

**San Mateo County**  
**TRANSIT DISTRICT**

**BENEFITS - EXEMPT EMPLOYEES (Paid Weekly Salary)**

**MEDICAL INSURANCE:** The District has elected to join the CalPERS Health Benefits Program, pursuant to the terms and conditions of the Public Employees' Medical and Hospital Care Act. All full-time regular employees have a choice of several health care providers offered under the CalPERS Health Benefits Program.

Effective January 1, 2009, the District will contribute a fixed amount (Employer Share) toward the monthly medical premium for employees and his/her eligible family members. The employee is responsible for the balance of their medical premium (Employee Share). A chart of monthly premiums and contributions is available on the Depot. Under the CalPERS Health Benefits Program, eligible family members include the employee's spouse or domestic partner and economically dependent children younger than the age of 26. Employees must add the new spouse, domestic partner, and/or children within 60 days of the qualifying event (marriage, certification of domestic partnership, birth, or adoption) or during the open enrollment period. Employees will be required to provide proof of eligibility when adding family members to the plan.

- a. **Employer Share** – The District will contribute a fixed amount of the monthly medical premium based on the cost of the Bay Area Health Maintenance Organization (HMO) plans.
- b. **Employee Share** – Employees who elect coverage are required to contribute the balance of the monthly medical premium which shall be deducted from their paycheck on a biweekly basis.
- c. **Cafeteria Benefit** – The District will provide a Cafeteria benefit for all active employees in an amount equal to the balance of the medical premium for the Bay Area HMO plan. This will allow employees to pay the Employee Share of the medical premium for the Bay Area HMO plans.
- d. **Non-Bay Area HMO Coverage** – If an employee elects to have coverage other than a Bay Area HMO plan, any required additional premium will be funded by the employee through a pre-tax payroll deduction.

**MEDICAL PLAN OPT-OUT AND EXTENDED ILLNESS BENEFIT:** An employee may opt out of medical coverage as long as they satisfy CalPERS eligibility requirements (must have medical coverage elsewhere). Eligible employees who waive the medical coverage will receive a monthly Cafeteria Plan benefit of \$200 that may only be used to purchase the Extended Illness Benefit. Employees who opt-out of medical coverage can opt back in within 60 days of loss of other coverage or during the annual open enrollment period (with coverage taking effect on January 1). Opting out of medical coverage does not affect eligibility of retirees for medical coverage as long as their retirement from CalPERS is within 120 days after separation of employment of the District.

Extended Illness Benefit cannot be carried over to the next calendar year. All unused Extended Illness Benefit must be cashed out on the final pay date in the calendar year in which the benefit is earned. The maximum annual gross amount is twenty-four hundred dollars (\$2,400.00). The payout will be subject to all applicable tax withholdings and to the standard payroll deductions previously authorized by the employee.

**RETIREE HEALTH SAVINGS:** All employees must contribute \$23.08 on a pre-tax basis per pay period into the ICMA Retirement Corporation's VantageCare Retirement Health Savings plan (an integral part trust). This allows you to accumulate assets to pay for qualified *medical expenses* (e.g. health insurance premiums, co-pays, and prescription expenses) for you, your spouse or domestic partner, and/or your dependents when you retire or otherwise separate employment with the District, on a *tax-free* basis.

**DENTAL INSURANCE:** Delta Dental of California. District pays premiums for all employees, spouses, domestic partners, and eligible dependents. Group Plan # 2825-1001. Member ID number is the employee's SSN. Dental coverage is offered for dependents between 23-26 years of age with the employee paying a percentage of the premium.

**VISION INSURANCE:** MES Vision. District pays premiums for all employees, spouses, domestic partners, and eligible dependents. Group Plan #21980. Member ID number is the employee's SSN. Vision coverage is offered for dependents between 23-26 years of age with the employee paying a percentage of the premium.

**HOLIDAYS:** The District observes the following holidays: **New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.**

In addition to the above, newly hired employees can earn up to four (4) floating holidays in a calendar year. Employees begin earning floating holidays (8 hours each) after completing their probationary period. Floating holidays are pro-rated by calendar quarter for employees who have been employed for less than a full calendar year. Newly hired employees who complete the probationary period in the last calendar quarter shall not be entitled to floating holidays for that calendar year. Employees with one year of seniority at the time of the annual vacation bid signup will begin receiving five floating holidays for the following year.

