Summary of SACOG New Employee Benefits

Assumes Full-Time Employment

Benefit	Details		
Paid Time Off	18.67 hours/month through 3rd year	22 hours/month through 15th year	25.34 hours/month thereafter
	At termination during the first year, balance paid out for first 160 hours in cash; at termination after first year of employment, balance paid out for first 80 hours in cash; remainder in deferred compensation plan. Paid Time Off balances over 350 hours rolled into 401(a) plan annually, with the option to cash out up to 80 hours		
Longevity Pay	2.5% after 13 years	An additional 2.5% after 18 years	
Holidays	12 days/year paid	After 1 year, additional 4 floating holidays	
Cost of Living Adjustment	Automatic COLA may be up to 4% in 2025 and 2026, based on the Federal Consumer Price Index for Urban Consumers for the State of California		
Health Insurance	SACOG pays 100% of the Kaiser 2-party rate for employees (current value is $2,225.80. Employees may select from a variety of plans offered by CalPERS. New employees who do not take insurance from SACOG are eligible for $150 per month.		
Post-Retirement Health Insurance	Currently $158 per month in retirement towards healthcare contributions if retiring from SACOG (adjusted for inflation) $50 per month contributed to a Health Reimbursement Savings Account for each month of employment; contributions are available to employee after leaving SACOG at any age		
Dental & Vision Insurance	Paid dental insurance for employee and family; paid vision insurance for employee and family		
Life Insurance	Employer-paid coverage up to $50,000, based on salary	Optional coverage up to $300,000	
	Employer-paid spouse and dependent coverage of $2,000		
Short-Term Disability Insurance	Paid short-term disability insurance at 2/3s of salary		
Long-Term Disability Insurance	Paid long-term disability insurance at 2/3s of salary		
CalPERS Retirement	Classic CalPERS employees: 2% @ 55 with a 3-year average compensation formula; SACOG reports the PERS employee contribution paid by SACOG as reportable income for PERS retirement purposes	New CalPERS employees: 2% @ 62 with a 3-year average compensation formula	

Deferred Compensation	1% of salary contributed to a 401(a) plan for non-management employees who qualify for the 2% @62 pension benefit (PEPRA) Optional contributions subject to annual IRS contribution limits for 457 and 401(a) plans
Career Development Program	SACOG pays for professional training at full cost; reimburses 50% of general educational expenses. One employee eligible annually for tuition reimbursement up to $3,000 per semester
Professional Dues	Employer-paid
Medical Flexible Spending Account	Upon hire, employees may contribute up to $3,300 in pre-tax dollars for qualified expenses
Dependent Care FSA	Upon hire, employees may contribute up to $5,000 in pre-tax dollars for qualified expenses
Bereavement Leave	40 hours maximum per incident
Social Security	SACOG participates in Social Security
Computer Loan Program	After 1 year of employment, SACOG provides 12-month, zero interest loans for qualified computer purchases
Flexible Work Schedule	SACOG allows alternative work schedules and teleworking
Flexible Work Benefit	SACOG provides each employee with a taxable benefit of $120 per month to cover costs of teleworking and/or commuting
On-Site Gym & Locker Room Facilities	Employees receive free access to an on-site athletic gym with locker rooms featuring showers and reservable lockers for gym use or bicycle commuting
Optional Insurance	Optional employee-paid insurance for the following types: Income-Loss Protection (Short-Term Disability, Life (term or whole)); Asset-Loss Protection (Accident, Cancer, Critical Illness, Hospital Intensive Care); Supplemental Medical (Hospital Indemnity, Dental, Vision)