

# CITY OF OCEANSIDE

## Western Council of Engineers

### *Benefit Summary*

The following is a highlight of benefits offered to this bargaining group.

#### **Retirement**

Public Employees' Retirement System (PERS)

- 7% Employee contribution paid by City
- 2% @ 55 Formula
- One Year Final Compensation
- Sick Leave Service Credit
- Post Retirement Survivor Credit
- Third Level 1959 Survivor Credit
- Military Service Credit
- Survivor Continuation
- Additional Service Retirement Credit
- Employer Paid Member Contribution included as Special Compensation

#### **Health Insurance**

City Contribution of up to \$545 per month towards:

##### *Medical:*

PacifiCare HMO, Kaiser HMO, PacifiCare High Option or Low Option (PPO).

##### *Dental:*

Delta Preferred Option or Delta Care (DHMO).

##### *Vision:*

Vision Service Plan (VSP).

The unused portion of the City Contribution has no cash value.

#### **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.

#### **Short/Long Term Disability**

The Principal Insurance Company.

Premiums paid by City. Benefits are taxable.

*Short-Term Disability Insurance:* First 90 days benefits paid at 55% of weekly salary to a maximum weekly benefit of \$336 for non-work related disability only. Seven day

waiting period unless hospitalized. All sick leave must be exhausted before STD is used.

*Long-Term Disability Insurance:* After 90 days benefits paid at 66.7% of monthly salary to a maximum monthly benefit of \$6,000 for any disability.

#### **Long Term Care**

CalPERS offers long term care for employees, their spouses, brothers, sisters, mother or father.

Contact PERS directly for further information.

#### **Life Insurance**

1 times annual base salary minimum of \$30,000 of Basic Life & AD & D paid by the City.

#### **Voluntary Life Insurance**

Optional coverage. Up to six times annual salary (maximum \$300,000) may be purchased by employee. Spousal coverage up to half the employee (maximum \$150,000).

Dependent coverage up to \$10,000.

Term and Universal Life - Employee paid.

#### **Cancer and Heart Attack/Stroke Insurance**

Optional coverage. Contact EBS for further Information. Employee paid.

#### **Deferred Compensation-457 and IRA**

Voluntary participation - Employee paid.

*457 ICMA Deferred Comp Plan*

Maximum annual deferral of taxable salary is \$15,500 for 2007; employees over age 50 may contribute an additional \$5,000 for 2007.

*Roth IRA* up to \$4,000; \$5,000 age 50,

Deferred after tax - Employee paid.

### **Flexible Spending Accounts**

Voluntary participation - Employee paid.  
Utilizes a debit card as form of payment.  
*Health Care Spending Account* - maximum annual deferral is \$3,000.  
*Dependent Care Spending Account* - maximum annual deferral is \$5,000.  
*Transportation and Parking Plan*, \$110.00 maximum per month for Transportation and \$215.00 maximum per month for Parking.

### **Employee Assistance Program**

Services provided by Cigna.  
Confidential counseling for employees and family members at no cost.  
Voluntary Participation.

### **Tuition Reimbursement**

Equivalent to the per unit rate at San Diego State University for approved job-related classes or as part of a curriculum leading to an Associate or Bachelor's degree.

### **Savings Bonds**

May sign up for purchase of EE or I Savings Bonds through Payroll deduction. Enrollment occurs the first pay period of each month.

### **Vacation**

First through fifth year:	10 days
Sixth- fourteenth year:	
Increases one day per year.	19 days
Fifteenth -nineteenth year:	20 days
Twenty + years:	25 days

### **Maximum accrual:**

360 hours for employees hired prior to 7/1/1995.  
200 hours for employees hired 7/1/1995 or after.

### **Holidays**

- New Years' Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans' Day
- Thanksgiving Day
- Friday after Thanksgiving Day
- Christmas Day
- Additional 48 hours Floating Holidays per fiscal year.

### **Bereavement Leave**

Three days for death of employee's immediate family member. Two additional days may be charged to sick leave upon approval.

### **Sick Leave**

<i>Accrual:</i>	12 days per year
<i>Max accrual:</i>	Unlimited
<i>Annual pay off:</i>	Up to 48 hours based on annual usage

### **Pay off at separation:**

The amount of sick leave paid out depends date of hire, years of service and whether employee retires or terminates. Please refer to your MOU or compensation plan for further information.

### **Bilingual Pay**

\$100.00 per month for eligible employees.

### **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 MOU**

Effective August 17, 2005 - June 30, 2007

*This is a summary of available benefits and 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.*

Printed February 19, 2007