

Benefits

PSD Contract Employees- 9 Month Contract

ALL BENEFITS ARE PER PAY PERIOD UNLESS OTHERWISE NOTED

Union Code	PSD Contract Employees
Representation	None
Contract Date	November 17, 2012
Health and Welfare	
Length of Contract	9.25 Months
Medical Premium Subsidy (MPS)	\$166.89
Opt-Out/Waive	New - \$40 OR Continuing - \$85
Medical/Dental Insurance	Eligible to enroll
Vision	Employee Only
Life Insurance-Employer Paid	\$25,000
Leave Provisions	
Personal Time Off (PTO)	32 hours/year (eff PP15)
Sick	1.695 hours (4 days/yr)
Bereavement	2 days (3 days if traveling over 1000 miles)/per occurrence
Holiday	8 days/year
Perfect Attendance	Annual 8 hours of Perfect Attendance Leave
Retirement – County Contribution	
Tier 1 (Hired prior to 1/1/2013, reciprocity provision may apply)	2.0% at age 55
Tier 2 (Hired on or after 1/1/2013, reciprocity provision may apply)	2.5% at age 67
Retirement - Other	
457(b)	Eligible to enroll at any time
Retirement Medical Trust Fund	After 10 years of SBCERA participation, eligible to convert sick leave to Cash Formula Value
Other	
Annual Tuition Reimbursement	First come, first-served basis not to exceed \$400 per employee
Short Term Disability Insurance	55% up to \$1,075/week (eff. 1/11/14)

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	2013-14 Bi-weekly Premium	Additional Premium owed per PP	Total Premium owed per PP	MPS	You Owe
Kaiser HMO					
Employee Only	\$257.84	\$94.99	\$352.83	\$166.89	\$185.94
Employee + 1	\$528.84	\$194.84	\$723.68	\$166.89	\$556.79
Employee + 2	\$747.49	\$275.39	\$1,022.88	\$166.89	\$855.99
Blue Shield HMO					
Employee Only	\$218.56	\$80.52	\$299.08	\$166.89	\$132.19
Employee + 1	\$435.12	\$160.31	\$595.43	\$166.89	\$428.54
Employee + 2	\$614.86	\$226.53	\$841.39	\$166.89	\$674.50
Blue Shield PPO					
Employee Only	\$436.58	\$160.85	\$597.43	\$166.89	\$430.54
Employee + 1	\$887.67	\$327.04	\$1,214.71	\$166.89	\$1,047.82
Employee + 2	\$1,376.67	\$507.19	\$1,883.86	\$166.89	\$1,716.97
Cigna Dental Care HMO					
Employee Only	\$9.04	\$3.33	\$12.37	\$0	\$12.37
Employee + 1	\$14.50	\$5.34	\$19.84	\$0	\$19.84
Employee + 2	\$18.86	\$6.95	\$25.81	\$0	\$25.81
Cigna Dental PPO					
Employee Only	\$24.50	\$9.03	\$33.53	\$0	\$33.53
Employee + 1	\$45.67	\$16.83	\$62.50	\$0	\$62.50
Employee + 2	\$78.15	\$23.45	\$101.60	\$0	\$101.60

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

- \$311.45 (combined cost of premiums + additional premium per pay period)
- \$166.89 (medical premium subsidy)
- \$144.56 (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.

- \$1,124.48 (combined cost of premiums + additional premium per pay period)
- \$ 166.89 (medical premium subsidy)
- \$ 957.59 (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.

- \$867.20 (combined cost of premiums)
- \$166.89 (medical premium subsidy)
- \$700.31 (biweekly out-of-pocket cost)**