fiscal year

Term of Compensation Plan

Effective August 5, 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.