




**COMMUNICATIONS PERSONNEL
POLICY/PROCEDURE**

Policy No. 1300	Date Issued: May 19, 1994
Section: 1000 – Personnel Policies	Date Revised: February 28, 2019
Accreditation Standards:	
SUBJECT: EMPLOYEE BENEFITS	
APPROVED:	
	Board Chairperson

- 1.0 The purpose of this policy is to generally describe the benefits available to Authority employees. However, employees are advised that this policy is a summary only and the benefits received are so specified in the plan documents for each type of benefit. To the extent that this policy conflicts with the plan documents for any purpose, the plan documents are controlling.

- 2.0 **Eligibility:** All regular and probationary employees are eligible to participate in the employee benefit program effective upon the first day of employment with the Authority.
 - 2.1 IRS recognized spousal relationships and children shall be considered eligible dependant(s).

 - 2.2 To the extent allowable by the Authority's Insurance Providers, principal domestic partners will also be covered under the Authority benefit plan.
 - 2.2.1 A principal domestic partner is defined as an unmarried equivalent of husband or wife who has lived with the employee for at least six (6) months and has filed an affidavit of domestic partnership with the Authority.

 - 2.2.2 In the event that the Authority's health care Provider does not insure principal domestic partners as defined above, the Authority shall reimburse employee who privately purchase health care coverage for their domestic partner up to a maximum of \$100.00 per month per employee.

3.0 **Retirement:**

3.1 All employees hired on or before December 31, 2011 shall participate in the California Public Employee's Retirement System (PERS) 2% @ 55 Plan, without Social Security, single highest year formula. Employees shall be required to pay the 7% employee share of the PERS retirement contributions.

3.2 All employees hired on or after January 1, 2012 shall participate in the California Public Employee's Retirement System (PERS) 2% @ 60 Plan, without Social Security, highest three-year average formula. Employees shall be required to pay the entire employees share of the PERS retirement contributions.

3.3 All employees hired who are "New Members" on or after January 1, 2013 shall participate in the California Public Employees Retirement System (PERS) as defined by the Public Employees Pension Reform Act (PEPRA) of 2012. Some of the provisions of PEPRA include:

- A "New Member" is defined as:
 - A new hire who is brought into CalPERS membership for the first time on or after January 1, 2013, and who has no prior membership in any California public retirement system, or
 - A new hire who is brought into CalPERS membership for the first time on or after January 1, 2013, and who is not eligible for reciprocity with another California public retirement system or,
 - A member who first established CalPERS membership prior to January 1, 2013 and who is rehired by a different CalPERS employer after a break in service of greater than six months.
- A defined benefit formula of 2%@62 with three-year final compensation period.
- Employee contribution rate of 50% of total normal costs or 7%, whichever is greater.

3.4 Beginning March 1, 2016 all employees will pick up an additional 1% of PERS (total of 8%) on a pre-tax basis.

4.0 **Health:**

4.1 The Authority shall contribute to PERS PEMCHA Program or any other PERS approved Authority offered alternative medical plans the following monthly amounts for active, eligible employees in budgeted positions who elect to participate in such program:

- 4.2 For calendar year 2019, the Authority will provide the following monthly benefit contributions for active employees:
 - 4.2.1 CalPERS PEMCHA Contribution
 - 4.2.1.1 Employee only – the Authority shall contribute the PEMCHA minimum as determined by CalPERS on an annual basis.
 - 4.2.1.2 Employee + one dependent – the Authority shall contribute the PEMCHA minimum as determined by CalPERS on an annual basis.
 - 4.2.1.3 Employee + two or more dependents - the Authority shall contribute the PEMCHA minimum as determined by CalPERS on an annual basis.
 - 4.2.2 Flexible Benefit Plan Contribution – The Authority shall, for active employees, credit into a Section 125 Plan (Flexible Benefit Plan) the following monthly amounts based upon the actual election of medical plan and level of coverage by the employee:
 - 4.2.2.1 Employee only: \$652.33, less the PEMCHA contribution in 13.3.C.a.
 - 4.2.2.2 Employee plus one: \$1,439.82, less the PEMCHA contribution in 13.3.C. a.
 - 4.2.2.3 Family: \$1,920.86, less the PEMCHA contribution in 13.3.C.a.
- 4.3 For calendar year 2020, the Authority will provide the following monthly benefit contributions for active employees:
 - 4.3.1 CalPERS PEMCHA Contribution
 - 4.3.1.1 Employee only – the Authority shall contribute the PEMCHA minimum as determined by CalPERS on an annual basis.
 - 4.3.1.2 Employee + one dependent – the Authority shall contribute the PEMCHA minimum as determined by CalPERS on an annual basis.
 - 4.3.1.3 Employee + two or more dependents - the Authority shall contribute the PEMCHA minimum as determined by CalPERS on an annual basis.
 - 4.3.2 Flexible Benefit Plan Contribution – The Authority shall, for active employees, credit into a Section 125 Plan (Flexible Benefit Plan) the following monthly amounts based upon the actual election of medical plan and level of coverage by the employee:
 - 4.3.2.1 Employee only: \$702.33, less the PEMCHA contribution in 13.3.C.a.
 - 4.3.2.2 Employee plus one: \$1,489.82, less the PEMCHA contribution in 13.3.C. a.
 - 4.3.2.3 Family: \$2,020.86, less the PEMCHA contribution in 13.3.C.a.
- 4.4 Employees are responsible for payment of any costs in excess of the maximum Authority contribution.
- 4.5 Employees who elect to opt out and/or refuse all health benefits described in Paragraph 4 will be compensated \$200.00 per month upon providing proof of alternate health benefit coverage.

5.0 Retiree Health Care

- 5.1 Employees of the Authority who retire through CalPERS may enroll in a CalPERS health plan as provided under Public Employees' Medical & Hospital Care Program (PEMCHA).
- 5.2 The Authority agrees to contribute as shown below for eligible retirees who are enrolled in a CalPERS PEMCHA medical plan. The Authority contribution is as follows:
 - 5.2.1 For all employees who retire on or after January 1, 2015:
 - 5.2.1.1 Retirees with 0-5 Years of Service with the Authority are entitled to receive the PEMCHA Minimum Only.
 - 5.2.1.2 For retirees with 6+ Years of Service with the Authority or transition time under Policy 1051, each additional year of service will result in an increased benefit with a cap of \$500 for 20 or more years. Specific benefit amounts are show on Attachment #1
 - 5.2.1.3 Attachment #1 will be modified on an annual basis when the PEMCHA minimum is determined.
 - 5.2.1.4 The formula for Attachment #1 is: $((\$500 - \text{PEMCHA Min}) / 15) + \text{the amount for one less year of service.}$
 - 5.2.2 Nothing in this policy guarantees continued medical insurance coverage upon or after the expiration of this policy for retirees, their dependents, or their survivors. The Authority reserves the right to make modifications to retiree medical coverage, including termination of coverage.
- 6.0 **Dental, Vision, Life Insurance and Long Term Disability:** The Authority shall contribute the full cost towards an Authority sponsored long term disability and group term life insurance program administered through the Santa Cruz County Personnel Department, Benefits Division.
 - 6.1 Long Term disability insurance coverage equal to sixty six and two-thirds percent (66.6%) salary per month subject to the maximum monthly benefit as described by the plan administered by the Santa Cruz County Personnel Department, Benefits Division.
 - 6.2 Group term life insurance coverage of \$50,000 per employee.
 - 6.3 Dental care benefits as provided to Authority employees via the Santa Cruz County Personnel Department, Benefits Division.
 - 6.4 Vision care benefits as provided to Authority employees by the Vision Service Plan (VSP) as administered by the Santa Cruz County Personnel Department, Benefits Division.
- 7.0 For employees not covered by collective bargaining agreements, the Board of

Directors will annually review the benefits provided as set forth by this policy in March of each year.

7.1 The Board of Directors reserves the right to make changes or to terminate the employee benefit program(s) as described within this policy.

Attachment 1

SCR9-1-1 Retiree Health Contribution

Retirement Year	2019
PEMCHA Min	\$136.00
0-5	\$136.00
6	\$160.27
7	\$184.53
8	\$208.80
9	\$233.07
10	\$257.33
11	\$281.60
12	\$305.87
13	\$330.13
14	\$354.40
15	\$378.67
16	\$402.93
17	\$427.20
18	\$451.47
19	\$475.73
20	\$500.00

Years of Service