



*City of Imperial Beach  
HR Department*

## SUMMARY OF BENEFITS FOR CONFIDENTIAL GROUP

As an employee of the City of Imperial Beach, you have a comprehensive program of benefits available to you and, in many instances, your family. This document provides an overview of the benefits generally available to you as a City employee. Please contact the Personnel Department for more information about your benefits.

BENEFIT	PROVIDER	MONTHLY COSTS	
<b>Cafeteria Plan (pre-tax)</b>	CalPERS Health	Cafeteria allowance can be used towards the purchase of qualified benefits.	
		From January 1, 2020 thru December 31, 2020, the City will provide a cafeteria plan allotment of <b>\$1,800 a month</b> for a city provided medical, dental, and vision plans for all employees and their eligible dependents.	
		Effective January 1, 2020, there is no taxable cash benefit for employees.	
<b>Health Insurance CalPERS Plans (Jan – Dec 2020)</b>	Blue Shield Access + HMO	Employee Only	\$909.87
		Employee + 1	\$1,819.74
		Family Coverage	\$2,365.66
	Kaiser Permanente HMO	Employee Only	\$645.24
		Employee + 1	\$1,290.48
		Family Coverage	\$1,677.62
	Health Net Salud y Mas HMO	Employee Only	\$435.14
Employee + 1		\$870.28	
Family Coverage		\$1,131.36	
Health Net Smart Care HMO	Employee Only	\$719.26	
	Employee + 1	\$1,438.52	
	Family Coverage	\$1,870.08	
Sharp Performance Plus HMO	Employee Only	\$606.02	
	Employee + 1	\$1,212.04	
	Family Coverage	\$1,575.65	
<b>(cont.)</b>	United Health Care HMO	Employee Only	\$671.60
		Employee + 1	\$1,343.20
		Family Coverage	\$1,746.16
<b>Health Insurance</b>	Anthem Select HMO	Employee Only	\$654.04
		Employee + 1	\$1,308.08
		Family Coverage	\$1,700.50

<b>CalPERS Plans (Jan – Dec 2020)</b>	Anthem Traditional HMO	Employee Only Employee + 1 Family Coverage	\$830.89 \$1,661.78 \$2,160.31
	PERS Select PPO	Employee Only Employee + 1 Family Coverage	\$451.54 \$903.08 \$1,174.16
	PERS Choice PPO	Employee Only Employee + 1 Family Coverage	\$736.28 \$1,472.56 \$1,914.33
	PERS Care PPO	Employee Only Employee + 1 Family Coverage	\$986.66 \$1,973.32 \$2,565.32
<b>Dental Insurance</b>	Principal EPO/PPO	Employee Only Employee + 1 Family Coverage	\$47.12 \$85.49 \$135.54
	California Dental Advantage Plan 75	Employee Only Employee + 1 Family Coverage	\$14.45 \$24.45 \$38.00
<b>Vision (Optional)</b>	EyeMed	Employee Only Employee + 1 Family Coverage	\$8.41 \$15.98 \$23.47
<b>Flexible Spending Accounts</b>	WageWorks	<u>Dependent Care Spending Account</u> - Employee may set aside up to a maximum of \$5,000 per calendar year. <u>Health Care Spending Account</u> - Employee may set aside up to a maximum of \$2,750 per calendar year.	
<b>Personal Accident Indemnity Plan (Optional &amp; pre-tax)</b>	AFLAC	Individual Husband Wife One Parent Family Two Parent Family	\$26.92 \$35.88 \$41.72 \$52.52
<b>Personal Cancer Indemnity Plan (Optional &amp; pre-tax)</b>	AFLAC	Individual Husband Wife One Parent Family Two Parent Family	\$38.48 \$68.64 \$39.40 \$69.54
<b>Lump Sum Critical Illness</b>	AFLAC	Average \$4.42-\$36.78 Individually Quoted	
<b>Short-Term Disability w/Guaranteed Issue</b>	AFLAC	Average \$23.40-\$79.42 Individually quoted based on income and benefit chosen.	
<b>BENEFIT</b>	<b>PROVIDER</b>	<b>MONTHLY COST/DESCRIPTION</b>	
<b>Life Insurance</b>	Lincoln Financial Group	Paid by the City of Imperial Beach. 1.5 x basic annual salary to a maximum of \$100,000 basic life insurance and basic accidental death, and dismemberment insurance.	

