

Benefits

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Additional Information - Item 12
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Paramedic/EMT

Health and Welfare

The City provides an annual Flex Allotment of \$14,114 (\$588.08 twice monthly) for employees to use toward the purchase of benefits available under the City’s IRS Section 125 Cafeteria Benefits Plan (Flex Plan). From this allotment employees may choose coverage for themselves under one of the health plans offered by the City. With the remaining allotment amount, employees may elect: health coverage for their dependents; dental and/or vision coverage for themselves and their dependents; set aside funds in a flexible spending account (FSA) for reimbursement of eligible health or dependent care expenses. Any unused funds shall not be cashed out.

MEDICAL INSURANCE

The City currently offers the Kaiser, Aetna Sharp Accountable Care Organization (ACO), Aetna Full Network HMO, and Aetna PPO plans to its active employees and their dependents through its Flex Plan. Health coverage is effective on date of hire. Eligible employees may waive City-sponsored medical coverage. Flex Allotment of employees waiving coverage and those with Employee Only medical coverage is fixed at \$13,024.

DENTAL INSURANCE

The City currently offers the Cigna DHMO and Cigna DPPO Plans. Coverage is effective the beginning of the month after the date of hire.

VISION INSURANCE

The City currently offers the MES Vision Plan. Coverage is effective the beginning of the month after the date of hire.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The City offers both Health and Dependent/Child Care FSAs. FSAs may be funded by your Flex Plan allotment and/or payroll deductions. The maximum annual Health FSA allocation is \$2,750 from all sources. Dependent/Child Care FSAs are limited to \$5,000 from all sources.

LIFE INSURANCE

The City provides employees with a \$50,000 Group Term Life and Accidental Death and Dismemberment policy. In addition to the basic life insurance provided by the City, employees may purchase Optional coverage in multiples of \$10,000, up to a maximum of \$550,000 or four times their annual salary, whichever is less. Coverage is also available for dependents as long as employees purchase Optional coverage for themselves. An employee can elect coverage for their dependent spouse or domestic partner up to the lesser of \$100,000 and 50% of the employee’s coverage, in \$10,000 increments. Coverage of \$10,000 is available for dependent children up to age 26.

SHORT/LONG-TERM DISABILITY (STD/LTD) INSURANCE

The City provides employees with Short Term and Long-Term Disability insurance. If the employee is disabled according to the policy’s definition of disability, the employee may be eligible to receive a benefit based upon 60% of the basic earnings up to a maximum of \$2,500 per week. Benefits would begin after an “Elimination Period” of 30 days for an accident or sickness and would be paid for as long as the employee continues to meet the policy’s definition of disability. STD benefits are payable for up to nine weeks. After nine weeks, coverage transitions to LTD. LTD benefit is 60% of the employee’s monthly earnings to a maximum of \$10,000 per month. LTD benefits duration is based on the employee’s age when the disability occurs up to the Social Security normal retirement age.

Retirement

BASIC RETIREMENT

The City contracts with CalPERS for the provisions of its retirement benefits as set forth in the California Government Code and California Public Employees’ Pension Reform Act of 2013. Employees pay 50% of normal cost based on retirement tier as determined by CalPERS.

Retirement Tier	Retirement Formula	Employee Deduction	Minimum Age for Retirement
Tier 1 Retirement	Local Miscellaneous 3% @ 60	10.64%	50
Tier 2 Retirement	Local Miscellaneous 2% @ 60	8.427%	50
Tier 3 Retirement	Local Miscellaneous 2% @ 62	6.75%	52

Tier 1 – Employees who became CalPERS members with the City of Chula Vista prior to 04/22/2011.

Tier 2 - Employees who became members of CalPERS or a reciprocal agency between 04/22/2011 through 12/31/2012.

Tier 3 - New CalPERS members or reciprocal agency members on or after 01/01/2013

Employees may retire when they reach minimum age for retirement with five years of CalPERS service credit. Following is a summary of the CalPERS contract provisions:

- One Year Final Compensation (Tier 1 only)
- Employer Paid Member Contributions Reported as Earnings (Tier 1)
- Three Year Final Compensation (Tier 2 & 3)
- 1959 Survivor Benefit - Level 4
- Post Retirement Survivor’s Continuance
- Military Service Credit as Public Service
- Credit for Unused Sick Leave
- Retired Death Benefit \$5,000
- Social Security Coverage-None

457 DEFERRED COMPENSATION

The City offers a 457 plan through Nationwide. Participation in the plan is voluntary and 100% employee funded.

Vacation, Holidays and Leaves

VACATION

Employees will be credited vacation hours on a biweekly basis and shall accrue the following:

- 112 hours (0 - 4 years of service)
- 168 hours (5 - 9 years of service)
- 224 hours (10 - 14 years of service)
- 280 hours (15+ years of service)

The maximum accrual is two times the annual accrual.

SICK LEAVE

Employees accrue at a rate of 5.15 hours per pay period.

HOLIDAYS

Employees will receive 130 hours holiday pay (approximately 5.0 hours per pay period) each fiscal year.

LEAVE BALANCE PAYOFF AT TERMINATION

All vacation and accrued floating holidays are paid in a lump sum payment upon termination. Sick leave balances will not be paid upon termination. If the employee retires from the City within four months of separation from employment, he/she may convert unused sick leave to additional CalPERS service credit at the rate of 0.004 year of service credit for each day of unused sick leave.