**PAID TIME OFF:** Employees accumulate Paid Time Off at the rate of 8.25 hours per pay period during their first five (5) years of service; 10.50 per pay period after five (5) years of service; 12.25 per pay period after 15 years of service; and 13.25 hours per pay period after 25 years of service. Administrative employees may elect to buy back PTO once per calendar year. *Paid time off may be used for vacations, sick leave, bereavement leave, and all other authorized absences from work.*

**SOCIAL SECURITY and PENSION PLAN:** Full-time employees are covered under the Social Security System and the Public Employees Retirement System (PERS). The District will contribute 7% to PERS on behalf of the employee, after the first \$133.33 per month of regular wages. The District will also contribute 6.2% toward Social Security and 1.45% toward Medicare.

**LONG TERM DISABILITY:** Coverage is provided and effective after ninety (90) days total disability. This enables the employee to make up to sixty percent (60%) of their regular salary while on leave.

**LIFE INSURANCE:** The District provides life insurance in an amount approximately equal to one time the employee's annual salary with an additional benefit for accidental death or dismemberment; both with a minimum of \$50,000 and a maximum of \$200,000.

**OPTIONAL LIFE INSURANCE:** Employees have the opportunity to purchase additional life insurance for themselves and their eligible family members through payroll deduction.

**FREE TRANSPORTATION:** Employees and eligible dependents (spouse, domestic partner, and/or dependent children ages 5-23) that live, work, or go to school in San Mateo County are provided with free transportation on all bus systems (excludes paratransit service) operated by the District. For eligible dependents that do not live, work, or go to school in San Mateo County, they may request a pass on an as-needed basis.

**TSM PROGRAM:** Employees are invited and encouraged to participate in the Employee Transportation Systems Management (TSM) program. Car/Van poolers can receive up to \$120 reimbursement per month. Public Transit riders receive up to \$230 reimbursement for monthly passes or tickets. All who participate, by getting to work on a sliding scale of 60-100% of the time in any way other than driving alone, are eligible to be involved in the monthly cash awards program.

**TUITION REIMBURSEMENT:** The District reimburses employees who receive a final course grade of 'A' at 100%, a grade of 'B' at 75% and those who receive a 'C' or a "pass/fail" grade will be reimbursed at 50% of the cost of tuition, books, and related fees, up to a maximum of \$4,000 per fiscal year for courses related to the job or career goals with the District. Such courses must be taken in an off-duty status and meet the eligibility requirements for reimbursement.

**EMPLOYEE ASSISTANCE PROGRAM:** Our EAP assists employees and their families in dealing with many types of problems to promote the well-being and welfare of District employees. Counseling is performed in a confidential manner by licensed and qualified counselors in areas of child/elder care, marital/family problems, legal issues, credit concerns, tax problems, situational conflicts and interpersonal problems.

**DEFERRED COMPENSATION:** The District offers deferred compensation programs through Nationwide Retirement Solutions and ICMA Retirement Corporation. Employees may contribute a maximum of \$16,500 in 2011. For those over the age of 50, they may contribute up to \$22,000 for regular catch-up or up to \$33,000 for pre-retirement catch-up in 2011.

**CREDIT UNION:** All employees and family members are eligible to join the San Mateo Credit Union.

**FLEXIBLE BENEFITS PLAN:** Set aside pre-tax dollars deducted from your paycheck to pay for up to \$2,500 out-of-pocket health care expenses and insurance premiums and up to \$5,000 for dependent care expenses.

**DOMESTIC PARTNER BENEFITS:** Medical coverage is available for eligible same-sex partners over the age of 18 and eligible partners of either gender, as long as one partner is over the age of 62. Vision and dental coverage, and transportation passes are available for all domestic partners, regardless of gender. IRS regulations apply, including a mandatory increase in the employee's taxable income.

**COMPUTER PURCHASE PROGRAM:** Interest-free loans are available to qualified employees for computer equipment purchases.

Benefits are subject to change with or without notice and are subject to contract/provider terms and conditions.