

DISTRICT BENEFITS - FY: 2017/18

MEDICAL: all active employees

District provided health insurance plans	"ACTIVE GROUP ONE" EMPLOYEES HIRED PRIOR TO 8/1/2014					
	7/1/2017 - 12/31/2017 Monthly Rates	DISTRICT PAYS, not to exceed, Kaiser Family rate minus employee portion	EMPLOYEE PAYS per/MONTH	1/1/2018 - 6/30/2018 Monthly Rates	DISTRICT PAYS, not to exceed, Kaiser Family rate minus employee portion	EMPLOYEE PAYS
KAISER - HMO (PLAN L)						
Employee Only	\$ 760.84	\$ 685.84	\$ 75.00	\$ 741.77	\$ 666.77	\$ 75.00
Employee + 1	\$ 1,521.69	\$ 1,396.69	\$ 125.00	\$ 1,483.54	\$ 1,358.54	\$ 125.00
Family	\$ 2,023.85	\$ 1,873.85	\$ 150.00	\$ 1,973.11	\$ 1,823.11	\$ 150.00
ANTHEM BLUE CROSS - PPO						
Employee Only	\$ 1,162.67	\$ 1,087.67	\$ 75.00	\$ 1,162.67	\$ 1,087.67	\$ 75.00
Employee + 1	\$ 2,355.02	\$ 1,898.85	\$ 456.17	\$ 2,355.02	\$ 1,848.11	\$ 531.91
Family	\$ 2,984.17	\$ 1,873.85	\$ 1,110.32	\$ 2,984.17	\$ 1,823.11	\$ 1,161.06

For employees hired prior to August 1, 2014 (Tier One), the district will pay the cost of the medical premium of a District-provided health insurance plan, not to exceed the cost of Kaiser Family plan. If costs are above the Kaiser Family plan, the difference is paid by the employee via payroll deduction.

*As per M.O.U., beginning on July 1, 2015, employees monthly medical contribution is as follows:
Emp Only = \$75 per/month, Emp + 1 = \$125 per/month and Family = \$150 per/month*

District provided health insurance plans	"ACTIVE GROUP TWO" EMPLOYEES HIRED ON OR AFTER 8/1/2014					
	7/1/2017 - 12/31/2017 Monthly Rates	DISTRICT PAYS, not to exceed, 80% of Kaiser Family rate	EMPLOYEE PAYS	1/1/2018 - 6/30/2018 Monthly Rates	DISTRICT PAYS, not to exceed, 80% of Kaiser Family rate	EMPLOYEE PAYS
KAISER - HMO (PLAN L)						
Employee Only	\$ 760.84	\$ 608.68	\$ 152.16	\$ 741.77	\$ 593.42	\$ 148.35
Employee + 1	\$ 1,521.69	\$ 1,217.35	\$ 304.34	\$ 1,483.54	\$ 1,186.83	\$ 296.71
Family	\$ 2,023.85	\$ 1,619.09	\$ 404.76	\$ 1,973.11	\$ 1,578.49	\$ 394.62
ANTHEM BLUE CROSS - PPO						
Employee Only	\$ 1,162.67	\$ 930.14	\$ 232.53	\$ 1,162.67	\$ 930.14	\$ 232.53
Employee + 1	\$ 2,355.04	\$ 1,619.09	\$ 735.95	\$ 2,355.04	\$ 1,578.49	\$ 776.55
Family	\$ 2,984.20	\$ 1,619.08	\$ 1,365.12	\$ 2,984.20	\$ 1,578.49	\$ 1,405.71

For employees hired on or after August 1, 2014 (Tier Two), the district will contribute 80% of the medical insurance premium for employees enrolled in a District-provided health insurance plan, not to exceed 80% of the Kaiser Family plan (see M.O.U.). Employee costs are paid via payroll deduction.

DISTRICT BENEFITS - FY: 2017/18 (continued)

DELTA DENTAL:

The District pays the full premium for all employees up to the maximum of the family rate.

	MONTHLY RATES 7/1/17- 12/31/17	DISTRICT PAYS per/Emp.	MONTHLY RATES 1/1/2018 - 12/31/2019	EMPLOYEE PAYS
Employee Only	\$ 44.79	100%	48.12	\$ -
Employee + 1	\$ 111.03	100%	119.32	\$ -
Family	\$ 111.03	100%	119.32	\$ -

VISION SERVICE PLAN (VSP):

The District pays the full premium for all employees up to the maximum of the family rate.

	MONTHLY RATES	DISTRICT PAYS per/Emp.	EMPLOYEE PAYS
Employee Only	\$ 13.42	100%	\$ -
Employee + 1	\$ 19.46	100%	\$ -
Family	\$ 34.90	100%	\$ -

\$500 MEDICAL REIMBURSEMENT:

This is a benefit for all employees. This benefit allows employees to request reimbursement for out of pocket medical and dental expenses. This reimbursement may be taxable per IRS Publication 502.

This benefit cannot be carried over into the next fiscal year. It must be used, or it is forfeited.

