



PSD Contract Employees - 9 Month Contract

ALL BENEFITS ARE PER PAY PERIOD UNLESS OTHERWISE NOTED

Representation	None	
Contract Date	June 28, 2014	
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	
Leave Provisions		
Personal Time Off (PTO)	32 hours/year (eff PP15)	
Sick	1.695 hours	
Bereavement	2 days per occurrence (3 if traveling > 1,000 miles)	
Holiday	8 days/year	
Perfect Attendance	Annual 8 hours of Perfect Attendance Leave	
Retirement		
<u>Tier 1</u> Hired PRIOR TO January 1, 2013 reciprocity provision may apply	2.0% at age 55	
<u>Tier 2</u> Hired ON or AFTER January 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 - 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	
Qualified Transportation Plan	Pre-tax deductions of up to \$260/month for qualified transportation (commuter) expenses	
Short Term Disability	55% up to \$1,216/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	2017-18 Bi-Weekly Rates	Additional Premium Owed per PP	Total Premium Owed per PP	MPS	You Owe
Kaiser HMO					
Employee Only	\$290.51	\$87.15	\$377.66	\$194.90	\$182.76
Employee +1	\$579.01	\$173.70	\$752.71	\$194.90	\$557.81
Employee +2	\$818.47	\$245.54	\$1,064.01	\$194.90	\$869.11
Blue Shield HMO					
Employee Only	\$241.08	\$72.32	\$313.40	\$194.90	\$118.50
Employee +1	\$480.17	\$144.05	\$624.22	\$194.90	\$429.32
Employee +2	\$678.61	\$203.58	\$882.19	\$194.90	\$687.29
Blue Shield PPO					
Employee Only	\$447.51	\$134.25	\$581.76	\$194.90	\$386.86
Employee +1	\$909.94	\$272.98	\$1,182.92	\$194.90	\$988.02
Employee +2	\$1,411.24	\$423.37	\$1,834.61	\$194.90	\$1,639.71
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.

$$\begin{array}{r}
 \$326.24 \text{ (combined cost of premiums + additional premium pay period)} \\
 - \underline{\$194.90} \text{ (medical premium subsidy)} \\
 \hline
 \mathbf{\$131.34 \text{ (biweekly out-of-pocket cost)}}
 \end{array}$$

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

$$\begin{array}{r}
 \$1,168.11 \text{ (combined cost of premiums + additional premium pay period)} \\
 - \underline{\$194.90} \text{ (medical premium subsidy)} \\
 \hline
 \mathbf{\$973.21 \text{ (biweekly out-of-pocket cost)}}
 \end{array}$$

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

$$\begin{array}{r}
 \$909.19 \text{ (combined cost of premiums + additional premium pay period)} \\
 - \underline{\$194.90} \text{ (medical premium subsidy)} \\
 \hline
 \mathbf{\$714.29 \text{ (biweekly out-of-pocket cost)}}
 \end{array}$$