

CITY OF OCEANSIDE Oceanside Fire 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 Retirement 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

Life and Disability Insurances

The LIFE and AD&D/STD/LTD Lincoln Financial premiums are paid for by the City. If CAPF is elected for LTD, it will replace the City paid benefits for STD & LTD.

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

Short-Term Disability (STD) Insurance (if elected):

- 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 (if elected):

- After 90 days - benefits paid at 66.7% of monthly salary to a maximum monthly benefit of \$6,000 for any disability

Long-Term Disability Insurance through the California Association of Professional Firefighters:

- See association for plan benefits

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:

40-hour employees

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 employees hired prior to 7/1/1995

300 hours for employees hired after 7/1/1995

56-hour employees

All accruals are based on 112 hours in a paid status

1 - 5 years:	5.01 hours
6 - 10 years:	7.17 hours
11 - 15 years:	9.31 hours
16 + years:	11.47 hours

Maximum accrual:

504 hours for employees hired prior to 7/1/1995

420 hours for employees hired after 7/1/1995

Holidays:

40-hour employees

- Credited with 60 hours of holiday on January 1 & July 1
- Unused holiday hours will be paid off by the 2nd pay period in January & July

56-hour employees

- Credited with 150 hours of holiday on January 1
- Unused holiday hours through December 31 will be paid off by the 2nd pay period in January

Sick Leave:

40-hour employees

- Accrual: 12 days per year

56-hour employees

- Shall accrue one hour of sick leave for each 20.30 hours spent in pay status

Maximum accrual: Unlimited

Annual Sick Leave Pay Off:

- Up to 50%, less hours used, of accrued hours for the calendar year

Sick Leave Pay Off at Separation:

- 50% up to the maximum of 1400 hours

Executive Leave:

- Exempt employees shall receive 50 hours per fiscal year

Bereavement Leave:

40-hour employees

- three days for death of employee's immediate family member

56-hour employees

- two shifts paid leave for death of employee's immediate family member

Tuition Reimbursement

Up to \$2,000 per fiscal year

Certification Pay

- Chief Officer – 6% of base hourly rate
- Executive Chief Officer - 8% of base hourly rate
- Lifeguard Captain - 4% of base hourly rate

Bilingual Pay

- 40-hour employees - \$1.73 per hour for eligible employees
- 56-hour employees - \$1.25 per hour for eligible employees

Division Fire Chief Pay

Fire Battalion Chief assigned as Division Fire Chief will receive 7.5% above the current rate per month while serving in the assignment

Uniforms

Eligible employees will receive annual uniform allowance of \$1000

Safety Shoes

The City will provide reimbursement up to \$240 per pair towards the purchase price of safety shoes to employees who are required to wear such shoes on the job.

Retiree Medical Trust Fund

City shall contribute to employee \$100 per pay period for retiree medical.

Term of Bargaining Agreement

Effective April 1, 2025 – December 31, 2027

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.