	DISTRICT PAYS per/Emp.	EMPLOYEE PAYS
\$500 Reimbursement per fiscal year	\$ 500.00	\$ -

LONGEVITY:

This benefit is a merit increase based on the number of years of service and has two different tiers:

- 1 **Tier One: Employees hired prior to August 1, 2014**
- 2 **Tier Two: Employees hired on or after August 1, 2014**

TIER ONE	
10 - 14 years	1/2 % each yr.
15 - 19 years	3/4 % each yr.
20 - 24 years	1.0 % each yr.
25 - 29 years	1.5 % each yr.
30 + years	2.0 % each yr.

TIER TWO	
10 years	1/2 % (one time)
15 years	1.5 % (one time)
20 years	2.5 % (one time)

DISTRICT BENEFITS - FY: 2017/18(continued)

LIFE INSURANCE and LONG TERM DISABILITY INSURANCE:

All Life insurance policies and the Long Term Disability policy are only active while employed.

1 Hartford Life Insurance \$20,000 per/employee while employed

2 The Standard Insurance (long term disability ins.) **

** The long term disability rates are based on employee's annual salary. This policy will end approx. 9/30/18 as the employee's have entered into the State's disability plan beginning 01/01/2018.

DISTRICT PAYS (per/month, per/emp)	EMPLOYEE PAYS - SDI
\$ 5.60	\$ -
\$35.00 - \$109.00	1% of gross salary

MARIN COUNTY EMPLOYEES RETIREMENT ASSOCIATION (MCERA):

This plan is mandatory for all regular/full time employees. The plan is called a 414H Deferred Benefit plan. Employees become members on the first day of employment. The plan for our District is broken down into **TWO** Tiers and they are as follows:

TIER ONE: "Classic Member" - Employee became a member prior to January 1, 2013

TIER TWO: "PEPRA MEMBER" - Employee became a member on or after January 1, 2013

TIER ONE: "Classic Member"	
DISTRICT PAYS (per/pay period)	EMPLOYEE PAYS (per/pay period)
35.27% - 1% (paid by employee) = 34.27% of gross payroll	7.83 - 12.64 % (+ 1%) of salary (based on age at DOH)

TIER TWO: "PEPRA Member"	
DISTRICT PAYS (per/pay period)	EMPLOYEE PAYS (per/pay period)
31.63% - 1% (paid by employee) = 30.63% of gross payroll	10.01% (+1%) of salary

As per the most current MOU, all employees will contribute 1% of the District's portion.

UNIFORMS and WORK BOOTS:

1 Uniforms, rain gear and coveralls are provided for all Lab and Operations personnel.

*2 Each fiscal year, an allowance of \$200 is provided for the purchase of work boots to the Operations and Lab personnel.

* The work boot allowance cannot be carried over into the next fiscal year. If not used, it is forfeited.

OPTIONAL BENEFITS OFFERED DURING EMPLOYMENT

(these benefits are optional and paid through payroll deduction)

NATIONWIDE - 457 DEFERRED RETIREMENT PLAN:

- 1 For calendar year 2017 - an employee may contribute up to 25% of their annual salary or \$18,000, whichever is less. Higher "catch-up" limits may apply to employees reaching age 50. Contributions are made through payroll deduction.

MARIN COUNTY FEDERAL CREDIT UNION:

- 1 Upon joining the credit union, your payments or contributions can be deducted through payroll deduction.

TASC - 125 FLEX PLAN:

- 1 This plan is a tax free medical plan administered by the District and governed by IRS regulations. This is a plan that allows an employee to receive "dollar for dollar" reimbursement for medical, dental, daycare and many more choices, up to the maximum allowed by the IRS. This plan operates through payroll deduction and is offered every November during open enrollment for the following calendar year.

BENEFITS UPON RETIREMENT

MEDICAL COVERAGE UPON RETIREMENT: (THREE GROUPS)

Retiree Group

One: Employees hired prior to July 1, 2009, will receive 100% paid medical coverage for the employee and their spouse, in accordance with MCERA rules and regulations.

Retiree Group

Two: Employees hired on or after July 1, 2009, will receive 100% paid medical coverage for the employee only, in accordance with MCERA rules and regulations.

Retiree Group

Three: For employees hired on or after August 1, 2014, the District will contribute \$200 per month into a Retirement Health Savings Account (RHSA) during the employees length of employment, after completing 2 consecutive years of service. The funds accrued in th RHSA during employment with the District may be used to pay for health care during retirement and in accordance with plan rules and regulations. Group Three employees will not be eligible for other retiree health coverage from the District.

DENTAL COVERAGE AT RETIREMENT:

The District does not pay for dental coverage upon retirement. At retirees expense, they may elect dental coverage offered through the Marin County retirement system.

LIFE INSURANCE and LONG TERM DISABILITY POLICIES:

All of these policies will cease as of the last day of employment with the District.

RETIREMENT AND YOUR PENSION:

All details regarding a retiree's pension will be worked out between the retiree and MCERA. This is explained in the employees retirement booklet and is also available on the MCERA website.