

## **2019 Employee Benefit Summary**

### **Health Insurance**

The City purchases health benefits through a pool operated by the California Public Employees' Retirement System (CalPERS). The City contributes a monthly amount to employees based on the table below. New employees become eligible for benefits the first day of the month following the date of hire.

#### **Citrus Heights Monthly Contribution**

<b>Coverage Rate</b>	<b>100% City Contribution</b>	<b>75% City Contribution</b>	<b>50% City Contribution</b>
Employee Only	\$700.00	\$525.00	\$350.00
Employee + 1	\$1,200.00	\$900.00	\$600.00
Family	\$1,500.00	\$1,125.00	\$750.00

#### **CalPERS Extension of Coverage**

Children of CalPERS health benefit subscribers, whether previously on their parent's plan or not, are eligible for health coverage up to age 26. They are eligible even if they are married, do not live with their parent, or are not a student. The spouse or children of the subscriber's child are not eligible.

#### **CalPERS Health – 2019 Monthly Premiums - Sacramento Region**

El Dorado, Placer, Sacramento and Yolo

<b>Health Plan</b>	<b>Single</b>	<b>2-Party</b>	<b>Family</b>
Anthem HMO Select	\$946.14	\$1,892.28	\$2,459.96
Anthem HMO Traditional	\$1,178.79	\$2,357.58	\$3,064.85
Blue Shield Access+	\$881.01	\$1,762.02	\$2,290.63
Kaiser	\$687.99	\$1,375.98	\$1,788.77
United Healthcare	\$928.85	\$1,857.70	\$2,415.01
Western Health Advantage	\$696.68	\$1,393.36	\$1,811.37
PERS Choice	\$798.58	\$1,597.16	\$2,076.31
PERS Select	\$508.68	\$1,017.36	\$1,322.57
PERS Care	\$1,027.99	\$2,055.98	\$2,672.77
PORAC	\$774.00	\$1,623.00	\$2,076.00

#### **CalPERS Health – 2019 Monthly Premiums - Bay Area**

Alameda, Amador, Contra Costa, Marin, Napa, Nevada, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Sutter and Yuba

<b>Health Plan</b>	<b>Single</b>	<b>2-Party</b>	<b>Family</b>
Anthem HMO Select	\$831.44	\$1,662.88	\$2,161.74
Anthem HMO Traditional	\$1,111.13	\$2,222.26	\$2,888.94
Blue Shield Access+	\$970.90	\$1,941.80	\$2,524.34
HealthNet SmartCare	\$901.55	\$1,803.10	\$2,344.03
Kaiser	\$768.25	\$1,536.50	\$1,997.45
Western Health Advantage	\$767.01	\$1,534.02	\$1,994.23
PERS Choice	\$866.27	\$1,732.54	\$2,252.30
PERS Select	\$543.19	\$1,086.38	\$1,412.29
PERS Care	\$1,131.68	\$2,263.36	\$2,942.37
PORAC	\$774.00	\$1,623.00	\$2,076.00

## CalPERS Health – 2019 Monthly Premiums - Other Northern California

Alpine, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Plumas, San Benito, Shasta, Sierra, Siskiyou, Stanislaus, Tehama, Trinity, and Tuolumne

Health Plan	Single	2-Party	Family
Anthem HMO Select	\$592.23	\$1,184.46	\$1539.80
Anthem EPO Del Norte	\$866.95	\$1,733.90	\$2,254.07
Anthem HMO Traditional	\$1,334.38	\$2,668.76	\$3,469.39
Blue Shield Access+	\$976.81	\$1953.62	\$2,539.71
Blue Shield EPO	\$976.81	\$1,953.62	\$2,539.71
Kaiser	\$783.13	\$1,566.26	\$2,036.14
Western Health Advantage	\$696.68	\$1,393.36	\$1,811.37
PERS Choice	\$866.95	\$1,733.90	\$2,254.07
PERS Select	\$511.34	\$1,022.68	\$1,329.48
PERS Care	\$1,085.83	\$2,171.66	\$2,823.16
PORAC	\$774.00	\$1,623.00	\$2,076.00

