

# Benefits

## PSD Contract Employees- 9 Month Contract

ALL BENEFITS ARE PER PAY PERIOD UNLESS OTHERWISE NOTED

<b>Union Code</b>	PSD Contract Employees	
<b>Representation</b>	None	
<b>Contract Date</b>	June 28, 2014	
<b>Health and Welfare</b>		
<b>Length of Contract</b>	9.25 Months	
<b>Medical Premium Subsidy (MPS)</b>	\$166.89	
<b>Medical Opt-Out/Waive</b>	Before 7/9/05 - \$85	After 7/9/05 - \$40
<b>Medical/Dental Insurance</b>	Eligible to enroll	
<b>Vision</b>	Employer Paid for Employee Only Coverage	
<b>Life Insurance-Employer Paid</b>	\$25,000	
<b>Leave Provisions</b>		
<b>Personal Time Off (PTO)</b>	32 hours/year (eff PP15)	
<b>Sick</b>	1.695 hours (4 days/yr)	
<b>Bereavement</b>	2 days/per occurrence (3 if traveling > 1000 miles)	
<b>Holiday</b>	8 days/year	
<b>Perfect Attendance</b>	Annual 8 hours of Perfect Attendance Leave	
<b>Retirement – County Contribution</b>		
<b>Tier 1</b> (Hired prior to 1/1/2013, reciprocity provision may apply)	2.0% at age 55	
<b>Tier 2</b> (Hired on or after 1/1/2013, reciprocity provision may apply)	2.5% at age 67	
<b>Retirement - Other</b>		
<b>457(b)</b>	Eligible to enroll at any time	
<b>Retirement Medical Trust Fund</b>	<u>Sick Leave Conversion</u> Employees become eligible to convert a portion of their sick leave to the Retirement Medical Trust upon attaining 10 or more years of participation with SBCERA and/or other public retirement system(s).	
<b>Other</b>		
<b>Annual Tuition Reimbursement</b>	Based on contract provisions	
<b>Short Term Disability Insurance</b>	55% up to \$1,104/week	

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	2015-16 Bi-Weekly Rates	Additional Premium Owed per PP	Total Premium Owed per PP	MPS	You Owe
<b>Kaiser HMO</b>					
Employee Only	\$265.67	\$97.88	\$363.55	\$166.89	\$196.66
Employee + 1	\$544.97	\$200.78	\$745.75	\$166.89	\$578.86
Employee + 2	\$770.32	\$283.80	\$1,054.12	\$166.89	\$887.23
<b>Blue Shield HMO</b>					
Employee Only	\$225.26	\$82.99	\$308.25	\$166.89	\$141.36
Employee + 1	\$448.51	\$165.24	\$613.75	\$166.89	\$446.86
Employee + 2	\$633.80	\$233.51	\$867.31	\$166.89	\$700.42
<b>Blue Shield PPO</b>					
Employee Only	\$418.01	\$154.00	\$572.01	\$166.89	\$405.12
Employee + 1	\$849.81	\$313.09	\$1,162.90	\$166.89	\$996.01
Employee + 2	\$1,317.92	\$485.55	\$1,803.47	\$166.89	\$1,636.58
<b>Cigna Dental HMO</b>					
Employee Only	\$10.28	\$3.79	\$14.07	\$0.00	\$14.07
Employee + 1	\$16.64	\$6.13	\$22.77	\$0.00	\$22.77
Employee + 2	\$21.71	\$8.00	\$29.71	\$0.00	\$29.71
<b>Cigna Dental PPO</b>					
Employee Only	\$24.50	\$9.03	\$33.53	\$0.00	\$33.53
Employee + 1	\$45.67	\$16.83	\$62.50	\$0.00	\$62.50
Employee + 2	\$78.15	\$28.79	\$106.94	\$0.00	\$106.94

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

\$322.32 (combined cost of premiums + additional premium per pay period)

- \$166.89 (medical premium subsidy)

**\$155.43 (biweekly out-of-pocket cost)**

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

\$1,161.06 (combined cost of premiums + additional premium per pay period)

- \$ 166.89 (medical premium subsidy)

**\$994.17 (biweekly out-of-pocket cost)**

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

\$897.02 (combined cost of premiums)

- \$166.89 (medical premium subsidy)

**\$730.13 (biweekly out-of-pocket cost)**