



CENTRAL MARIN SANITATION AGENCY

Benefits Reference Guide

AN EMPLOYEE BENEFITS OVERVIEW



1301 Andersen Drive • San Rafael, CA 94901 • 415-459-1455 • www.cmsa.us

Revised April 2025

INTRODUCTION

CMSA offers a wide range of benefits to employees, including comprehensive healthcare options, a retirement plan, retirement savings plans, post-employment health benefits, a pre-tax flexible spending plan, and various perks such as subsidies for travelling to work on public or green transit, a computer purchase incentive program, and reimbursements for professional development and certifications.

The Agency also offers paid holidays, sick leave, and vacation time, along with overtime pay for most employees, and annual cost-of-living adjustments.

Employees are encouraged to review this guide that highlights each of the benefits and take advantage of them. Please note that for each benefit, references are provided for the applicable Agency policy or source where more detailed information can be found.

Of course, Administrative personnel are happy to help with any questions.



Benefits



Reference Guide

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HEALTHCARE

The Agency fully pays health insurance through **CalPERS** for the employee and eligible dependents, up to the current Kaiser Bay Area family rate. If you are single or single+1, you can choose any health plan, if it is equal to or less than the Kaiser Bay Area family rate.

An employee who chooses to waive Agency offered medical coverage and provides written documentation indicating they receive coverage under the medical plan of a spouse or domestic partner, they may elect to receive a monthly “cash-back” benefit of \$500.

Qualifying life event changes can be made at any time during the year, and open enrollment is held every year around October.

Your health plan provider also provides a website where you can access information on your healthcare. For more information, register and log on to your myCalPERS site:

my.calpers.ca.gov



POST-EMPLOYMENT HEALTH PLAN




Upon hire, CalPERS PEPRAs employees are automatically enrolled in Nationwide’s PEHP (Post Employment Health Plan). CMSA contributes one and one-half percent (1.5%) of the employee’s base salary into the account at the end of each pay period and provides the employee with a detailed plan summary at the time of enrollment. Contributions are employer-only, with no co-pay requirements for employees. Login at www.nrsforu.com

FOR MORE INFORMATION

Personnel Policy #307

DENTAL INSURANCE

CMSA has contracted with E.D.I.S., a third-party administrator, to manage Central Marin Sanitation Agency's self-insured dental benefits. Providing coverage, up to \$2,500 per beneficiary per year. For more information, register and login at: www.yourbenportal.com



Central Marin Sanitation Agency

Dental Benefits
Self-funded
Effective 07/01/2025
This plan runs on a plan year

CLASS I PROCEDURES - PREVENTATIVE

Routine Exams - 2 per year	
Full mouth X-rays - 1 set every 3 years	
Panoramic X-ray- 1 every 3 years	
Bitewings - 2 sets per year	
Prophylaxis - 2 per year	100%
Fluoride-2 treatment per year	
Sealants (under age 16)	
Space Maintainer (under age 16)	

CLASS II PROCEDURES – BASIC

Emergency treatment for relief of pain	
Restorations (amalgam, composite,)	
Re-cementing or repair of bridges, crowns, or inlays	100%
Oral Surgery, Endodontics, Periodontics	
Periodontal Prophylaxis- 2 per year	

CLASS III PROCEDURES – MAJOR

Crowns and gold fillings	
Other restorative services (inlays, onlays and other eligible services)	
Bridges, Partial and Full Dentures	90%
Night Guards	
Implants and all services related to implants	

CLASS IV PROCEDURES – ORTHODONTIA 50% up to \$1,500 lifetime max per person
Adults and dependent children

CONTRACT YEAR MAXIMUM \$2,500 max
per eligible employee or dependent up to age 26

DEDUCTIBLE: \$0 per insured per year

CLASS I PREVENTATIVE	N/A
CLASS II BASIC	N/A
CLASS III MAJOR	N/A
ORTHODONTIA	N/A

This is a summary of benefits only.
CA Lic #0M76879

FOR MORE INFORMATION →

Personnel Policy #307

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VSP VISION CARE

The Agency contracts with VSP for employee vision benefits and pays the full cost of the plan premium for the employee and qualified family members. Employees can set up a username and password on the VSP site: www.vsp.com



