



# SANTA CRUZ METROPOLITAN TRANSIT DISTRICT

## *Health and Welfare Benefits for UTU-Represented Employees*

Employees are eligible for benefits on the first day of the month following the date of hire, unless otherwise noted below.

**Medical Insurance:** For employee and qualified dependents. Choice between HMO and PPO plans. Metro and employee contribute towards cost of premium. Premium participation continues after retirement.

**Dental Insurance:** Premium paid by Metro for employee and qualified dependents.

**Vision Insurance:** Premium paid by Metro for employee and qualified dependents

**CalPERS Retirement Pension:** Formula: 2.5% at age 55. (years of service x 2.5 = % of salary at retirement).

**457(b) Deferred Compensation Plan:** Two plan providers available.  
Similar to 401(k)

**Life/AD&D Insurance:** \$25,000 Life coverage. \$50,000 AD&D coverage provided by Metro. Additional Life/AD&D coverage available.

**Long Term Disability Insurance:** Premium paid by Metro. Monthly benefit maximum \$ 3,000.

**Employee Assistance Program:** Premium paid by Metro.