



# 2024 - TCA Benefits Summary

## Pension Plan:

TCA employees, excluding interns and other short-term or project-based hires, participate in the Orange County Employees Retirement System (OCERS). Both employees and the employer make mandatory contributions to the OCERS Retirement System instead of making contributions into Social Security. The employee's cost is a percent of their salary and based upon age at entry. Employees hired after 1-1-13 who do not have reciprocity with OCERS or another reciprocal system are part of the 2.5% at 67 (Plan U) defined benefit plan. Prior OCERS members may be eligible for Plans M or N.

Learn more: [OCERS.com](https://www.ocers.com) | [Reciprocity Guide](#) | [Impact On Social Security](#) | [TCA-OCERS](#)

## Medical, Dental and Vision Insurance:

TCA offers medical dental and vision coverage for employees and their dependents. The cost varies, according to the plan selected. The coverage is effective on the 1st of the month following employee's start date.

2024	Plans <a href="#">CalPERS plans and rates</a> <a href="#">Medical Enrollment Form HBD-12</a>	Coverage Level	OC, San Diego Bi-Weekly Rates	LA, Riverside & San Bernardino Bi-Weekly Rates
CalPERS Medical	Blue Shield Access + HMO <a href="https://myoptions.blueshieldca.com/calpers">https://myoptions.blueshieldca.com/calpers</a>	Employee Employee + 1 Employee + Family	\$0.00 \$83.76 \$143.93	\$0.00 \$37.11 \$89.49
	UHC - Signature Value Alliance (HMO) <a href="https://www.whyuhc.com/calpers">https://www.whyuhc.com/calpers</a>	Employee Employee + 1 Employee + Family	\$0.00 \$65.72 \$123.73	\$0.00 \$77.37 \$134.58
	Kaiser Permanente (HMO) <a href="https://mybenefits.kaiserpermanente.org/calpers">https://mybenefits.kaiserpermanente.org/calpers</a>	Employee Employee + 1 Employee + Family	\$0.00 \$104.42 \$167.07	\$0.00 \$99.85 \$159.77
	PERS Platinum (PPO)-Anthem <a href="https://www.anthem.com/ca/calpers/">https://www.anthem.com/ca/calpers/</a>	Employee EE + 1 EE + Family	\$113.79 \$246.66 \$326.38	\$122.80 \$253.35 \$331.68
Dental	Delta Dental of CA Dental PPO (PRISM) <a href="https://www.deltadentalins.com/">https://www.deltadentalins.com/</a>	Employee Employee + 1 Employee + Family	\$0.00 \$4.32 \$10.28	\$0.00 \$4.32 \$10.28
Vision	EyeMed Vision (PRISM) Insight network <a href="https://www.eyemed.com/en-us">https://www.eyemed.com/en-us</a>	Employee Employee + 1 Employee + Family	\$0.00 \$.72 \$1.42	\$0.00 \$.72 \$1.42
Waive	Medical, Dental & Vision coverage waiver	\$200.00 per month credit paid to the employee (Available if employee has other group medical coverage)		
Guides & Notices	<a href="#">2024 CalPERS Health Benefits Summary</a>   <a href="#">Health Program Guide</a>   <a href="#">Glossary of Health Coverage &amp; Medical Terms</a> <a href="#">2024 CalPERS Summary of Benefits and Coverage Notice</a>   <a href="#">CHIP Notice</a>			

## Retiree Medical:

Employees that separate employment from TCA and transition directly into retirement, collecting a pension from OCERS or CalPERS, may be eligible to continue their medical benefits into retirement. Please refer to the [CalPERS Health Program Guide](#) & [CalPERS Medicare Enrollment Guide](#) for information on how retirement affects your health benefits. In addition, TCA provides a monthly premium credit which is applied to the retiree's monthly medical premium amount.

**Deferred Compensation:** TCA offers a 457 retirement savings plan and an IRA administered by the MissionSquare Retirement formerly ICMA-RC Retirement Corporation. For employees that elect to contribute up to 4% of salary to the 457 account, TCA will match 50% of the employee's voluntary contribution, up to a maximum of 2% of the employee's base salary per pay period into a 401(a) plan. Vesting of employer contributions is 100% at 3 years. Learn more at [www.missionsq.org](http://www.missionsq.org). or Contact Marcus Marshall, Retirement Plans Specialist, at [mmarshall@icmarc.org](mailto:mmarshall@icmarc.org) (202)579-5271 or (866) 838-9365.

**Life & Accidental Death and Dismemberment (AD&D) Insurance:** TCA provides life insurance and AD&D at no cost to the employee equal to two times the annual salary with a minimum value of \$100,000 and a maximum value of \$200,000. Supplemental voluntary life insurance is available for purchase by the employee.

**Flexible Spending Account (FSA):** Employees may elect to have pre-tax deductions for health and/or dependent care flexible spending accounts per IRS regulations. The Medical Spending Account is designed specifically for eligible medical, dental and vision expenses you expect to incur that are not covered by the medical plan. The Dependent Care Spending Account is designed for eligible dependent care expenses such as child or adult daycare. FSA accounts are "use it or lose it" accounts, so it is recommended that you estimate your eligible expenses with care.

**Short-Term and Long-Term Disability Insurance:** Short-term disability is paid for by TCA with a benefit of up to 60% of earnings. Long-term disability is available at a nominal cost to the employee. Participation is encouraged to provide salary coverage in the event of a long-term illness or disability. TCA does not participate in the CA State Disability Insurance (SDI) Program.

**Employee Assistance Program:** Magellan provides an Employee Assistance Program designed to provide a variety of work-life, legal and financial services to assist the employee and members of their immediate household. The EAP program is strictly confidential and available 24 hours a day by calling 1-(800) 523-5668. Visit their webpage at <https://member.magellanhealthcare.com/>

**Value Added Benefits:** Value Added services include the following: access to a discount network, supportive tools on a range of topics- including legal, financial, family and career, protection against identity theft, online will preparation, guidance and support for your beneficiaries along with an employee assistance program for 24/7 confidential help.

**Holidays:** Up to 12 paid holidays per year

**Educational Reimbursement:**

A Participating employee may be eligible to receive up to \$2,500 in reimbursement for approved expenses each year.

**Comprehensive Annual Leave (CAL):** Employees begin accruing CAL hours from their first day of employment. Employees may carry over unused CAL from year to year, however, there is a cap on the total amount of CAL an employee can accumulate.

Full-Time Non-Exempt Employees			
Years of Employment	Max Annual Accrual of CAL	Accrual Rate	Capped Amount of CAL
0-2 years	152 hours	0.0731	304 hours
Over 2 years	184 hours	0.0885	368 hours
Over 5 years	200 hours	0.0962	400 hours
Over 10 years	224 hours	0.1077	448 hours
Full-Time Exempt Employees			
0-2 years	192 hours	0.0923	384 hours
Over 2 years	208 hours	0.1000	416 hours
Over 5 years	224 hours	0.1077	448 hours
Over 10 years	248 hours	0.1192	496 hours