FOR MORE INFORMATION

Personnel Policy #307

NAVIA FLEXIBLE SPENDING ACCOUNT

CMSA offers each employee the option to enroll in the Navia Flexible Spending Account, an approved IRS Section 125 Reimbursement Account for Health and Dependent Care. Employee participation is voluntary with employee payroll contributions as pre-tax deductions. The annual open enrollment period is in the fall. When accessing the NAVIA site, use CMSA's reference code "CEA". Contact Navia customer service at 1-800-669-3539 or customerservice@naviabenefits.com.



Flexible Spending Arrangements (FSAs) help you save money on health and day care expenses and allow you to spend it on the things you care about. FSAs will have the whole family cheering!

Taxes 101

The federal government takes about 30% of each dollar you earn in FICA and federal income taxes, and you take home the remaining 70% to use for your living expenses. When you use an FSA, you set aside money before it is taxed, so you spend the entire 100% of your earned income on your day care expenses.

How much could you save?

Let's look at an example: Employees A and B both earn \$55,000 per year. They each have \$2,000 in out of pocket day care expenses.

Employee A and Employee B have the same earnings and tax bracket, but Employee B saves \$600 per year by contributing to an FSA!

Employee A	
Annual gross income	\$55,000
Estimated taxes (30%)	-\$16,500
Annual net income	\$38,500
Out-of-pocket care expenses	-\$2,000
Actual take home pay	\$36,500

Employee B	
Annual gross income	\$55,000
Out-of-pocket care expenses	-\$2,000
Adjusted gross income	\$53,000
Estimated taxes (30%)	-\$15,900
Actual take home pay	\$37,100

How does it work?

- During your open enrollment estimate your expenses for the plan year and enroll in the plan.
- Your annual election amount will be evenly deducted pre-tax from your paycheck throughout the plan year.
- You cannot change your annual election amount after the plan start unless you have a qualified change in status. For example, birth, death, marriage or divorce.
- Check out your Navigate My Benefits and Pre-Tax Solutions pages for more details on how your plan works.

Visit or contact us:
www.naviabenefits.com
customerservice@naviabenefits.com
(800) 669-3539 | (425) 452-3500

Spend less on health and day care expenses and more on the things you love. Enroll now!

FOR MORE INFORMATION

Personnel Policy #307

LINCOLN FINANCIAL LIFE INSURANCE

All employees are automatically enrolled in Lincoln Financial's Life Insurance, Accidental Death & Dismemberment, and Long-term Disability programs while employed at CMSA for ease of mind.

Additionally, Lincoln Financial offers perks that are available to staff free of charge. The **Employee Connect** and **LifeKeys** programs offer resources on such topics as wellness, relationships, financial, home and auto, legal, and more. The **Travel Connect** program offers medical emergency help and transportation, ID recovery assistance, recovery of lost or stolen items, and language translation services. Flyers with information on how to access these programs, are available from Administration.

GuidanceResources Online

LOGIN REGISTER Help

User Name

Password

☐ Remember Me?

Login

I forgot my username

Welcome to GuidanceResources Online

GuidanceResources Online is an award-winning, comprehensive, interactive service that provides expert content and unique tools to assist you in every aspect of your life, all in a secure, easy-to-use, personalized environment.

EmployeeConnectSM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

Confidential help 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

It's easy to access LifeKeys® services. Just visit GuidanceResources.com, download the GuidanceNow mobile app, or call 1-855-891-3684. (First-time user: Enter Web ID LifeKeys)

Take advantage of EmployeeConnect

For more information about the program, visit GuidanceResources.com, download the GuidanceNow mobile app, or call 888-628-4824.

Username: LFGSupport Password: LFGSupport1

GuidanceResources ComPsych

EMPLOYEE DISCOUNTS &... **working advantage**

GuidanceResources ComPsych is proud to offer you FREE access to the Working Advantage members-only program! This unique program gives you access to exclusive discounts and special offers to theme parks, shopping, movie tickets, hotels, Broadway shows and much more - with savings up to 60% Off!