### ***Cash-Out of Health Insurance***

If an employee uses the City's health care benefit, then no cash-out is provided. If an employee has qualifying group health plan coverage through a spouse, domestic partner or alternative retirement, an employee can receive a taxable cash-out in the amount of \$600 per month or add this amount to deferred compensation. The employee must provide proof of alternative coverage. Part-time benefited employees will receive the cash-out based on their benefit tier level of 50% or 75%.

### ***Retiree Medical Contribution***

The City contracts with CalPERS for medical coverage. As part of this contract, employers are required to contribute towards retiree medical. The City's 2019 monthly contribution towards retiree medical is \$136.00.

### ***Dental Insurance***

The City contracts with Delta Dental to provide dental insurance coverage for our employees. New employees become eligible for dental benefits the first day of the month following the date of hire. Dental premiums for full-time employees and their dependents are paid 100% by the City. If an employee is a part-time, benefited employee, the City will pay 100% of the employee's premium. The employee's spouse and dependents' premiums are based upon the employee's tier system. Dental benefit features include basic, preventative, and major dental care. There is a calendar year maximum of \$1,500. The dental program also covers up to a \$1,500 per child and adult for orthodontics services as a one-time contribution. Children are eligible for dental coverage up to age 26.

#### **Delta Dental – 2019 Monthly Premiums**

Employee Only	\$48.80
Employee + 1	\$93.03
Employee + 2 or more	\$160.74

### ***Vision Insurance***

The City contracts with Vision Service Plan to provide vision insurance coverage for our employees. New employees become eligible for vision benefits the first day of the month following the date of hire. Vision premiums for full-time and part-time, benefited employees and their dependents are paid 100% by the City. Vision benefit features include but are not limited to: annual eye exam and covered standard lenses, contact lenses, and frames from an in-network physician. Children are eligible for vision coverage up to age 26.

### Vision Service Plan – 2019 Monthly Premiums

Employee Only	\$14.85
Employee + 1	\$14.85
Employee + Children (2 or more children, <b>NO</b> spouse or DP)	\$14.85
Family (Employee + child or children <b>AND</b> spouse or DP)	\$14.85

#### **Flexible Spending Account**

The City offers employees the ability to use pre-tax dollars for reimbursement of eligible medical expenses not covered by the insurance programs and for dependent care. These two programs are called the “Medical Reimbursement Program” and the “Dependent Care Program”.

New employees become eligible to participate in the medical reimbursement program six months following the date of hire and become eligible to participate in the dependent care reimbursement program the first day of the month following the date of hire. Employees are eligible to elect up to \$5,000 annually for dependent care and \$2,650 annually for medical reimbursement. Election amount(s) will be deducted over 24 pay periods for new participants and 25 for those that are currently participating and continuing participation.

Type of Flexible Spending Accounts	Waiting Period	Annual Election Allowable
Medical Reimbursement	1 <sup>st</sup> day of the month following 6-Month waiting period	\$2,650 Maximum
Dependent Care	1st day of the month following date of hire	\$5,000 Maximum

#### **Long Term Disability Insurance**

The City contracts with Prudential Insurance to provide long term disability insurance. New employees are enrolled into the Long Term Disability program the first day of the month following the date of hire. The City pays for the cost of coverage. Coverage includes 60% of monthly earnings to a maximum benefit of \$12,750 per month; there is a 30 day waiting period; benefits are paid for the duration of a qualifying disability. Part-time regular employees working at least 20 hours per week qualify for this benefit. Since the City pays the premium on behalf of the employee, if an employee were to receive a benefit – the amount received would be taxable.

