

Cosumnes Community Services District

Benefit Summary 2025

The amounts below represent the **District's contribution** towards the various benefit types listed unless otherwise specified as Employee Contribution.

Retirement - The District participates in the California Public Employees Retirement System (CalPERS).

Term of Agreement: 07/01/2024 – 06/30/2027		
Benefit Type	Safety	Miscellaneous
Classic Member: (CalPERS or reciprocal agency member prior to 01/01/2013)	<ul style="list-style-type: none"> Formula of 3% @ 50 Single Highest Year Compensation Employee Contribution: 9% FY 25/26 Employer Contribution: 15.09% Cost Share: 3% EPMC: No Survivor Benefit: \$2.00 Option 2W 	<ul style="list-style-type: none"> District Hire <u>prior</u> to 12/01/11 <ul style="list-style-type: none"> Formula of 2.5% @ 55, or District Hire <u>after</u> 11/30/11 <ul style="list-style-type: none"> Formula of 2% @ 55 Single Highest Year Compensation Employee Contribution: 2.5 @ 55 = 8%, 2 @ 55 = 7% FY 25/26 Employer Contribution: 9.39% EPMC: No Survivor Benefit: \$2.00
New Member: (CalPERS or reciprocal agency member as of 01/01/2013)	<ul style="list-style-type: none"> Formula of 2.7% @ 57 Highest Average Compensation (over 3 years) Employee Contributions: 12.25% FY 25/26 Employer Contributions: 18.09%. Cost Share: N/A EPMC: No Survivor Benefit: \$2.00 Option 2W 	<ul style="list-style-type: none"> Formula of 2% @ 62 Highest Average Compensation (over 3 years) Employee Contributions: 7.75% FY 25/26 Employer Contributions: 9.39% EPMC: No Survivor Benefit: \$2.00
Social Security:	District employees do not contribute to Social Security	
Health and Welfare:	Health: \$2,352.25 (District Contribution to Family Plan) Dental: \$133.48 Vision: \$17.05	
Medicare:	1.45%	
Life Insurance:	\$20,000 for non-exempt employees = \$3.60 per month. \$15,000 –Additional coverage for safety only. Cost included in CAPF LTD plan	
Long-Term Disability:	66 2/3 benefit for miscellaneous employees = \$.0052 per 1,000 of salary CAPF LTD and Life for safety only = \$29.50 per month	
Employee Assistance (EAP):	\$9.45 per month	
OPEB:	Employee Contribution: 4.5%	
Deferred Comp:	\$50 Flat Contribution plus \$25 Match per month for PEPRA members.	
Cancer Plan:	Safety Only: \$22.54 per month	

Retiree Health Benefits:	Tier	Eligibility	Benefit
	I	Retired before 01/01/2015	Employee and Full Family. Tied to Kaiser. See MOU for benefit level.
	II	Retired on or after 01/01/2015	Employee and Full Family. Tied to Kaiser. See MOU for benefit level.
Retiree Health Vesting Schedule:	Applies to all employees hired after July 1, 2010		
Longevity:	10 years of service = 3.5% 18 years of service = 7.5%	15 years of service = 5.5% 21 years of service = 9.5%	
Incentive Pays:	Education Incentive: Max 8% Certifications: Max 8% Combined Education and Certifications: Max 14% Day Incentive: 10% Paramedic: \$550 plus additional 1% for Firefighters, .5% for Captains & Engineers Fire Mechanics: 3.5% Max for ASE Certifications Rescue Technician: 1% Not subject to cap Emergency Medical Technician: 2.5% Medical Transport Unit Premium: \$2.25 per hour Working Out of Class: \$3.00/hr for Captain, \$2.00/hr for Engineer		
Bilingual Pay:	\$100 per month		
Holiday In-Lieu:	120 hours per year (suppression only)		
Holidays:	12	13 plus 1 Floating Holiday	
Vacation:	Safety		
	Accrual Schedule (months)	Hours per Month (suppression)	Hours per Month (non-suppression)
	0-24	18	12.86
	25-59	22	15.72
	60-120	26	18.58
	121-240	30	21.43
	241 and over	34	24.29
Vacation:	Miscellaneous		
	Accrual Schedule (years)		Hours per Month
	1-2		6.67
	3-4		10
	5-9		12.83
	10-15		15.67
Sick Leave:	16 and over		18.5
	24 hours per month for suppression 17.14 hours per month for non-suppression		8 hours per month.
Sick Leave Buy Back:	10% at time of retirement with 25 years of services with the District (Safety Only)		
Bereavement Leave:	96 hours for suppression 80 hours for non-suppression		3 days if local; 4 days if over 250 miles
Bereavement Leave:	Time off under this category is charged to a paid leave bank		Additional days are charged to a paid leave bank
Uniform Allowance:	\$1,300 Annual Allowance all members		Total Allowance: \$125 per month