



*City of Imperial Beach  
HR Department*

## SUMMARY OF BENEFITS FOR FIRE 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/DESCRIPTION	
<b>Cafeteria Plan (pre-tax)</b>	CalPERS Health	Cafeteria allowance can be used towards the purchase of medical only.	
		<p>From January 1, 2020 thru December 31, 2020, the City will provide a cafeteria plan allotment of \$1,800 a month for a city provided medical plan for all fire employees and their eligible dependents. Employees will not be able to purchase dental, vision, and flexible spending accounts utilizing the Cafeteria Plan Allotment.</p> <p>Effective January 1, 2019, there is no taxable cash out benefit.</p>	
<b>Health Insurance CalPERS Plans  (Jan – Dec 2018)</b>	Anthem Select HMO	Employee Only	\$654.04
		Employee + 1	\$1,308.08
		Family Coverage	\$1,700.50
	Blue Shield Access + HMO	Employee Only	\$909.87
		Employee + 1	\$1,819.74
		Family Coverage	\$2,365.66
	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	
Kaiser Permanente HMO	Employee Only	\$645.24	
	Employee + 1	\$1,290.48	
	Family Coverage	\$1,677.62	
Sharp Performance Plus HMO	Employee Only	\$606.02	
	Employee + 1	\$1,212.04	
	Family Coverage	\$1,677.62	

<b>(cont.)</b> <b>Health Insurance</b> <b>CalPERS Plans</b>	United Health Care HMO	Employee Only Employee + 1 Family Coverage	\$671.60 \$1,343.20 \$1,746.16
	PERS Select PPO	Employee Only Employee + 1 Family Coverage	\$451.54 \$903.08 \$1,174.00
	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> (optional, City pays employee only)	Principal EPO/PPO	Employee Only Employee + 1 Family Coverage	\$45.53 \$82.60 \$130.95
	California Dental DMO Advantage Plan 75	Employee Only Employee + 1 Family Coverage	\$13.70 \$23.20 \$36.50
<b>Vision</b> (optional, paid by employee)	EyeMed	Employee Only Employee + 1 Family Coverage	\$6.96 \$13.52 \$20.10
<b>Flexible Spending Account (pre-tax)</b> <i>Employees will not be able to purchase flexible spending accounts utilizing the Cafeteria Plan Allotment.</i>	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 \$41.42 \$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 based on income and benefit chosen.	

BENEFIT	PROVIDER	MONTHLY COSTS/DESCRIPTION						
<b>Short-Term Disability w/Guaranteed Issue</b>	AFLAC	Average \$23.40 - \$79.42 Individually quoted based on income and benefit chosen.						
<b>Life Insurance</b>	Lincoln Financial Group	Paid by the City of Imperial Beach. \$50,000 basic life insurance and accidental death and dismemberment.						
<b>Short Term Disability</b>	Lincoln Financial Group	Employee paid. Benefit equals 60% of the weekly pre-disability earnings, up to a maximum of \$1,155 per week.						
<b>Long Term Disability</b>	Principal	Employee paid. 60% of pre-disability earnings up to \$7,000.						
<b>Retirement Benefits</b>	California Public Employees Retirement System (CalPERS)	<p>Vesting occurs after 5 years of full time credited service.</p> <p><u>Employees hired prior to July 1, 2011:</u> CalPERS provided benefit of 3% for each year of service at the retirement rate of 50 (3%@50). Employee pays full 12% 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 after to July 1, 2011:</u> CalPERS provided benefit of 2% for each year of service at the retirement rate of 50 (2%@50). Employee pays full 12% 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> <p><u>Employees hired after to January 1, 2013:</u> CalPERS provided benefit of 2.7% for each year of service at the retirement rate of 57 (2.7%@57). Employee pays approximately 11.50% 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 2019 are:</u></p> <table data-bbox="776 1801 1284 1913"> <tr> <td>Normal Annual Deferral</td> <td>\$19,500</td> </tr> <tr> <td>Age "50" Catch-up</td> <td>\$6,500</td> </tr> <tr> <td>Pre-Retirement Catch-Up</td> <td>\$19,500</td> </tr> </table>	Normal Annual Deferral	\$19,500	Age "50" Catch-up	\$6,500	Pre-Retirement Catch-Up	\$19,500
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<p><b>(cont.) Deferred Compensation 457 Plan</b></p>		<p>The “Age 50” Catch-up provision allows participants reaching age 50 or older during the year to contribute an additional amount annually. 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>
<p><b>Social Security</b></p>	<p>Social Security Administration</p>	<p>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 \$128,700 for individual.</p>
<p><b>Sick Leave</b></p>	<p>Employees accrue 11.67 hours for each full month of service = 140 hours for each full 12 month of service. <u>Employees hired prior to July 1, 2011</u> may accrue a maximum of 1400 hours of sick leave. <u>Employees hired on or after July 1, 2011</u> may accrue a maximum of 1120 hours of sick leave. 50% accrual payoff at separation after 5 years of service credit. Effective July 1, 2011, there will not be any cash payment for accrued sick leave in excess of 1,120 hours and unused sick leave will not be converted to CalPERS service credit.</p>	
<p><b>Floating Holiday and Vacation</b></p>	<p>2 floating holidays at 12 hours each. Holidays are credited to employee’s vacation accrual. Vacation Accrual 1-5 years of service – 268.8 hours per year. 5-15 years of service – 302.4 hours per year. 15 or greater years of service – 358.4 hours per year.  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>	
<p><b>Vacation Sell Back</b></p>	<p>Employee may sell back accumulated vacation twice a year. A maximum of 112 hours the first pay period in June and 112 hours the first pay period in December at the employee’s current rate of pay when the vacation is sold back. Employee must have a minimum of 112 hours of vacation remaining after the sell back.</p>	
<p><b>Uniform Allowance</b></p>	<p>Full-time permanent employees will receive a uniform allowance in the amount of \$34.62 per pay period. New employees will receive two pair of uniform shirts, two pair of pants, and one winter jacket.</p>	
<p><b>Physical Examinations</b></p>	<p>A comprehensive physical examination is provided bi-annually.</p>	

BENEFITS	DESCRIPTION
<b>Anthem Employee Assistance Program</b>	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.  Anthem EAP 1-800-999-7222
<b>The Counseling Team</b>	Employee Support Services are designed to help employees and their eligible family members with confidential professional assistance.  800-222-9691
<b>Tuition Reimbursement</b>	\$1,000 per fiscal year. Employee may exceed \$1,000 with an approved Career Plan.
<b>Bi-lingual Pay Differential</b>	\$50/mo. must successfully pass both oral and written tests.
<b>Educational Incentive</b>	Full-Time employees that have completed a probationary period are eligible for an educational incentive.  California State Fire Marshal's Fire Officer Certificate or all the required classes as of January 1, 2016, or an Associate degree: \$50.00 per year paid bi-weekly  Bachelor's degree: \$100.00 per year paid bi-weekly  Master's degree: \$200.00 per year paid bi-weekly  Employees will not receive an education incentive payment for any degrees or certificates required as minimum qualification of the position. The fire stipend can be combined with the degree stipend, but two degrees cannot be combined.
<b>Computer Purchase Program</b>	\$2,000 per 24-month period after successfully completing probation period.
<b>Holiday Closure</b>	This group does not participate due to emergency services.

*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.*