



County of Colusa

CCEA Units

2023 Benefit Summary

BENEFIT TYPE	DESCRIPTION OF BENEFIT								
CalPERS Retirement Formula	Classic: 3% @ 60 New: 2% @ 62								
CalPERS Employee Contribution Rate (FY 22/23)	Classic: 8% New: 7.5%								
CalPERS Employer Contribution Rate (FY 22/23)	Classic & New: 39.18%								
Social Security	The County participates in the Social Security Program. Employee share: 6.2% up to \$147,000								
Medicare	Colusa County participates in the Medicare Program. The current employee and employer share is 1.45%.								
State Disability Insurance	Colusa County participates in this the SDI program, the employee rate is 0.9%.								
Cafeteria Plan Contributions	<p>If enrolled in a CalPERS medial insurance plan, the County <u>monthly</u> contributions are as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #ADD8E6;">Coverage Level</th> <th style="background-color: #ADD8E6;">Monthly County Contribution</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$885.00</td> </tr> <tr> <td>Employee plus One Dependent</td> <td>\$1656.67</td> </tr> <tr> <td>Employee plus Two Dependents</td> <td>\$2,153.67</td> </tr> </tbody> </table>	Coverage Level	Monthly County Contribution	Employee Only	\$885.00	Employee plus One Dependent	\$1656.67	Employee plus Two Dependents	\$2,153.67
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Employee plus Two Dependents	\$2,153.67								
Medical Plan	<p>Colusa County offers several HMO and PPO medical plan options through CalPERS. Specific plans are based on eligibility. See <i>Plans and Rates</i> table on page 3.</p> <p>Currently, the County pays the entire premium for all coverage levels if employees select the CalPERS Gold Plan or Western Health Advantage!</p>								
Dental Plan	Colusa County offers HMO and PPO dental plans with orthodontic coverage through Delta Dental. See <i>Plans and Rates</i> table on page 3.								
Vision	Colusa County offers a vision plan through Vision Service Providers (VSP) Ameritas. The County contributes the full premium for employee only. Enrollment is mandatory at the employee-only level. See <i>Plans and Rates</i> table on page 3.								
Medical Waiver	Employees electing to opt out of the County provided medical plan will receive \$300 cash in-lieu benefit per month with proof of enrollment in alternate eligible plan.								
Health Reimbursement Arrangement	The County contributes \$50.00 per month into an individual IRS qualified Health Reimbursement Arrangement (HRA) account for each active covered employee. This is in addition to any excess cafeteria funds. **See page 2 below for additional details.								

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Life Insurance	The County provides a \$50,000 life insurance policy free of cost to employees (enrollment is mandatory). Employees have the option to purchase additional life insurance for themselves and their dependents, term life and whole life policies available.	
Employee Assistance Program	Colusa County offers a confidential counseling program to employees and their dependents with 6 sessions per incident per calendar year.	
Deferred Compensation 457(b) Plan	<p>The County offers optional deferred compensation plans through CalPERS Voya and MetLife with matching contributions based on years of service:</p> <ul style="list-style-type: none"> ➤ Up to 7 years of service, \$20 per month ➤ 7-15 years of service: \$30 per month ➤ 15+ years of service: \$40 per month 	
Sick Leave	Accrual of one (1) day of paid sick leave per month, beginning on the day of hire. Sick leave accrual is unlimited.	
Holidays	There are 13 regular holidays plus one non-floating holiday.	
Vacation	Years of Service	Annual Vacation
	0 to 5 years	10 days
	6 to 10 years	15 days
	11 to 19 years	20 days
	20+ years	25 days
	Vacation accrual is capped at 1.5 times the yearly rate.	

**The County provides each employee enrolled in the CalPERS health insurance plan monthly cafeteria contributions to pay for the cost of the plan. The cost of some health plans is lower than the cafeteria contribution (i.e. the premium for employee-only PERS Gold coverage for 2023 is \$828.33 but the County cafeteria contribution is \$885, leaving \$56.67 in excess cafeteria funds). Employees can use any excess funds to pay for dental, vision and pre-tax voluntary Colonial and/or Aflac policies. Any remaining balances is deposited into the employees HRA account.