

**Employer Insurance Contributions/Benefits\***  
**As of January 1, 2016**

1/27/2016

1 of 1  
modified by KC

\*most figures are monthly

	POA	CASA	SEIU	SAMA	PMA/EM
<b>Medical (max.contrib.)</b>	\$1,264/member regardless of cost or if coverage is waived. Administered by POA.	\$605.05 for EE only. \$1,210.10 for EE +1. \$1,573.13 for EE 2+.	\$605.05 for EE only. \$1,210.10 for EE +1. \$1,573.13 for EE 2+.	\$605.05 for EE only. \$1,210.10 for EE +1. \$1,573.13 for EE 2+.	<i>Two Tiers</i> \$605.05 for EE only. \$1,573.13 for EE +1 or more.
<b>Dental</b>	\$90/member regardless of cost or if coverage is waived. Administered by POA.	Cost of coverage up to \$90/month.	Cost of coverage up to \$90/month.	Cost of coverage up to \$110/month.	Cost of coverage up to \$110/month.
<b>Eye Med</b>	Available for purchase at EE's expense.	Available for purchase at EE's expense.	Available for purchase at EE's expense.	Available for purchase at EE's expense.	Available for purchase at EE's expense.
<b>Life/AD&amp;D</b>	.122/\$1k of coverage. \$20k/EE provided by City.	.122/\$1k of coverage. \$20k/EE provided by City.	.122/\$1k of coverage. \$20k/EE provided by City.	.122/\$1k of coverage. AM/MM: 2X Salary to \$300k EM: 3X Salary to \$300k Provided by City.	.122/\$1k of coverage. 2X Salary to \$300k Provided by City.
<b>LTD</b>	\$66/member regardless of cost. Administered by POA.	2/3 of first \$7500/mo, after 60 days. City pays 100% of premium cost.	City max. paid = 130 Day Plan \$8.78. 60 Day Plan \$11.00. EE pays add'l amt. over \$11.00 for 60 Day Plan Benefit: 50% of first \$5k/month	2/3 of first \$7500/mo, after 60 days. City pays 100% of premium cost.	2/3 of first \$7500/mo, after 60 days. City pays 100% of premium cost.
<b>Suppl Life/AD&amp;D</b>	Available for purchase at EE's expense.	Available for purchase at EE's expense.	Available for purchase at EE's expense.	Available for purchase at EE's expense.	Available for purchase at EE's expense.
<b>Option to Cash-out Med Insurance</b>	No	Yes. Cashback of 50% of lowest EE only coverage for medical insurance only (\$247.00).	Yes. Cashback of 50% of lowest EE only coverage for medical insurance only (\$247.00).	Yes. Cashback of 100% of Kaiser EE only coverage (\$605.05) + City's dental contribution (\$110).	Yes. PMA Cashback is \$493.99. EM Cashback is \$605.05. PMA/EM Dental Cashback is \$110.
<b>Retiree Medical Subsidy/RHS</b>	1% EE Contribution .75% City Contribution	1.25% EE contribution towards RHS Plan.	1.25% EE contribution towards RHS Plan.	1.25% EE contribution towards RHS Plan.	.5% EE contribution & 1.75% City contribution towards RHS Plan.
<b>CaIPERS Benefit</b>	<u>3% at 50 for Safety (sworn)</u> (9% City paid EPMC; 9% EE contribution; 12.25% EE contribution for "new member" hired after 1/1/13 and no EPMC) <u>2.7% at 55 for Misc. (non-sworn)</u> (8% City paid EPMC; 8% EE contribution; 6.75% EE contribution for "new member" hired after 1/1/13 and no EPMC)	2.7% at 55 for Misc. (8% City paid EPMC; 8% EE contribution; 6.75% for "new member" hired after 1/1/13 and no EPMC)	2.7% at 55 for Misc. (8% City paid EPMC; 8% EE contribution; 6.75% for "new member" hired after 1/1/13 and no EPMC)	<u>3% at 50 for Safety (sworn) SEE PMA</u> <u>2.7% at 55 for Misc. (non-sworn)</u> (8% City paid EPMC; 8% EE contribution; 6.75% EE contribution for "new member" hired after 1/1/13 and no EPMC)	<u>3% at 50 for Safety (sworn)</u> (9% City paid EPMC; 9% EE contribution; 12.25% EE contribution for "new member" hired after 1/1/13 and no EPMC) <u>2.7% at 55 for Misc. (non-sworn)</u> (8% City paid EPMC; 8% EE contribution; 6.75% EE contribution for "new member" hired after 1/1/13 and no EPMC)