

Benefits for All Active Employees

January 1, 2009

WORKERS' COMPENSATION INSURANCE

All District employees are automatically covered by workers' compensation benefits. If an employee is injured while on the job and if the claim is accepted by the District's workers' compensation claims administrator, the benefits include coverage for medical and rehabilitation expenses associated with the injury. The District provides full salary for the first 60 days, under the Peralta Industrial Leave policy. Our claims are administered through Southern California Risk Management Associates, Inc. Medical services are rendered through the *Medical Provider Network* with many providers and specialists in the area.

Refer to plan booklets for other information on the benefits of retirement plan participation. In addition to retirement income, each plan may offer other pre-retirement planning opportunities (long-term care, home loan programs and more).

RETIREMENT PLANS (PERS, APPLE, STRS, Cash Balance)

Depending on your position and your appointment, you participate in either the Public Employees' Retirement System (PERS), the State Teachers' Retirement System (STRS) or the APPLE Plan. Inquire with Human Resources or each respective retirement plan system regarding plan membership

The employee contributes 7% of salary and this contribution is tax-deferred. The District currently contributes 9.116% of salary to the members' PERS retirement fund.

Employees who are part time, seasonal or temporary may be eligible for the Accumulation Program for Part-time and Limited Service Employees (APPLE). Your mandatory contribution is 3.75% of eligible salary; the District contributes 3.75% of your eligible salary to this plan.

The contribution rate is based on the academic term (10, 11 or 12 month) assigned to the faculty member and is tax deferred. The District currently contributes 8.25% of the member's annual salary to the STRS fund (see the Monthly Contribution Table which follows).

Part time educators may be eligible for participation in the defined benefit plan Cash Balance Benefit Program. Both the employee and employer contribute 4% of salary to this retirement fund.

VOLUNTARY 403(B) & 457(B) PLANS

Tax Shelter Programs & Personal Financial Planning

Under Section 403(b) of the Internal Revenue Code and Section 17512 of the California Revenue and Taxation Code, Peralta employees may participate in the District's tax shelter programs now administered through Envoy Plan Services (envoyplanservices.com). We also offer tax-deferred saving opportunities through the 457(b) Plan which is also serviced by Envoy. Maximize your tax savings and minimize your tax liability through these plans!

LABOR UNIONS ~ (www.pft1603.org)

Unions/Associations

These unions and associations represent the employees in contract negotiations with the District concerning issues such as salary, benefits, hiring practices, working conditions, etc. The affiliation for faculty employees is with the Peralta Federation of Teachers.

Monthly dues:

- Regular/Contract/Accelerated Faculty: 0.01469 of any gross salary (plus approved AFT/CFT pass-throughs)
- Hourly Part-time Faculty:
 - \$16.38 for each month of employment for three (3) equated hours or less (plus approved AFT/CFT pass-throughs)
 - \$28.04 for more than three (3) equated hours (plus approved AFT/CFT pass-throughs)
- United Public Employees, Local 1021 of the Service Employee International Union (www.seiu1021.org)
 - Monthly dues are 1.80% of base salary; 1.70% for temporary employees.
- International Union of Operating Engineers, Local 39 of the AFL-CIO (www.local39.org)
 - Monthly dues are twice the hourly rate plus \$4.25.