



CITY OF ENCINITAS
2009 Benefits Summary
Regular Full-Time Positions
(Part-time benefits are pro-rated)

Cafeteria Plan Benefits:

The City contributes **\$11,000** per year toward employee/dependent benefit premiums under Section 125 of the IRS Code for a Cafeteria Plan:

\$423.08 per (26) pay period (City/SDWD)
\$458.33 per (24) pay period (Fire)

Health, Dental, and Vision plans, Health Care Spending and Dependent Care Spending Accounts are available. Unused contributions (maximum \$273 per pay period) may be received as additional compensation. New employees must enroll with a health plan within 60 days of hire date. Benefits are effective first day of the month following submission of health benefit forms to the Public Employees Retirement System. Benefits run on a calendar year with open enrollment in September.

Sick Leave (Maximum 4 Units):

The City's **Income Protections Plan** protects employees for up to 90 days per occurrence for each unit earned. New hires shall receive one Unit of Benefit upon hire. Subsequent units shall accrue at the rate of one Unit every quarter until 12 months have been completed. After 12 months the employee shall accrue a Unit per month, except for any month in which an Absence has occurred. During the first six months of employment, one unit is equal to two-thirds pay. *See Policy P002 for additional information.*

Paid Leave for Family Member Illness:

All new employees are granted a beginning balance of 14 hours of paid time off to attend to family member(s) in need of the employee's assistance in times of illness, and accrue 1 hour of additional paid leave time each pay period. Maximum accrual is 78 hours. *See MOU Article 19 for additional information.*

Annual Leave:

Accrual begins at 15 days annually (4 hours bi-weekly). Credit is given for related continuous prior public service employment at the rate of one year for every two years worked. *See Policy P004 for additional information.*

Holidays:

Employees receive ten (10) fixed holidays plus 2 floating holidays per fiscal year. *See Policy P001 and Holiday Schedule for 2009.*

Performance Evaluations:

The first probationary review is conducted after 1,040 work-hours and the next review is six months later. Thereafter, reviews are conducted on an annual basis.

Life & AD&D Insurance:

Employees receive a City paid life and accidental death and dismemberment (AD&D) insurance policy equal to the employee's annual salary.

Optional Life Insurance:

Additional life insurance with Standard Insurance is available at the employee's option.

Long Term Disability Insurance:

Employer paid long term disability (LTD) insurance, through ING, is provided to all employees.

Employee Assistance Program:

Employees and their eligible dependents are able to receive confidential counseling assistance from Horizon Health for personal, family, relationship, substance abuse, legal & financial problems, etc. City paid benefit.

Computer Purchase Program:

Regular employees who have successfully completed six months of employment are eligible to participate in this program. *See Policy G040 for more information.*

Tuition Assistance:

Tuition reimbursement is available to all regular full-time employees who further their education during off duty hours. Employees are eligible for reimbursement of tuition and related educational expenses up to a maximum of \$1,200 per fiscal year.

Retirement:

All regular employees become members of the California Public Employees' Retirement System (**CalPERS**). This retirement plan provides a benefit of 2.7% for each year of service at the retirement age of 55. The single highest year of compensation is used as the basis for calculating retirement benefits. Employees pay a portion of the cost for the enhanced formula. The cost to employees for Fiscal Year 2010 is 4.4%. Vesting occurs after 5 years of full time CalPERS- credited service.

Social Security:

The City does not participate in Social Security. The I.C.M.A. Retirement Corporation 457 program is available at the employee's option. The Medicare contribution of 1.45% is employee paid.

Deferred Compensation:

The **I.C.M.A. Retirement Corporation 457 Deferred Compensation Plan** is a supplemental retirement savings program that allows participants to make contributions on a pre-tax basis. Federal, and in most cases, state income taxes are deferred until assets are withdrawn, usually during retirement when the participant may be in a lower tax bracket. Contribution Limits for 2009 are:

Normal Annual Deferral	\$16,500	
Age "50" Catch-up		\$ 5,500
Pre-Retirement Catch-Up	\$16,500	

The "**Age 50**" Catch-up provision allows participants reaching age 50 or older during the year to contribute an additional amount annually.

The "**Pre-Retirement**" catch-up provision allows participants to make additional contributions to make up for years in which the participant did not contribute the maximum amount allowed by the IRS. This provision permits contributions up to double the normal maximum in effect for the year.