



*City of Imperial Beach
HR Department*

SUMMARY OF BENEFITS FOR MISCELLANEOUS 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	
Cafeteria Plan (pre-tax)	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 \$1,800 a month 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.	
Health Insurance CalPERS Plans (Jan – Dec 2020)	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	
United Health Care HMO	Employee Only	\$671.60	
	Employee + 1	\$1,343.20	
	Family Coverage	\$1,746.16	
Anthem Select HMO	Employee Only	\$654.04	
	Employee + 1	\$1,308.08	
	Family Coverage	\$1,700.50	
PERS Select PPO	Employee Only	\$451.54	
	Employee + 1	\$903.08	

(cont.) Health Insurance CalPERS Plans (Jan – Dec 2020)		Family Coverage	\$1,174.16
	PERS Choice PPO	Employee Only	\$736.28
		Employee + 1	\$1,472.56
		Family Coverage	\$1,914.33
	PERS Care PPO	Employee Only	\$986.66
		Employee + 1	\$1,973.32
Family Coverage		\$2,565.32	
Dental Insurance	Principal EPO/PPO	Employee Only	\$47.12
		Employee + 1	\$85.49
		Family Coverage	\$135.54
	California Dental DMO Advantage Plan 75	Employee Only	\$14.45
Employee + 1		\$24.45	
Family Coverage		\$38.00	
Vision (Optional)	EyeMed	Employee Only	\$8.41
		Employee + 1	\$15.98
		Family Coverage	\$23.47
Flexible Spending Accounts	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.	
Personal Accident Indemnity Plan (Optional & pre- tax)	AFLAC	Individual	\$26.92
		Husband Wife	\$35.88
		One Parent Family	\$41.72
		Two Parent Family	\$52.52
Personal Cancer Indemnity Plan (Optional & pre- tax)	AFLAC	Individual	\$38.48
		Husband Wife	\$68.64
		One Parent Family	\$39.40
		Two Parent Family	\$69.54
Lump Sum Critical Illness	AFLAC	Average \$4.42-\$36.78	
		Individually Quoted	
Short-Term Disability w/Guaranteed Issue	AFLAC	Average \$23.40-\$79.42 Individually quoted based on income and benefit chosen.	

BENEFIT	PROVIDER	MONTHLY COST/DESCRIPTION
Life Insurance	Lincoln Financial Group	Paid by the City of Imperial Beach. <u>General Employees:</u> \$50,000 basic life insurance and basic accidental death and dismemberment. <u>Lifeguard Employees:</u> Flat \$250,000 basic life insurance and basic accidental death and dismemberment.
Short Term Disability	Lincoln Financial Group	Employee paid. Benefit equals 60% of the weekly pre-disability earnings, up to a maximum of \$1,155 per week.
Long Term Disability	Lincoln Financial Group	Employee paid. 60% of pre-disability earnings up to \$6,000.
Retirement Benefits	California Public Employees Retirement System (CalPERS)	Vesting occurs after 5 years of full time credited service. 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. <u>Employees hired prior 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. <u>Lifeguard Safety Group</u> - CalPERS provided benefit of 2% for each year of service at the retirement rate of 50 (2%@50). Employee pays full 9% 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. <u>Employees hired after 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 highest three-year of compensation is used as the basis for calculating a portion of the cost for the enhanced formula. <u>Lifeguard Safety Group</u> - CalPERS provided benefit of 2% for each year of service at the retirement rate of 50 (2%@50). Employee pays full 8% of the contribution. The highest three-year of compensation is used as the basis

<p>(cont.)</p> <p>Retirement Benefits</p>		<p>for calculating a portion of the cost for the enhanced formula.</p> <p><u>Employees hired after 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> <p><u>Lifeguard Safety Group</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>						
<p>Deferred Compensation 457 Plan (Optional)</p>	<p>ICMA-RC</p>	<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 data-bbox="760 1123 1266 1234"> <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> <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>	Normal Annual Deferral	\$19,500	Age "50" Catch-up	\$6,000	Pre-Retirement Catch-Up	\$19,500
Normal Annual Deferral	\$19,500							
Age "50" Catch-up	\$6,000							
Pre-Retirement Catch-Up	\$19,500							
<p>Social Security</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 \$137,700 for individual.</p>						

Sick Leave	Employees accrue 8.334 hours for each full month of service = 100 hours for each full 12 month of service. 800 hours maximum accrual. 50% (400 hours) accrual payoff at separation after 5 years of service credit. Effective July 21, 2011, there will not be any cash payment for accrued sick leave in excess of 800 hours and unused sick leave will not be converted to CalPERS service credit.	
Holidays	13 per year plus 2 floating holidays.	
BENEFIT	DESCRIPTION	
Vacation	<u>Years of Service</u> 1 to 5 years 5 to 10 years 10 to 15 years Over 15 years	<u>Accrual</u> 12 days 15 days 20 days 25 days 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.
Bi-lingual Pay Differential	Full-Time employees may receive \$50/mo. Part-Time employees may receive \$0.40/hr not to exceed \$50/mo. Must successfully pass both oral and written tests.	
Uniforms	The City assumes rental/cleaning of uniforms. Public Works staff receive five work t-shirts per year. Public Works designated employees are reimbursed \$175 per year for safety shoes. Lifeguards are issued uniforms as described in the Lifeguard Policy Manual. Lifeguard designated employees are reimbursed \$90 per year for safety sunglasses.	
Notary Pay Differential	\$50/month to employee designated by the City as Public Notary.	
Tuition Reimbursement	\$1,000 per fiscal year after successfully completing probation period. Employees may exceed \$1,000 in the FY by submitting a career plan.	
Education Incentive	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 paid Payment for any degrees or certificates that is a non as minimum qualification.	
Computer Purchase Program	\$2,000 per 24-month period.	
Anthem Employee Assistance Program	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	

Holiday Closure	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.