#### **Prudential Insurance – Monthly Premium**

LTD Rate	\$0.449 per \$100.00
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#### **Life Insurance**

The City currently contracts with Prudential Insurance for life insurance benefits for our employees. Basic Life Insurance/AD&D is effective on the first day of the month following the date of hire and upon the completion of the enrollment process. The City pays the premium for basic life and accidental death and dismemberment (AD&D) – \$100,000 for management employees and \$50,000 for all other benefited employees.

**Age Reductions** – Under this plan, coverage reduces 35% at age 65, 50% at age 70. Spouse/registered domestic partner coverage will be reduced as the employee ages by 35% at age 65 and 50% at age 70.

Employees have the opportunity to purchase additional life insurance via a payroll deduction through the Additional Life Insurance Program for themselves, their spouse, domestic partner, and children. This is a portable benefit. Employees have a “guaranteed” amount of additional life insurance coverage that can be purchased without any review by underwriting if you apply within 31 days of becoming eligible. Below is a chart showing these amounts:

Guaranteed Amount	Maximum Purchase
Employee - \$150,000	Employee – The lesser of \$500,000, not to exceed 7 times your annual earnings.
Spouse/Domestic Partner - \$25,000	Spouse/Domestic Partner – ½ of the employee amount
Dependent Child \$2,000 \$4,000 \$6,000 \$8,000 \$10,000 max	Age limit 26 The children rates are based on a per unit cost, not per child cost.

## **Retirement & Deferred Compensation**

### **Defined Retirement Benefit**

The City has contracted with the California Public Employees' Retirement System (CalPERS) to provide retirement benefits for our employees. The CalPERS retirement program is a defined benefit program. Employees need to contact CalPERS @ [www.calpers.ca.gov](http://www.calpers.ca.gov) with specific retirement questions.

### **Member / Employer Retirement Benefit Contribution**

Miscellaneous members will be required to contribute based on the retirement formula for which they are eligible (see Retirement Benefit Formulas section below).

Miscellaneous 2.7 @ 55	8%
Miscellaneous 2 @ 55	7%
Miscellaneous 2 @ 62	50% of normal cost currently at 6.25% <i>(may change annually)</i>

Local Safety members will be required to contribute based on the retirement formula for which they are eligible (see Retirement Benefit Formulas section below).

Safety 3 @ 50	9%
Safety 3 @ 55	9%
Safety 2.7 @ 57	50% of normal cost currently at 12% <i>(may change annually)</i>

### **Retirement Benefit Formula**

The benefit formula is determined by an employee's date of hire, classification, status with CalPERS.

#### **For employees hired on or after January 1, 2013**

New members to the CalPERS Retirement System **OR** prior member of CalPERS or a reciprocal retirement system with more than a 6-month break in service:

*Miscellaneous 2% @ 62 Formula, three year average compensation method*  
*Safety 2.7% @ 57 Formula, three year average compensation method*

#### **Prior member of CalPERS or reciprocal retirement system with less than 6-month break in service**

*Miscellaneous 2% @ 55 Formula, three year average compensation method*  
*Safety 3% @ 55 Formula, three year average compensation method*

### **Prior City of Citrus Heights Employee**

For employees hired prior to August 15, 2011, the formula and compensation method used in calculating retirement benefits are as follows:

*Miscellaneous Personnel – 2.7% @ 55 Formula, one year final compensation method*  
*Local Safety Personnel – 3% @ 50 Formula, one year final compensation method*

For employees hired on or after August 15, 2011, the formula and compensation method used in calculating retirement benefits are as follows:

*Miscellaneous Personnel – 2% @ 55 Formula, three year average compensation method*  
*Local Safety Personnel – 3% @ 55 Formula, three year average compensation method*

Miscellaneous & Safety – employee returns with the same formula as during previous employment; formula will depend upon date of appointment in the CalPERS system for initial employment with Citrus Heights.

The City provides the 4<sup>th</sup> level Survivor Benefits for all employees. This benefit provides a monthly allowance for dependents should an employee die before retiring from City service.

