

CITY OF OCEANSIDE Oceanside Police Management Association

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 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
- Blue Shield HMO
- Blue Shield PPO

Dental:

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

Vision:

- Vision Service Plan (VSP)

All employees will pay the difference between the total cost of current rates and the City contribution cap.

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 Anthem Blue Cross 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

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 paid

Long-Term Disability Insurance through California Law Enforcement Association:

- Contact Oceanside Police Officers Association

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 Lincoln Financial:

- 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

Flexible Spending Accounts through BCC:

- Utilizes a debit card as a form of payment
- *Health Care Spending Account* – maximum annual deferral is \$3,400
- *Dependent Care Spending Account* – maximum annual deferral is \$7,500

Deferred Compensation - 457 through Empower:

- 457 - Maximum annual pre/post-taxed amount is \$24,500 for 2026; over age 50 may contribute an additional \$8,000

MetLife Legal Plan

- Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of your choice.

GotZoom Student Loan Relief:

- Provides a no-obligation benefit analysis for federal student loans to identify, maximize and enroll employees into Federal Loan Repayment and Forgiveness Programs.

ScholarShare 529:

- An easy to manage plan that helps make the most of your or a designated beneficiary's college savings with tax benefits.

Leave Benefits

Vacation:

All accruals are based on 80 hours in a paid status

- 1 - 5 years: 3.58 hours
- 6 - 10 years: 5.12 hours
- 11 - 15 years: 6.65 hours
- 16 + years: 8.19 hours

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

P.O.S.T. Management Certificate

- 8.5% of base pay cash allowance for Lieutenants and Captains

Bilingual Pay

\$1.73 per hour for eligible employees

Service Pay

All employees with 20 years of continuous service with the Oceanside Police Department as of December 1st of each year shall receive a lump sum payment of \$5,000 effective the first paycheck in April of the subsequent year.

Uniforms

The City will provide an annual cash allowance of \$700. Effective the first pay day in August 2025 the annual cash allowance will increase to \$1,000.

Term of Bargaining Agreement

Effective January 1, 2025 – December 31, 2026

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.

