County of Colusa
DSA Unit
2025 Benefit Summary

<table>
<tr><th>BENEFIT TYPE</th><th>DESCRIPTION OF BENEFIT</th></tr>
<tr><td>CalPERS Retirement Formula – Safety</td><td>Classic: 3% @ 50 New: 2.5% @ 57</td></tr>
<tr><td>CalPERS Employee Contribution Rate - Safety</td><td>Classic: 12% New: 13%</td></tr>
<tr><td>CalPERS Retirement Formula – Miscellaneous</td><td>Classic: 3% @ 60 New: 2% @ 62</td></tr>
<tr><td>CalPERS Employee Contribution Rate – Miscellaneous</td><td>Classic: 8% New: 7.5%</td></tr>
<tr><td>Social Security</td><td>Colusa County participates in the Social Security Program.
Employee share: 6.2% up to $176,100</td></tr>
<tr><td>Medicare</td><td>Colusa County participates in the Medicare Program. The current employee and employer share is 1.45%.</td></tr>
<tr><td>State Disability Program</td><td>Colusa County participates in this the SDI program, the employee rate is 1.2%.</td></tr>
<tr><td>Cafeteria Plan Contributions</td><td>If enrolled in a CalPERS medial insurance plan, the County monthly contributions are as follows:
<table>
<tr><th>Coverage Level</th><th>Monthly County Contribution</th></tr>
<tr><td>Employee Only</td><td>$1,016.13</td></tr>
<tr><td>Employee plus One Dependent</td><td>$2,032.27</td></tr>
<tr><td>Employee plus Two Dependents</td><td>$2,641.95</td></tr>
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<tr><td>Medical Plan</td><td>Colusa County offers several HMO and PPO medical plan options through CalPERS. Specific plans are based on eligibility. See Plans and Rates table on page 4.

Currently, the County pays the entire premium for all coverage levels if employees select the CalPERS Gold Plan or Western Health Advantage!</td></tr>
<tr><td>Dental Plan</td><td>Colusa County offers HMO and PPO dental plans with orthodontic coverage through Delta Dental. See Plans and Rates table on page 4.</td></tr>
<tr><td>Vision</td><td>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 Plans and Rates table on page 4.</td></tr>
</table>

BENEFIT TYPE	DESCRIPTION OF BENEFIT
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 for additional details.
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	The County offers optional deferred compensation plans through CalPERS Voya and MetLife with matching contributions based on years of service: ➢ Up to 7 years of service, $30 per month ➢ 7-15 years of service: $40 per month ➢ 15+ years of service: $50 per month
POST Incentive Compensation	Available to sworn employees and Dispatchers for the successful completion of POST Intermediate and Advanced Programs. **Intermediate POST: 2.5%** **Advanced POST: 5%** *Compensation is based on the employee's base rate of pay. No employee shall receive more than a total of 5%.
Education Incentive Pay	**Associates Degree – AA/AS 2.5%** **Bachelor's Degree – BA/BS 5%** *Compensation is based on the employee's base rate of pay. No employee shall receive more than a total of 5% for Educational Incentive Pay.
Sick Leave	The County offers optional deferred compensation plans through CalPERS Voya and MetLife with matching contributions based on years of service: ➢ Up to 7 years of service, $30 per month ➢ 7-15 years of service: $40 per month ➢ 15+ years of service: $50 per month
Holidays	Accrual of one (1) day of paid sick leave per month, beginning on the day of hire. Sick leave accrual is unlimited. Safety Members may apply unused sick leave toward CalPERS service credit upon retirement.
Vacation Parity	If you worked for a public agency* prior to coming to Colusa County, your former years of service in a benefitted, full-time position (counted in full years, on a year-for-year basis) will now be counted as your total years of service for purposes of vacation accrual with the County of Colusa. For example, under the new accelerated vacation accrual chart (see chart below), if you started with the County this year, but had three years of

