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Full Timers - Health Insurance

The District offers three (3) health plans, which include major medical coverage and prescription drugs for employees and eligible dependents. There are two (2) Health HMOs and one (1) Indemnity Plan. Premiums for the HMO are 100% paid by the District. (Note: ATU and IBEW employees are responsible for a monthly co-payment of the premiums for the Indemnity Plan). Note: Benefits are effective the first of the month following 30 days of employment.

Dental Insurance

The District offers 100% premium paid dental insurance for employees and eligible dependents. Employees are responsible for an annual deductible and may select a Dentist of his or her choice. There is a six-month waiting period (for new employees) for major dental repair such as, restorative and prosthetic services.

Vision Insurance

The District offers 100% premium paid vision insurance for employees and eligible dependents. Employees are responsible for an office co-pay.

Life Insurance

At no cost to the employee, the District provides basic life insurance and accidental death and dismemberment insurance. Employees may apply for additional term life insurance for themselves, their spouse and eligible dependent children. Coverage is purchased in "units" of \$10,000 for employee and spouse, and "units" of \$2,000 for dependent children. Premiums are based on the employee's birth year and are deducted from monthly payroll earnings.

Note: Policy amounts applied for are not guaranteed and are subject to underwriting – carrier may require evidence of insurability.

Long - Term Disability Insurance

The District provides long-term disability (LTD) insurance to AFSCME, IBEW, and Non-represented employees. LTD insurance provides a monthly benefit if you become disabled from a covered disability. If eligible, benefits are payable after the employee has been continuously disabled for 180 days, and continues while you remain disabled until your 65th birthday.

AFSCME, IBEW, and Non-represented employees may apply for supplemental LTD insurance. Your application may be subject to underwriting.

Retirement Plan

The District pays all contributions to the pension plan. The amount of an employee's pension is based upon years of service, age at retirement and average salary calculated over the last 60 months of employment or five years of highest salary.

Flexible Spending Account

The District offers two (2) types of flexible spending programs: Health Care Spending Account (HCSA) and Dependent Care Spending Account (DCSA). These flexible spending accounts allow you to use tax-free dollars to pay for a variety of expenses not covered under the current health plan.

Employee Assistance Program

The District offers confidential counseling through the Employee Assistance Program (EAP). Employees and family members can receive professional counseling for issues including: marital/family conflicts, parenting concerns, substance abuse, work stress, depression, and other issues that affect the quality of life.

Free Transportation

The District provides free transportation to all employees, and eligible dependents.

Tuition Reimbursement

The District reimburses the employee's actual cost in connection with approved courses and training programs (including tuition and books). The full amount of these fees, up to a maximum of \$750.00 each fiscal year, will be reimbursed. Fees

will be paid against receipts upon satisfactory completion of course or program.

AC Transit Federal Credit Union

Employees may become members of the AC Transit Employees' Federal Credit Union after successfully completing their probationary period. For membership information call (510) 568-6616.

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