



PSD Contract Employees - 9 Month Contract

ALL BENEFITS ARE PER PAY PERIOD UNLESS OTHERWISE NOTED

Representation	Teamsters Local 1932	
Contract Date	2018-2020	
Health and Welfare		
Length of Contract	9.25 Months	
Medical Premium Subsidy (MPS)	\$194.90	
Medical Opt-Out/Waive	Opt-Out or Waive PRIOR TO July 9, 2005: \$85	Opt-Out or Waive ON or AFTER July 9, 2005: \$40
Medical/Dental Insurance	Eligible to Enroll	
Vision	Employer Paid for Employee Only Coverage	
Life Insurance Employer Paid	\$25,000	
Voluntary AD&D	Employee: \$10,000 - \$250,000 Spouse/Domestic Partner: \$5,000 - \$125,000 Child(ren): \$3,125 - \$25,000	
Leave Provisions		
Personal Time Off (PTO)	32 hours/year (eff PP15)	
Sick	1.69 hours	
Bereavement	2 days per occurrence (3 if traveling > 1,000 miles)	
Holiday	8 days/year	
Perfect Attendance	Annual 12 hours of Perfect Attendance Leave	
Retirement		
Retirement Formulas <i>Reciprocity provision may apply</i>	Tier I 2.0% at age 55 Hired PRIOR TO January 1, 2013	Tier II 2.5% at age 67 Hired ON or AFTER January 1, 2013
Retirement – Other		
457(b)	Eligible to enroll at any time	
Retirement Medical Trust Fund - Sick Leave Conversion	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).	
Other		
529 Education Savings Plan	Eligible	
Annual Tuition Reimbursement	Based on contract provisions	
Dependent Care Assistance Plan	Eligible	
Qualified Transportation Plan	Pre-tax deductions of up to \$265/month for qualified transportation (commuter) expenses	
Short Term Disability	55% up to \$1,252/week, up to 52 weeks	

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	2018-19 Bi-Weekly Rates	Additional Premium Owed per PP	Total Premium Owed per PP	MPS	You Owe
Kaiser HMO					
Employee Only	\$293.65	\$88.10	\$381.75	\$194.90	\$186.85
Employee +1	\$585.30	\$175.59	\$760.89	\$194.90	\$565.99
Employee +2	\$827.36	\$248.21	\$1,075.57	\$194.90	\$880.67
Blue Shield HMO					
Employee Only	\$253.63	\$76.09	\$329.72	\$194.90	\$134.82
Employee +1	\$505.27	\$151.58	\$656.85	\$194.90	\$461.95
Employee +2	\$714.13	\$214.24	\$928.37	\$194.90	\$733.47
Blue Shield PPO					
Employee Only	\$470.90	\$141.27	\$612.17	\$194.90	\$417.27
Employee +1	\$957.61	\$287.28	\$1,244.89	\$194.90	\$1,049.99
Employee +2	\$1,485.22	\$445.57	\$1,930.79	\$194.90	\$1,735.89
Delta Dental HMO					
Employee Only	\$9.88	\$2.96	\$12.84	\$0.00	\$12.84
Employee +1	\$15.94	\$4.78	\$20.72	\$0.00	\$20.72
Employee +2	\$20.77	\$6.23	\$27.00	\$0.00	\$27.00
Delta Dental PPO					
Employee Only	\$25.08	\$7.52	\$32.60	\$0.00	\$32.60
Employee +1	\$46.78	\$14.03	\$60.81	\$0.00	\$60.81
Employee +2	\$80.08	\$24.02	\$104.10	\$0.00	\$104.10

Example 1: A PSD Contract Employee elects Blue Shield HMO and DeltaCare USA HMO plans with Employee Only coverage.

$$\begin{array}{r}
 \$342.56 \text{ (combined cost of premiums + additional premium pay period)} \\
 - \underline{\$194.90} \text{ (medical premium subsidy)} \\
 \hline
 \mathbf{\$147.66 \text{ (biweekly out-of-pocket cost)}}
 \end{array}$$

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

$$\begin{array}{r}
 \$1,179.67 \text{ (combined cost of premiums + additional premium pay period)} \\
 - \underline{\$194.90} \text{ (medical premium subsidy)} \\
 \hline
 \mathbf{\$984.77 \text{ (biweekly out-of-pocket cost)}}
 \end{array}$$

Example 3: A PSD Contract Employee elects Blue Shield HMO and DeltaCare USA HMO plans with Employee + 2 or more coverage.

$$\begin{array}{r}
 \$955.37 \text{ (combined cost of premiums + additional premium pay period)} \\
 - \underline{\$194.90} \text{ (medical premium subsidy)} \\
 \hline
 \mathbf{\$760.47 \text{ (biweekly out-of-pocket cost)}}
 \end{array}$$