<table>
<tr><td></td><td>service at another County (City, Special District, or other public sector agency job) you will now accrue vacation as if you have been working for Colusa for the past three+ years. (<u>*Public Agency means any city, county, district, other local authority or public body [similar to Cal Gov Code §20056 minus CA-specific service]).</u>

Service credit will also be given to employees with prior <u>military service</u> (counted in full years, on a year-for-year basis), provided that the employee was <u>honorably</u> discharged. Please submit form DD-214 along with the Vacation Parity form.</td></tr>
<tr><td>Vacation</td><td>
<table>
<tr><th>Years of Service</th><th>Annual Vacation</th></tr>
<tr><td>0 to 3 years</td><td>10 days</td></tr>
<tr><td>4 to 7 years</td><td>15 days</td></tr>
<tr><td>8 to 11 years</td><td>20 days</td></tr>
<tr><td>12+ years</td><td>25 days</td></tr>
<tr><td colspan="2">Vacation accrual is capped at 1.5 times the yearly rate. Colusa County honors previous service with a public agency counts towards vacation accrual at Colusa County. A public agency includes cities, counties, districts, and similar entities on a year for year basis.</td></tr>
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See *Plans and Rates* table on page 4.

COUNTY OF COLUSA
2025 RATES

Coverage Period: January 1, 2025 - December 31, 2025

EMPLOYEE GROUP: CCEA/CDSA

MONTHLY COSTS	COVERAGE LEVELS		
HEALTH INSURANCE PLAN NAME	***Employee Only***	***Employee + 1***	***FAMILY***
PERS Platinum - PPO (Blue Shield of CA)	463.51	927.02	1,205.13
PERS Gold - PPO (Blue Shield of CA)	0.00	0.00	0.00
**Blue Shield - Access+ (HMO) & EPO	156.85	313.69	407.80
**Western Health Advantage	(99.67)	(199.34)	(259.14)
**Anthem HMO Select	243.53	487.07	633.19
**Anthem HMO Traditional	487.87	975.74	1,268.46
**Blue Shield Trio HMO	121.38	242.76	315.59
**United Health Care Alliance	171.29	342.58	445.36
**United Health Care Harmony	(8.70)	(17.40)	(22.62)
**Kaiser HMO	99.44	198.88	258.54
PORAC - (Peace Officers Only)	(38.79)	191.06	141.72

With the increase in insurance premiums costs for the 2025 plan year, most employees will have no excess funds to pay for voluntary supplemental policies resulting in an increased out-of-pocket costs.

***Plan available in limited zip codes. To determine if the health plan you are considering provides services where you reside or work, use the Health Plan seach by Zip Code available on the CalPERS website.*

MONTHLY COSTS	COVERAGE LEVELS			
DENTAL INSURANCE PLAN NAME	***EE Only***	***EE + Spouse***	***Family***	***EE + Children***
Delta Dental PPO	0.10	41.90	99.30	27.60
Delta Care DHMO	0.00	0.00	21.20	0.00

**The County of Colusa requires its employees to enroll in County-sponsored dental coverage unless they can show proof of alternative coverage from another source. Employees hired prior to 1/1/13 may take the $45 County contribution as a monthly cash in-lieu benefit as per County Dental Plan Coverage Waiver Form guidelines.*

MONTHLY COSTS	COVERAGE LEVELS		
VISION INSURANCE PLAN NAME	***Employee Only***	***Employee + 1***	***FAMILY***
VISION SERVICE PROVIDERS (VSP)	0.00	6.61	10.37

Vision enrollment is mandatory for all employees.

CASH IN-LIEU AMOUNTS	HIRED	
	Prior to 1/1/13	***After 12/31/12***
CCEA	715.00	400.00
CDSA	715.00	300.00

County health plan enrollment is not mandatory. If an employee does not enroll in County health insurance, they may be eligible for a monthly cash in-lieu benefit as long as employees can provide proof of alternative coverage as defined in Health Plan Coverage Waiver Form.