<b>Short Term Disability</b>	Lincoln Financial Group	Employee paid. Benefit equals 60% of weekly pre-disability earnings, up to a maximum of \$1,155 per week.						
<b>Long Term Disability</b>	Lincoln Financial Group	Employee paid. 60% of pre-disability earnings up to \$7,000.						
<b>Retirement Benefits</b>	California Public Employees Retirement System	<p>Vesting occurs after 5 years of full time credited service.</p> <p>The employees share half of the total Normal Rate towards the CalPERS retirement benefit. Employee retirement cost sharing contributions that are in addition to the normal CalPERS Member Contribution will be calculated on base pay, special pays, and other pays normally reported as pensionable compensation.</p> <p><u>Employees hired <b>prior</b> to July 1, 2011:</u>  <u>Misc Group</u> - CalPERS provided benefit of 2.7% for each year of service at the retirement rate of 55 (2.7%@55). Employee pays full 8% of the contribution. The single highest year of compensation is used as the basis for calculating a portion of the cost for the enhanced formula.</p> <p><u>Employees hired <b>after</b> to July 1, 2011:</u>  <u>Misc Group</u> - CalPERS provided benefit of 2% for each year of service at the retirement rate of 60 (2%@60). Employee pays full 8% of the contribution. The single highest year of compensation is used as the basis for calculating a portion of the cost for the enhanced formula.</p> <p><u>Employees hired <b>after</b> to January 1, 2013:</u>  <u>Misc Group</u> - CalPERS provided benefit of 2% for each year of service at the retirement rate of 62 (2%@62). Employee pays approximately 6.25% of the contribution. The highest three-year of compensation is used as the basis for calculating a portion of the cost for the enhanced formula.</p>						
<b>Deferred Compensation 457 Plan (Optional)</b>	ICMA-RC	<p>This is a supplemental retirement program that allows participants to make contributions on a pre-tax basis (federal, and most cases, state income taxes are deferred until assets are withdrawn, usually during retirement when the participant may be in a lower tax bracket). Employee contributions. The minimum contribution is \$25 per pay period.</p> <p><u>Contributions for the 2020 are:</u></p> <table border="0"> <tr> <td>Normal Annual Deferral</td> <td>\$19,500</td> </tr> <tr> <td>Age "50" Catch-up</td> <td>\$6,000</td> </tr> <tr> <td>Pre-Retirement Catch-Up</td> <td>\$19,500</td> </tr> </table>	Normal Annual Deferral	\$19,500	Age "50" Catch-up	\$6,000	Pre-Retirement Catch-Up	\$19,500
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		<p>The “Age 50” Catch-up provision allows participants reaching age 50 or older during the year to contribute an additional amount annually.</p> <p>The “Pre-Retirement” catch-up provision allows participants to make additional contributions to make up for years in which the participant did not contribute the maximum amount allowed by the IRS. This provision permits contributions up to double the normal maximum in effect of the year.</p>
<b>Social Security</b>	Social Security Administration	The City participates in the Federal Social Security Administration program. Employees pay 6.2% and the City pays 6.2% to a maximum wage of \$137,700 for individual.
<b>Sick Leave</b>	Employees accrue 8.334 hours for each full month of service = 100 hours for each full 12 month of service. 1,000 hours maximum accrual. 50% (500 hours) payoff at separation after 5 years of service. Effective July 21, 2011, there will not be any cash payment for accrued sick leave in excess of 1,000 hours and 50% (500 hours) of unused sick leave will be converted to CalPERS for service credit.	
<b>Holidays</b>	13 per year plus 2 floating holidays.	
<b>Vacation</b>	<p><u>Years of Service</u></p> <p>1 to 5 years 5 to 10 years 10 to 15 years Over 15 years</p>	<p><u>Accrual</u></p> <p>12 days 15 days 20 days 25 days</p> <p>Employee can accrue twice his/her annual vacation accrual. Upon separation from employment and completion of one (1) year of active service, employee will receive lump sum pay of accumulated vacation days.</p>
<b>Vacation Sell Back</b>	May sell back up to 100 hours per calendar year; must have a minimum of 80 hours of vacation remaining after the sell back.	
<b>Executive Leave</b>	Receives 40 hours per fiscal year. Must be used within the same fiscal year and cannot be carried over.	
<b>Anthem Employee Assistance Program</b>	<p>Employees and their house hold members are entitled to 6 face-to-face sessions per individual, per issue, per calendar year and telephonic consultations and Web-Video consultations as needed.</p> <p>Anthem EAP 1-800-999-7222</p>	
<b>Cell Allowance</b>	Designated employees receive \$50 per month or City phone provided.	
<b>Bi-lingual Pay Differential</b>	\$50/mo. must successfully pass both oral and written tests.	
<b>Tuition Reimbursement</b>	\$1,000 per fiscal year. Employee may exceed \$1,000 in the fiscal year with a career plan in place.	

<b>Education Incentive</b>	Full-Time employees that have completed a probationary period are eligible for an educational incentive.  Associate degree: \$50.00 per year Bachelor's degree: \$100.00 per year Master's degree: \$200.00 per year Payment for any degrees or certificates that is a non as minimum qualification.
<b>Computer Purchase Program</b>	\$2,000 per 24-month period.
<b>Holiday Closure</b>	Administrative offices will close during the holiday closures. Holiday closure between the actual holidays of December 25 and January 1. Emergency Services including Public Works and Public Safety are excluded from the holiday closures.

*This is a summary of available benefits and it is not intended to provide full details of all programs. The appropriate Memorandum of Understanding, Compensation Plan and/or Benefit Plan Documents will govern any discrepancies and provide program specifics.*