WELCOME!

RETURNING USERS: LOG IN

Email

Password

☐ Remember Me [Forgot Your Password?](#) **LOG IN**

OR

NEW USERS: SIGN UP TO BECOME A MEMBER

*All Fields Required

FOR MORE INFORMATION

Personnel Policy #307

EMPLOYEE ASSISTANCE PROGRAM

The Agency provides a free Employee Assistance Program (EAP) confidentially, which is administered by Claremont. Their staff provides advice and consultation on a wide variety of topics. They are available to call at 1-800-834-3773 or at: www.claremonteap.com.



25 Reasons to Access Claremont Services

- 1 It's FREE! No money comes out of your paycheck.
- 2 It's confidential- No one will know that you accessed Claremont services unless you tell them.
- 3 Accessing Claremont is EASY: No forms, no co-pays, no deductibles.
- 4 Be proactive about your life!
- 5 You get free counseling sessions with a licensed clinician in private practice.
- 6 Counseling is available for individuals, couples and families.
- 7 Video Counseling. See and speak with a counselor from the privacy of your home.
- 8 Receive 24/7 emotional support from an AI Chatbot. Call 650-825-9634, text "Hi" to Tess and enter "Claremont" as your company name.
- 9 Interest in Online Support Groups? Claremont offers a range of confidential, specialized sessions.
- 10 FREE legal consultations!
- 11 You can do a Simple Will for FREE.
- 12 FREE financial consultations!
- 13 Concerned about your credit report information or score? Schedule a consultation to resolve any issues.
- 14 Get your life organized!
- 15 Looking for child care services? Claremont will generate a customized report for you, with a listing of appropriate services and other helpful written information.
- 16 Same with elder care services- Claremont provides nationwide referrals and customized reports.
- 17 Need help choosing a public or private school for your child? Claremont can help you do the research.
- 18 Feel overwhelmed by the college search process? Claremont can help you research undergraduate and graduate programs, including financial aid.
- 19 Claremont provides nationwide referrals for adoption attorneys, agencies, infertility specialists, and support groups.
- 20 Do you care for a pet? Claremont offers referrals for pet services such as vets, groomers, boarders, animal hospitals and pet sitters.
- 21 Looking for a low or no cost community resource? Claremont provides referrals to 12-step meetings, inpatient and outpatient treatment facilities, and more. Just call.
- 22 Be prepared for whatever comes up.
- 23 Manage your stress-at work and at home.
- 24 Enhance your resilience with positive psychology tools found at positivitycenter.org.
- 25 Enjoy over 120 webinars on Claremont Personal Advantage.



Call toll-free, 24/7
800-834-3773
claremonteap.com

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FOR MORE INFORMATION

Call 1-800-834-3773 or at open the website at www.claremonteap.com

DISABILITY INSURANCE

Disability is an illness or injury, either physical or mental, which prevents regular work, and includes elective surgery, pregnancy, childbirth, or related medical conditions. Disability Insurance (DI) is a component of the State Disability Insurance (SDI) program, designed to partially replace wages lost due to a non-work-related disability. SDI contributions are paid by California workers covered by the SDI program, and the program is administered through the Employment Development Department.



PREGNANCY LEAVE

Employees wishing to expand their family by having a new child are allowed Pregnancy Disability Leave and Baby Bonding Time. Pregnancy Disability Leave may be granted up to 4 months, and Baby Bonding Time may be granted up to 3 months. Baby Bonding Time may be granted in intermittent 2-week periods or taken all at once.



FOR MORE INFORMATION

Personnel Policy #304
Visit <https://www.edd.ca.gov/disability/>

CALPERS RETIREMENT

CMSA offers a comprehensive retirement benefits package to all eligible Agency employees, through the Public Employees Retirement System (PERS).

Employees planning to retire from the Agency have the opportunity to attend a Retirement Planning Workshop offered by CalPERS. The Agency suggests that retiring employees schedule their attendance at this workshop at least six months in advance of their intended retirement date.

