



## Full-time Employee Benefits Summary

Plan Year: January 1, 2024 – June 30, 2027

\*\* Below is a summary of the benefits provided for full-time employees.\*\*

### HEALTH & WELFARE BENEFITS

#### MEDICAL

The City contracts with CalPERS (California Public Employees' Retirement System) for our medical plans. Employees can choose from eight HMO (Health Maintenance Organization) and two PPO (Preferred Provider Organizations) plans. Coverage is available for employees and their eligible dependents, up to age 26.

#### **What the City contributes:**

Miscellaneous and Sanitary Employees bargaining unit (TEAMSTERS) and the Confidential Mid-Management Employees bargaining unit (TEAMSTERS):

- Employee only – \$805.26 per month
- Two Party – \$1,611.72 per month
- Family – \$2,095.23 per month

Any amount over what the City contributes for medical is the responsibility of the employee. If an employee chooses a health plan that is less than what the City contributes, they will not receive reimbursement for the difference.

**Waiving Coverage:** Employees who elect to waive medical coverage are eligible to receive \$725.00 per month. Proof of duplicate coverage is required annually to be eligible to receive this benefit.

**Coverage Begins:** Employees have 60 days from the date of their initial appointment to enroll, or decline to enroll, themselves and all eligible family members. The effective date is the first day of the month after the enrollment form is turned in to Human Resources.

#### DENTAL

The City contracts with The Standard for our dental plan. They offer both an HMO (Direct Referral Dental Plan) and a PPO (Preferred Dentist Program) plan. Coverage is available for employees and their eligible dependents, up to age 26.

**New Hires:** Employees have 30 days from the date of their initial appointment to enroll, or decline to enroll, themselves and all eligible family members. The effective date is the first day of the month after the enrollment form is turned in to Human Resources.

**What the City contributes:**

The City pays 100% of the premium for all employees and their eligible dependents, up to age 26. Employees are not reimbursed for waiving coverage.

**VISION**

The City contracts with The Standard for our Vision VSP and EyeMed PPO plans. Coverage is available for employees and their eligible dependents, up to age 26.

**New Hires:** Employees have 30 days from the date of their initial appointment to enroll, or decline to enroll, themselves and all eligible family members. The effective date is the first day of the month after the enrollment form is turned in to Human Resources.

**What the City contributes:**

The City pays 100% of the premium for all employees and their eligible dependents, up to age 26.

**Waiving Coverage:**

Employees in the Miscellaneous and Mid-Management bargaining units who elect to waive coverage are eligible to receive reimbursement. Employees in the Management group do not receive reimbursement for waiving benefits. Proof of duplicate coverage is required annually to be eligible to receive this benefit.

**LIFE INSURANCE**

The City contracts with The Standard and pays 100% of the premium for basic term life insurance. Coverage is effective the first date of initial employment.

**Coverage provided:**

- Miscellaneous and Sanitary Employees bargaining unit (TEAMSTERS) receive \$150,000 of coverage.
- Confidential Mid-Management Employees bargaining unit (TEAMSTERS) receive \$150,000 of coverage.
- Management employees receive - \$150,000 of coverage (Group 1)  
\$250,000 of coverage (Group II), as well as \$2,000 Dependent Life Spouse coverage, and up to \$1,000 Dependent Life Child coverage.

*(Please note that the Internal Revenue Service requires that coverage in excess of \$50,000 must be included as income on the employee's W-2. This amount is subject to withholding for Social Security and Medicare, but not income tax.)*

**SHORT/LONG TERM DISABILITY (STD/LTD)**

The City contracts with The Standard to provide Short and Long Term Disability Insurance. The City pays 100% of the premium for Long Term Disability; STD is paid by the employee under the private plan. Coverage is effective the first date of initial

employment.

### **ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

The City contracts with The Standard to provide Accidental Death & Dismemberment (AD&D) Insurance. AD&D benefits pay for a covered accident that results in a loss of life, speech, hearing or sight, paralysis and other losses. The City pays 100% of the premium. Coverage is effective the first date of initial employment.

### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The City pays for an Employee Assistance Program through The Standard. An EAP is intended to help employees deal with personal or family problems that might adversely impact their job performance, health and well-being (e.g., marriage, relationship and family problems, problems at work, changes in mood, legal and financial issues, stress and anxiety, alcohol and drug dependency, identify theft, and health and wellness concerns).

### **RETIREMENT**

The City contracts with CalPERS (California Public Employees' Retirement System) for our retirement benefits. The City does not pay into social security for full-time employees.

#### **Retirement Formulas:**

##### ***New Members:***

- 2% @ 62.
- Hired on or after January 1, 2013.
- Pays a 7.75% member contribution.
- Final compensation is based on a consecutive three-year period.

### **457 DEFERRED COMPENSATION PLAN (Optional Retirement)**

The Internal Revenue Service allows employees to contribute money into an optional retirement plan on a pre-tax basis via payroll deduction. You don't pay income taxes on your contributions until you retire and/or begin to take payments from your account.

The City offers two companies to choose from - Nationwide Insurance and MissionSquare. The City does not match funds.

##### **2024 Contribution Limits:**

- Annual Deferral - \$23,000
- Pre-Retirement Catch-Up - \$30,500
- Age 50 Catch-Up: \$46,000 (If eligible)

### **FLEXIBLE SPENDING ACCOUNT (FSA) SECTION 125**

The Internal Revenue Service allows eligible employees to set aside a specific pre-tax dollar amount via payroll deduction for expenses not covered by your medical, dental and vision plans (deductibles, co-pays, certain over-the-counter items) and for dependent care expenses (daycare, before and after-school, day camp, elder care). By using this plan, you can save on average 20%-40% each year on these out-of-pocket expenses.

2024 Contribution Limits:

Health Care - \$3,200

Dependent Care - \$5,000

**EDUCATION REIMBURSEMENT**

The City is invested in continuing to educate and develop its workforce and encourages training, self-improvement and personal development programs.

**What the City contributes:**

\$5,000 per employee per twelve (12) month period (based on fiscal year).

**Reimbursement:**

- Tuition for continuing education in non-job related courses = 50% reimbursement
- Tuition for classes in job related courses = 100% reimbursement
- Payment is based upon an employee receiving a grade of 2.0 or better

**The City will also reimburse employees 100% for:**

- Job-related college preparatory classes
- Certifications
- Professional licensure preparatory classes
- Vehicle or equipment certification and/or Class A or B license fees, and renewal fees on such certifications and/or licenses

**SUPPLEMENTAL PLANS AVAILABLE**

American Fidelity Assurance  
Offers: Cancer, Life, Accident

The Standard  
Offers: Life, Accident, Critical Illness coverage

Texas Life  
Offers: Life

*All benefits are governed by the actual benefit plans, which have precedence over the information reported in this summary.*