

# Supplemental Benefits

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As an employee of the City of Culver City, you have access to additional benefits and services which are listed below. The benefits and services offered by the City of Culver City may be changed or terminated at any time. These benefits are not a guarantee of your continued employment with the City. Please refer to your bargaining group's **Memorandum of Understanding (MOU)** for a more complete description of your benefits.

- ▶ Colonial Supplemental Insurance
- ▶ Deferred Compensation Program
- ▶ State Disability Insurance
- ▶ Long Term Care
- ▶ Employee Assistance Program (EAP)
- ▶ Tuition Reimbursement
- ▶ Workers' Compensation
- ▶ Culver City Employees Federal Credit Union

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## Colonial Supplemental Insurance (voluntary)

The cost is paid entirely by the employee and may be deducted from the employees paycheck each pay period.

### Supplemental Insurance:

- Disability Insurance
- Accident Insurance
- Cancer Insurance
- Critical Illness Insurance
- Hospital Confinement Insurance
- Life Insurance

### Dependent Care/Health Care Flexible Spending Accounts:

If you participate, you will elect to have a specified amount of pre-taxed money. These dollars are set aside in a flexible spending account (Dependent Care, Health Care or both) and subtracted from your gross earnings before any taxes are taken out. After you submit a receipt for a qualifying dependent care or health care expense, you will be reimbursed from this account. You may not use the Health Care Flexible Spending Account for health insurance premiums (see "Premium

Only Plan” below).

**Premium Only Plan:**

If you participate, you may pay your share of the medical premium with pre-tax dollars. The pre-tax dollars are subtracted from your gross earnings before taxes are taken out. Thus, when you pay qualified insurance premiums before taxes, you lower your taxable income.

With a premium only plan:

- Your benefits are more affordable
- Your spendable income increases
- You pay less in taxes

You may obtain more information or find out how to enroll by contacting Gary Johnson, Colonial Supplemental Insurance Representative, at (310) 572-6187.

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**Deferred Compensation Program**

The Deferred Compensation Program is a voluntary, tax-deferred program designed to help supplement your income at retirement. Through this program, you may defer a portion of your salary by having a designated amount deducted from your gross (before tax) salary each pay period and placed in an investment account.

As an eligible employee, you may enroll in the Deferred Compensation Program. You decide how your money is invested by selecting from several investment options. As you withdraw the money, usually at retirement, you pay taxes on the money withdrawn from your account, based on the type of payout selected.

You may obtain more information about the program or find out how to enroll by contacting ICMA Retirement Corporation, the plan administrator, at (800) 669-7400, or by visiting their website [www.icmarc.org](http://www.icmarc.org).

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## State Disability Insurance (SDI)

- City pays 50% of the SDI tax for General Service employees only.

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## CalPERS Long-Term Care Program

Long-term care is the extended care you may need due to a serious accident, chronic illness, or the frailties of old age. All California public employees and retirees are eligible. It is also available to your siblings (age 18 and older), spouses, parents, and parents-in-law.

You may obtain more information about the program or find out how to enroll by contacting the CalPERS Long-Term Care, the plan administrator, at (800) 845-8427, or by visiting their website [www.calpers.ca.gov](http://www.calpers.ca.gov).

Cost is paid entirely by the enrollee.

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## Employee Assistance Program (EAP)

- Free, confidential counseling services to employees and members of the employee's household
- Crisis intervention, short term counseling, referrals to other resources

You may obtain more information about the program by contacting Work 'n Life Matters, the plan administrator, at (800) 319-8111, or by visiting their website [www.worklifematters.org](http://www.worklifematters.org).

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## Tuition Reimbursement

- Reimbursement of a portion of expenses for college level courses or the

equivalent that help the employee improve job skills and career potential

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## **Workers' Compensation**

- No-fault system for handling medical treatment and loss of wages for employees who are injured on the job

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## **Culver City Employees Federal Credit Union**

- A non-profit, cooperative financial institution that offers a full range of financial services to City employees

You may obtain more information by calling (310) 253-6060, or by visiting their website [www.ccefcu.org](http://www.ccefcu.org).

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