It is requested that employees planning to retire from Agency service give both the Agency and CalPERS at least ninety (90) calendar days' written notice prior to the date of intent to retire.



FOR MORE INFORMATION

[Visit my.calpers.ca.gov](http://my.calpers.ca.gov)

SICK LEAVE INCENTIVE PROGRAM



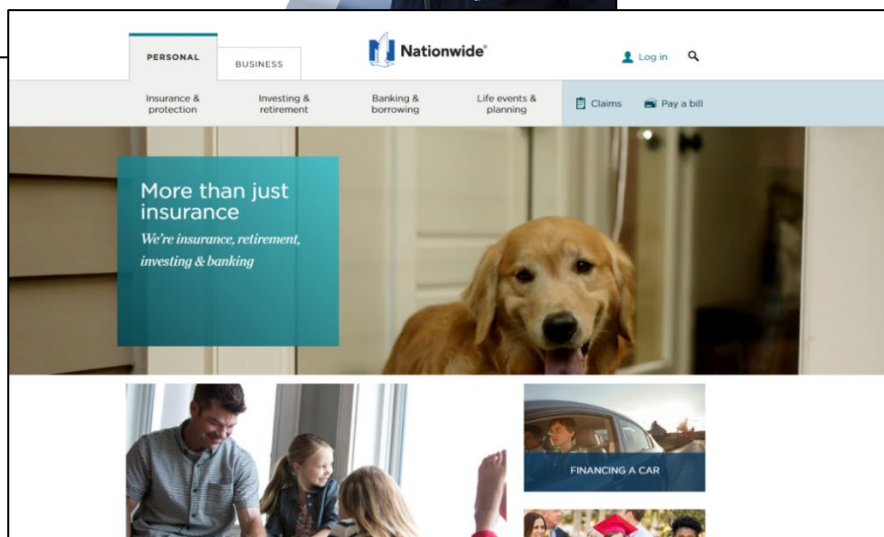
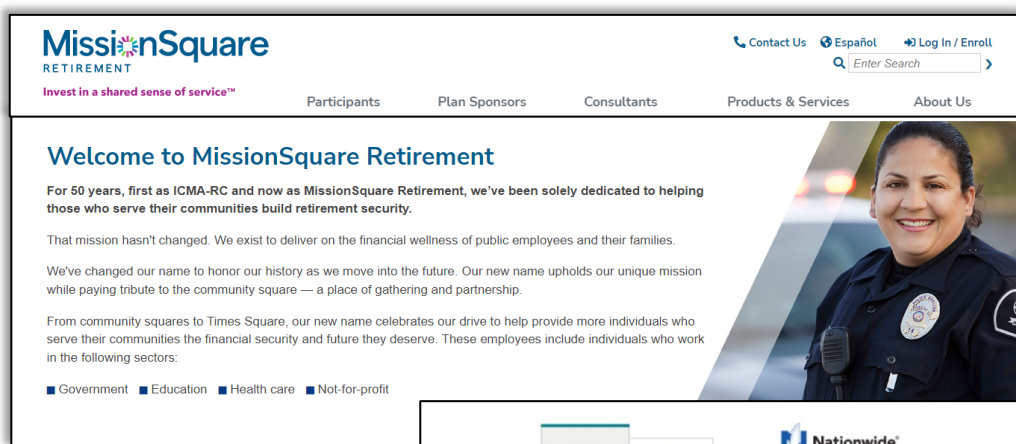
The Agency provides all employees retiring from the Agency pension service credit for all unused or non-cashed-out sick leave toward years of service, a benefit option that the Agency has contracted with CalPERS to provide. An employee who has at least the equivalent of ten years of Agency service will be eligible to receive one-half of their accrued sick leave, up to 500 hours, as cash upon retirement from Agency service.

FOR MORE INFORMATION

Personnel Policy #303 Section 6

RETIREMENT SAVINGS PLANS

For those employees wishing to open a retirement savings account (pre- or post-tax), there is a choice of two 457 plans, MissionSquare (formerly ICMA-RC) and Nationwide. Also available is a 401(a) plan through Nationwide, which must be set up within the first thirty days of employment. They all offer automatic pre- or post-tax deductions from your paycheck and are voluntary plans. Furthermore, advisory services can be provided to help you manage your retirement savings account. With Nationwide in particular, employees can invest in their own portfolio of choice through the Personal Choice Retirement Account program or purchase an annuity with guaranteed returns under the Indexed Principal Protection program.



