

BAY AREA AIR QUALITY MANAGEMENT DISTRICT 2018 REPRESENTED EMPLOYEE BENEFITS

The following current benefits are adopted and may be changed under the Memorandum Of Understanding between the Board of Directors and the Employee Association.

***Hired before 7/1/17:** Fringe Benefit Allowance (FBA) is the **greater** of frozen 2017 allowance of **\$1,763.70** or post 7/1/2017 EE only, EE+1 or EE+ Family tier. (**See Below**)

Employee may use FBA to purchase additional Life Insurance.

***Hired after 7/1/17:** Fringe Benefit Allowance (FBA) is based on Medical enrollment and is as follows:

EE Only -100% Kaiser rate, Dental, Vision (**\$848.52**)

EE+1- 95% Kaiser Rate, Dental, Vision (**\$1,652.08**)

EE+Family- 90% Kaiser rate, Dental, Vision (**\$1,992.88**)

The following benefits may be covered under the FBA:

MEDICAL INSURANCE	Medical insurance is covered under California Public Employees Retirement System (CalPERS) for the employee and eligible dependents including domestic partner benefits pursuant to the Public Employees Medical and Hospital Care Program requirements. www.calpers.ca.gov
DENTAL INSURANCE	Dental insurance is covered under Delta Dental for the employee and eligible dependents including domestic partners. www.deltadentalins.com
VISION INSURANCE	Vision insurance is covered under Vision Service Plan for the employee and eligible dependents including domestic partners. www.vsp.com

In addition, the District provides the following benefits:

CAFETERIA PLAN	
LIFE INSURANCE	<p><i>Basic Life (District paid)</i> – Up to age 55, the coverage is equal to five (5) times the employee's annual salary up to a maximum of \$500,000. Coverage decreases with age.</p> <p><i>Additional Life</i> – The coverage is equal to two (2) times the employee's annual salary up to a maximum of \$100,000. Employees may use FBA for premium payment.</p> <p><i>Dependent Life</i> – The coverage is equal to \$5,000 for each eligible dependent covered. Employees may NOT use FBA for premium payment.</p>
LONG TERM DISABILITY (LTD)	The District provides LTD coverage which equals 66-2/3% of salary for any on or off the job disability, up to a maximum of \$6,500 per month. This is a District paid program.
STATE DISABILITY (SDI)	The District adheres to SDI coverage including sick leave integration for non-industrial illness or injury. Employee contributes 0.9% of salary. Participation is mandatory.
WORKER'S COMPENSATION	The District provides Worker's Compensation coverage for industrial injury or illness. The District provides full salary continuation for the first ninety (90) days from the date of injury or illness for claims accepted by the workers' compensation carrier.
INSURANCE CONTINUATION	An employee who is ill or injured and is eligible for either Worker's Compensation or State Disability Insurance and on medical leave continues to receive group insurance coverage.
MONEY PURCHASE PENSION PLAN	The District contributes \$96.51 per month for each employee. Adjustment in subsequent years to match increase in the cost of living. www.newportgroup.com

