

Benefits

PSD Contract Employees- 9 Month Contract

Union Code	PSD Contract Employees
Representation	None
Contract Date	2011-2012
Health and Welfare	
Length of Contract	9.25 Months
Flexible Benefit Dollars Hired BEFORE June 23, 2007	\$127.18
Medical Premium Subsidy (MPS) Hired AFTER June 23, 2007	\$127.18
Opt-Out/Waive	Continuing - \$85, New - \$40
Medical/Dental Insurance	Eligible
County-Paid Life Insurance	\$25,000
Short Term Disability Insurance	Eligible
Leaves	
Sick	1.695 hours/pay period (4 days/yr)
Personal Time Off (PTO)	4 days/year
Holiday	8 days
Perfect Attendance	8 hours of Perfect Attendance Leave
Bereavement	2 days per occurrence/3 days if traveling over 1000 miles
Retirement	
Retirement Contribution Rate	Hired before 7/4/09: Employee contributes 5% of base salary, Employer picks up remainder Hired on or after 7/4/09: <i>Less than 5 years of service with PSD –</i> Employee pays entire retirement contribution obligation; <i>5 or more years of service with PSD -</i> employee contributes 5% of base salary, employer picks up remainder
457	Eligible

Depending on your date of hire, the County provides **Benefit Plan Dollars** or a **Premium Subsidy** to help off-set the cost of your medical premium.

If you enroll in a medical and/or dental plan, the full plan year premiums are divided evenly over the 9 months that you work to avoid collection of premiums during an “off-track” break. The payment schedule below will help you determine your medical and/or dental costs per pay period.

Plan	2012-13 Bi-weekly Premium	Additional Premium owed per PP	Total Premium owed per PP	MPS	You Owe
Kaiser HMO					
Employee Only	\$253.93	\$88.90	\$342.83	\$127.18	\$215.65
Employee + 1	\$505.85	\$164.47	\$670.32	\$127.18	\$543.14
Employee + 2	\$714.96	\$227.21	\$942.17	\$127.18	\$814.99
Blue Shield HMO					
Employee Only	\$202.87	\$73.58	\$276.45	\$127.18	\$149.27
Employee + 1	\$403.73	\$133.84	\$537.57	\$127.18	\$410.39
Employee + 2	\$570.45	\$183.85	\$754.30	\$127.18	\$627.12
Blue Shield PPO					
Employee Only	\$448.72	\$147.33	\$596.05	\$127.18	\$468.87
Employee + 1	\$912.42	\$286.44	\$1,198.86	\$127.18	\$1,071.68
Employee + 2	\$1,415.09	\$437.25	\$1,852.34	\$127.18	\$1,725.16
Cigna Dental Care HMO					
Employee Only	\$8.68	\$2.60	\$11.28	\$0	\$11.28
Employee + 1	\$13.88	\$4.16	\$18.04	\$0	\$18.04
Employee + 2	\$18.03	\$5.41	\$23.44	\$0	\$23.44
Cigna Dental PPO					
Employee Only	\$22.97	\$6.89	\$29.86	\$0	\$29.86
Employee + 1	\$42.66	\$12.80	\$55.46	\$0	\$55.46
Employee + 2	\$72.88	\$21.86	\$94.74	\$0	\$94.74

Example #1: A PSD Contract Employee elects the Blue Shield HMO and Cigna Dental Care HMO plans with Employee Only coverage.

\$287.73 (combined cost of premiums + additional premium per pay period)
 - \$127.18 (medical premium subsidy)
\$160.55 (out-of-pocket cost)

Example #2: A PSD Contract Employee elects the Kaiser Permanente HMO and Cigna Dental PPO plans with Employee +2 or more coverage.

\$1,036.91 (combined cost of premiums + additional premium per pay period)
 - \$ 127.18 (medical premium subsidy)
\$ 909.73 (out-of-pocket cost)

Example #3: A PSD Contract Employee elects the Blue Shield HMO and Cigna Dental Care HMO plans with Employee + 2 or more coverage.

\$777.74 (combined cost of premiums)
 - \$127.18 (medical premium subsidy)
\$650.56 (out-of-pocket cost)

* Updated May 2012 for the 2012-13 plan year