FOR MORE INFORMATION

Set an appointment to call Nationwide Customer Service at 1 (888) 401-5272
Set an appointment to call MissionSquare Customer Service at: 1 (800) 669-7400

HOLIDAYS

The Agency observes the following ten paid holidays, and provides three paid floating holidays.

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day



FOR MORE INFORMATION

Personnel Policy #301

VACATION

The Agency encourages employees to annually take their vacation leave. Vacation hours are accrued based on the formula shown below.

Employees can accrue up to 320 hours. Accrual rates are based on years of service. Once the maximum has been reached, no additional vacation leave time will be accrued until the balance drops below the maximum.



Accrual Formula

Years of Service	Max Possible Annual Accrual (hours)	Per Pay Period Accrual (hours)
0 – 3 years	80 hours	3.077 hours
4 – 7 years	120 hours	4.615 hours
8 years and up	160 hours	6.154 hours
12 years and up	180 hours	6.923 hours
16 years and up	200 hours	7.692 hours

Once per calendar year, due to a unique or special circumstance, an employee may request to sell up to one week of vacation time.

FOR MORE INFORMATION

Personnel Policy #302

OVERTIME

Overtime is compensated at one and one-half (1 ½) times the straight-time regular hourly wage rate or in accordance with Fair Labor Standards Act, and is by ½ hour increments. Overtime pay can be accrued (banked) in lieu of pay, but must be requested in advance of working overtime. The maximum that can be accrued is 40 hours. An employee may receive cash upon request for compensatory time.

FOR MORE INFORMATION

Personnel Policy #206

LEAVES OF ABSENCE

A regular or probationary employee may request that the General Manager grant a Leave of Absence. The following are samples for leaves of absences that may be granted:

Jury Duty

Employees receive their regular rate of pay for hours served, during regularly scheduled hours, and overtime if beyond the regularly scheduled workday. Any jury fees, excluding mileage, received by an employee must be remitted to the Agency.



Military Leaves of Absence

The provisions of the Military and Veterans Code of the State of California and applicable federal law govern military leave for the Agency.

Maternity/Baby Bonding Leave

The provisions for Maternity/Baby Bonding Leave are granted in accordance with applicable state and federal laws.

Bereavement Leave

In the event of a death in the immediate family of an employee, the employee receives a paid leave of absence for up to three (3) working days per occasion. Immediate family members are parent, stepparent, father/mother in-law, brother, sister, step-brother/sister, brother/sister in-law, child, step-child, grandparent, spouse, uncle, aunt, member of household or legal guardian, and registered domestic partner.

Reproductive Loss

Employees may request to take up to five days of unpaid leave in the event of a reproductive loss.

School Visits Leave

Employees who are parents or guardians of a child in K-12 or in a licensed child day care facility are allowed up to eight (8) hours unpaid time off per month, up to a maximum of forty (40) hours per school year, to participate in their child's school activities.

Medical/Work Related Injury or Illness

Protections provided by California workers' compensation laws for employees if they are injured or become ill as a result of, work or working conditions. Further leave may be granted if an employee is temporarily unable to perform the job due to medical reasons not related to work

Domestic Violence/Sexual Assault

A victim of domestic violence or sexual assault may request unpaid time off in accordance with applicable law.

Personal

An employee may request up to 30 days of the General Manager an unpaid personal leave of absence for extenuating circumstances.

Child's Suspension

An employee who is the parent or guardian of a child who has been suspended from school may request unpaid time off to appear at the school in connection with that suspension.

