

## Insurance Contributions/Benefits As of January 1, 2009

	POA	FBA	SEIU	UC	AM/MM/EM	PMA	FMA
<b>Medical (max.contrib.)</b>	\$903.74/member regardless of cost or if coverage is waived. Administered by POA.	\$425.11 for ee only. \$850.22 for ee +1. \$1105.29 for family.	\$425.11 for ee only. \$850.22 for ee +1. \$1105.29 for family.	\$425.11 for ee only. \$850.22 for ee +1. \$1105.29 for family.	\$425.11 for ee only. \$850.22 for ee +1. \$1105.29 for family.	\$425.11 for ee only. Up to \$1105.29 for ee +1. \$1105.29 for family.	\$425.11 for ee only. \$850.22 for ee +1. \$1105.29 for family.
<b>Dental</b>	\$80/member regardless of cost or if coverage is waived. Administered by POA.	Cost of coverage up to \$80/month.	Cost of coverage up to \$90/month.	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.	Available for purchase at ee's expense.	Available for purchase at ee's expense.
<b>Life/AD&amp;D</b>	.18/\$1k of coverage. \$20k/ee. Provided by COSA.	.18/\$1k of coverage. \$20k/ee. Provided by COSA.	.18/\$1k of coverage. \$20k/ee. Provided by COSA.	.18/\$1k of coverage. \$20k/ee. Provided by COSA.	.18/\$1k of coverage. AM/MM: 2X Salary to \$300k EM: 3X Salary to \$300k Provided by COSA.	.18/\$1k of coverage. 2X Salary to \$300k Provided by COSA.	.18/\$1k of coverage. Misc: \$20k/ee. Safety: 2X Salary to \$300k Provided by COSA.
<b>LTD</b>	\$68 for safety (sworn). \$64 for non-safety (non-sworn) regardless of cost. Administered by POA.	\$60 paid by COSA. Administered by FBA.	COSA max. paid = 130 Day Plan \$10.39. 60 Day Plan \$11.00. ee pays add'l amt. over \$11.00 for 60 Day Plan Benefit: 50% of first \$5k/month	.78% of payroll. 60 Day Plan. COSA Paid. Benefit: 2/3 of first \$7,500/month Max. pymt. of \$5k/month	.78% of payroll. 60 Day Plan. COSA Paid. Benefit: 2/3 of first \$7,500/month Max. pymt. of \$5k/month	.78% of payroll. 60 Day Plan. COSA Paid. Benefit: 2/3 of first \$7,500/month Max. pymt. of \$5k/month	.78% of payroll. 60 Day Plan. COSA Paid. Benefit: 2/3 of first \$7,500/month Max. pymt. of \$5k/month
<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.	Available for purchase at ee's expense.	Available for purchase at ee's expense.
<b>Option to Cash-out Insurance</b>	No	Yes. Cashback of 50% of lowest ee only coverage for medical insurance only.	Yes. Cashback of 50% of lowest ee only coverage for medical insurance only.	Yes. Cashback of 50% of lowest ee only coverage for medical insurance only.	Yes. Cashback of 100% of lowest ee only coverage + COSA's dental contribution.	Yes. Cashback of 100% of lowest ee only coverage + COSA's dental contribution.	Yes. Cashback of 100% of lowest ee only coverage + COSA's dental contribution.
<b>Retiree Medical Subsidy</b>	Administered by POA. COSA contributes 0.5% effective 7/1/06. Funded by 1% ee deduction (POA rec'd additional .5% COLA in 7/02 & 7/03 to offset this deduction)	COSA contributes 1.75% of salary base.	COSA contributes 1% of salary base. Eff. 10/1/08 amount paid by COSA will increase to 1.4%. Eff. 10/1/09 amount paid by COSA will increase to 1.75%.	COSA contributes 1% of salary base. Eff. 10/1/08 amount paid by COSA will increase to 1.4%. Eff. 10/1/09 amount paid by COSA will increase to 1.75%.	COSA contributes 1% of salary base. Eff. 10/1/08 amount paid by COSA will increase to 1.4%. Eff. 10/1/09 amount paid by COSA will increase to 1.75%.	COSA contributes 0.9% of salary base. Eff. 10/1/09 amount paid by COSA will increase to 1.75%.	COSA contributes 1.75% of salary base. (0.75% increase 10/1/06)
<b>CalPERS Benefit</b>	3% at 50 for Safety (sworn) (9% COSA paid) 2% at 55 for Misc. (non-sworn) (7% COSA paid) Eff. 1/1/09 2.7% @ 55 for misc (8% COSA paid). Eff. 7/1/07 2% ee contribution for 2.7% @55. Eff. 7/1/08 amount paid by ee will increase to 4%. Eff. 7/1/09 amount paid by ee will increase to 6.3%.	3% at 50 for Safety (9% COSA paid) 2.7% at 55 for Misc. (7% COSA paid)	2.7% at 55. (7% COSA paid)	2.7% at 55. (7% COSA paid)	3% at 50 for Safety (9% COSA paid) 2.7% at 55 for Misc. (7% COSA paid)	3% at 50 for Safety (9% COSA paid) 2.7% at 55 for Misc. (7% COSA paid)	3% at 50 for Safety (9% COSA paid) 2.7% at 55 for Misc. (7% COSA paid)