#### **Monthly Benefit Levels**

<b>Benefit Level</b>	<b>One Survivor</b>	<b>Two Survivors</b>	<b>Three or more Survivors</b>
<b>Level 4</b>	<b>\$960</b>	<b>\$1,900</b>	<b>\$2,280</b>

#### **Eligible Survivors**

- A surviving spouse is a husband or wife who was legally married to the member either one year before his/her death, or before the occurrence of the injury or onset of the illness that resulted in the member's death. A surviving spouse is entitled to the 1959 Survivor Benefit as long as he/she has provided care to an eligible child, OR is at least age 60. A surviving spouse may remarry and continue to receive his/her allowance.
- An unmarried child of the member or an unmarried stepchild (if the child was living in a parent-child relationship) is eligible while under age 22. An unmarried child incapacitated because of a disability which began before age 22 may be entitled to the benefit until the disability ends. If a child is in the care of a guardian or is living on his own, the child's portion of the benefit is payable to the guardian or to the child directly, rather than to the surviving spouse.
- A parent may be eligible if there is no surviving spouse or eligible children, and the parent was dependent on the member for at least half of his/her support at the time of the member's death.

#### ***Deferred Compensation***

Employees are eligible to participate in the City's designated 457 Deferred Compensation Plan at any time. This program allows employees to save pre-tax dollars for their future retirement. Participating management staff receives up to a 3% match based on salary.

#### ***401 (a) Plan***

Executive level employees participate in the City's 401 (a) Plan. This program allows them to save additional pre-tax dollars for their future retirement. Executive level employees receive 5% City match up to the IRS limit.

## **Leave Benefits**

### **Annual Leave**

The City does not have a traditional vacation and sick leave program. An employee is eligible to earn up to 136 hours per year and increases based on years of service. The number of Annual Leave hours accrued each year is based on years of service as shown below.

<u>Years of Service</u>	<u>Annual Accrual</u>	<u>Maximum Accrual</u>
0 through 4	136 hours	272 hours
Beginning year 5 through 9	160 hours	320 hours
Beginning year 10 through 14	184 hours	368 hours
Beginning year 15 through 19	200 hours	400 hours
Beginning year 20 and beyond	240 hours	480 hours

Maximum accrual is two times the annual accrual rate.

### **Long Term Medical Leave**

The City has a Long Term Medical Leave program for extended illnesses or medical conditions that require the employee to miss work. Employees accrue 40 hours of Long Term Medical Leave annually and it can be utilized after using 24 hours of other leave for the same condition. No maximum accrual limitation exists. Employees may use their Long Term Medical Leave for themselves or the care for their immediate family. However, the employee is unable to cash-out any Long Term Medical Leave, even upon termination of employment.

### **Holidays**

The City generally observes 12 holidays when the offices are closed. Two (2) floating holidays are also credited to eligible employees at the beginning of each calendar year. Holiday benefits are provided in different configurations based on the employee's shift schedule as outlined below.

- Non-sworn and sworn employees (non-patrol) – Provides 12 holidays at the rate of 8 hours per holiday. In addition, 2 floating holidays (totaling 16 hours) are provided at the beginning of the calendar year.
- Non-sworn Communication and Record Center employees—Provides all non-sworn employees with 5% holiday pay in-lieu of observing holidays. See your supervisor for details.
- Patrol sworn employees and Patrol CSO employees – 160 hours (4 weeks of paid time off based on regularly scheduled hours worked per week) are banked as Sabbatical to be used in annual mini-sabbatical bundle. The 160 hours is calculated by taking 12 holidays times 8 hours times 1.5 (overtime – assuming holidays are worked) plus 16 floating holiday hours equals 160 hours  $((12 \times 8 \times 1.5) + 16) = 160$ . Sabbatical hours are not eligible for cash out.

### **Management Leave**

Management staff receives 80 hours of Management Leave at the beginning of each fiscal year. The leave must be used within the fiscal year credited or up to 40 hours may be carried over into the next fiscal year. Carryover hours are not eligible for cash out. Management employees hired after the first day of the fiscal year will receive a pro-rated amount of these hours. Executive staff receives 120 hours.