FOR MORE INFORMATION

Personnel Policy #304

SICK LEAVE

Regular full-time employees accrue sick leave at the rate of eight hours per month. Part-time employees accrue 1 hour for every 30 hours worked. Sick leave is allowed only in the case of necessity due to actual sickness, disability, or a specific permitted use as listed below:

- Personal illness or injury or pregnancy
- Medical and dental appointments during working hours (must be authorized by your Supervisor or Manager)
- Absence due to quarantine as imposed by health authorities
- Attending to the illness of a member of the immediate family; limited to a maximum of 48 working hours during each calendar year
- Illness while on paid vacation
- Personal emergencies, not to exceed 16 working hours during any calendar year
- An absence due to an act of God which prohibits an employee from traveling to the employee's work location

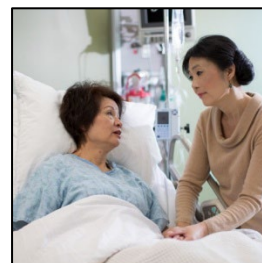


FOR MORE INFORMATION

Personnel Policy #303

CATASTROPHIC LEAVE

Employees can donate a portion of their accrued vacation, sick leave, holiday, and/or administrative leave to another employee when that other employee, or a member of the employee's immediate family, has suffered a catastrophic illness or injury.



FOR MORE INFORMATION

Personnel Policy #310

COST SAVINGS AWARD PROGRAM

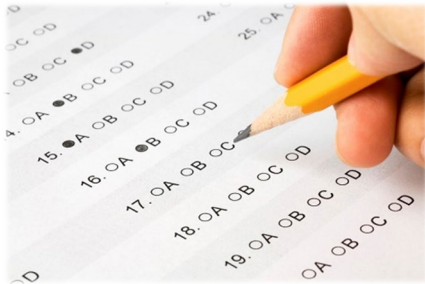
The Agency encourages employees' to identify and implement ways to continuously improve CMSA's operations and business practices. A portion of the proven savings up to \$10,000 will be shared with the employee(s) who developed the cost saving proposal.



FOR MORE INFORMATION

Administrative Policy #8

REIMBURSEMENT FOR CERTIFICATION / LICENSES



With prior approval of the General Manager, fees for examinations, certificates and certificate renewal in the wastewater field will be reimbursed for the passed exam.

FOR MORE INFORMATION

Personnel Policy #306

COST-OF-LIVING ADJUSTMENT

CMSA provides a Cost-of- Living adjustment (COLA) for each Agency classification on the first July pay period, based on the SF Bay Area CPI.

EMPLOYEE AWARD RECOGNITION

The CMSA Board recognizes Agency employees when they receive industry-related awards for exceptional individual or organizational accomplishments. Monetary awards are given to employees for the *National Association of Clean Water Agencies (NACWA) - Peak Performance Award*, the *California Water Environment Association (CWEA) - Regional and State Awards*, and the *Government Finance Officers Association (GFOA) - Financial Reporting and Budgeting award*.



FOR MORE INFORMATION

Administrative Policy 58 – Employee Award Recognition

EMPLOYEE PROFESSIONAL DEVELOPMENT PROGRAM

CMSA encourages and supports training and professional development for its employees to improve their knowledge, skills, and abilities for on-the-job performance and professional growth. Work-appropriate classes, training events, conferences, and webinars are provided to employees to achieve this endeavor.



Once a training program is selected, use the light blue “Pre-Authorization for Employee Travel” form to get approval for your training expenses, then when you return, use the dark blue “Travel Expense Report” to reconcile your expenses, and receive any reimbursements.

Fill out the form found here:

<S:\Lib - Forms and Templates\STAFF FORMS>

FOR MORE INFORMATION

Administrative Policy #63, Personnel Policies #305-306, Financial Policy #541

COMPUTER PURCHASE ASSISTANCE PROGRAM



Employees needing financial assistance to purchase a home computer, software, and accessories can enter into an interest-free loan (min. \$250 to a max of \$1,750). It is to be paid back within two years and repayment can be made through payroll deductions. Only one loan is allowed every two years.

FOR MORE INFORMATION

Administrative Policy #54

MEAL ALLOWANCE

A meal allowance is provided for employees who are required by their supervisor to work overtime. An employee can receive a meal allowance for each four hours of overtime worked, based on the current Agency lunch per diem amount.



FOR MORE INFORMATION

Personnel Policy #206 Section 1.H

PERSONAL PROTECTIVE EQUIPMENT (PPE)

The Agency provides all necessary protective clothing for employees to perform their jobs. All employees in the Maintenance, Operations, and Technical Services Departments are provided uniforms and shoes. Safety glasses and ear protection are also provided.



FOR MORE INFORMATION

Personnel Policy #409

CARPOOL / ALTERNATIVE COMMUTE INCENTIVE PROGRAM

Employees can commute together using a CMSA vehicle or their own vehicle. Employees receive a non-cash, taxable benefit of \$3 per day when using a CMSA vehicle, or a stipend of \$5 per day if using their own vehicle. A minimum of three employees are required for use of an Agency vehicle, and two are required for a personal vehicle.

Fill out the form found here:

[S:\Lib - Forms and Templates\STAFF FORMS](#)


The form is titled "CARPOOL/ALTERNATIVE COMMUTE INCENTIVE PROGRAM REGISTRATION FORM". It includes fields for Name, Email, and Department. There are checkboxes for "Initial Enrollment" and "Request for change in program participation". A section titled "Select eligible commute mode and indicate weekly frequency (Sunday to Saturday) of usage:" contains checkboxes for "Personal vehicle (commuter)", "Public transit/bike-sharing", and "Agency vehicle (commuter)". Below this is a table for "Daily Trip" and "Carpool Participants". There is also a section for "General Schedule" with "Day and Time" and "Proposed Schedule" fields. A large block of text contains the "I understand and agree to the following statements:" and a disclaimer. At the bottom, there are signature lines for the employee and the program administrator, along with a table for "Approval" with checkboxes for "Personal vehicle", "Use of agency vehicle for commute", and "Change in program participation".



FOR MORE INFORMATION

Administrative Policy #55

COMMUTER CASH REIMBURSEMENT PROGRAM


COMMUTER CASH REIMBURSEMENT PROGRAM REQUEST

Employee Name: _____ Department: _____

Time Period Requested: ☐ Monthly ☐ Bimonthly ☐ Quarterly (Check One Only)

State Specific Month/Year Period: _____
(e.g., Month/Year, Month-Month/Year)

☐ Issue Reimbursement to Employee (attach receipts)
☐ Issue check to Public Transit Agency or Vanpool Organization

Transit Agency or Vanpool Organization	Type of expense <small>Pairs, tickets, tokens, vanpool fares, debit card commute expense incurred (requires receipts)</small>	Cost <small>Cannot exceed Federal law max. monthly limit</small>
1.		
2.		

I understand all of the following:

- The CMSA Commuter Check and Cash Reimbursement Program procedure.
- A pre-tax payroll deduction for the cost stated above will be taken out of my next paycheck.
- A CMSA check for the amount shown above will be provided to me to directly purchase the requested transit passes, tickets, tokens, or vanpool fares; or a CMSA check will reimburse me for debit card commute expense incurred.
- The check cannot be transferred or negotiated in any way or for any other purpose other than for public transit fares, etc.
- The check may not be endorsed by another party other than the transit agency, organization (or its official representative), or employee payable on the check face.
- The Commuter Check process is governed by all CMSA personnel policies and Federal law.

I hereby certify that my application for commuter check and cash reimbursement from the Agency is consistent with all applicable CMSA Policies and Procedures. I understand that deliberate falsification of this information may be cause for disciplinary action, which could include dismissal pursuant to CMSA Personnel Policy #405.

Employee Signature: _____ Date: _____

ASM/GM Authorization: _____ Date: _____

Finance Department Use:

1. Issue check, use GL Acct. 100-0000-220-0261
2. Apply pre-tax payroll deduction at next payperiod: deduction code 22

To encourage the use transportation alternatives, employees who take public transportation to work can set aside pre-tax dollars from their paycheck, and then use those dollars to pay the commuting costs. Use the form below to enroll, and receipts or statements are required.

Fill out the form found here:

[S:\Lib - Forms and Templates\STAFF FORMS](#)



FOR MORE INFORMATION

Administrative Policy #56