### **Bereavement**

On the date of hire, employees are entitled to 24 hours of Bereavement Leave per event due to the death of a member of an employee's immediate family. *See portal for more information.*

**California Family Rights Act (CFRA)**

Eligible employees will receive up to 12 weeks of unpaid leave for covered events in a 12-month period. CFRA covers absences for the birth or adoption of a child or to care for the employee's own serious health condition or that of his or her spouse, registered domestic partner, child, or parent. In order to be eligible, the employee must have worked for the agency for at least 12 months AND worked at least 1,250 hours in the 12 months preceding the leave. See Human Resources Department for more information.

**Family Medical Leave Act (FMLA)**

Eligible employees will receive up to 12 weeks of unpaid leave for covered events in a 12-month period. FMLA covers absences for the birth or adoption of a child or to care for the employee's own serious health condition or that of his or her spouse, child, or parent. In order to be eligible, the employee must have worked for the agency for at least 12 months AND worked at least 1,250 hours in the 12 months preceding the leave. See Human Resources Department for more information.

**Pregnancy Disability Leave (PDL)**

Employees disabled due to pregnancy, childbirth or related medical conditions are entitled to a leave of absence for the time they are disabled up to a maximum of four months. Employees are eligible for pregnancy disability leave upon hire.

**California Paid Family Leave (CPFL)**

As participants in State Disability Insurance, employees are eligible for six weeks of partial pay per year while taking time from work to care for a new child or eligible sick family member. The payments are distributed by the Employment Development Department, a state agency, not the employer. See Human Resources Department for more information.

**Enhanced Paid Leave Program**

The City has an Enhanced Paid Leave program for employees who have worked the equivalent of one year of full-time employment for the City. This program provides up to six weeks per year paid leave for a qualifying event (birth or adoption of a child, employee's serious illness, or serious illness of immediate family, etc.). This benefit is coordinated with benefits and policies provided by the State Disability Insurance (SDI) or the California Paid Family Leave (CPFL) and the Worker's Compensation Temporary Disability program. This benefit can be utilized one time per year. The City pays all benefits during an employee's enhanced leave time. See Human Resources Department for more information.

**Employee Assistance & Development**

**Employee Assistance Program (EAP)**

The City contracts with Managed Health Network to provide our employee assistance program to our employees. New employees become eligible to participate in the Employee Assistance Program the first day of the month following the date of hire. Features of this program include eight (8) face-to-face visits with a counselor per incident, plus a free initial assessment visit, short-term counseling, specialized provider network, and employee orientation, program materials, and training seminars. This benefit also offers a convenience service which includes resource referrals for assistance with personal needs such as pet boarding, locating a trades-person, research travel information, house sitting and much more. The benefit is extended to cover employees and anyone living in their household (ex: in-laws, roommate, etc.).

**Managed Health Network - EAP**

\$3.64 per employee per month

### ***Tuition Reimbursement***

Regular Full-time, part-time benefit eligible employees or any probationary employee receiving a positive 6-month evaluation are eligible to participate in the educational reimbursement program.

- Miscellaneous and sworn employees – This program provides up to \$1,500 per fiscal year for tuition and books on a reimbursement basis to encourage employees' continuing education efforts.

### ***Professional Development***

Professional development is available to all employees at the date of hire, but the frequency is contingent upon departmental budget allocation. The City encourages a variety of internal and external professional development training and opportunities for all levels of staff.

### ***Personal Computer/Technology Purchase Program***

New hires are eligible after a 6-month waiting period to participate in a no interest, up to \$2,500, two (2) year computer loan program offered through the City.

### ***Alternative Work Schedule***

The City offers a 9/80 alternative work schedule. Additional alternative work schedules have been developed for the Police Department.

### ***Management Benefits***

The City provides the following benefits to management personnel.

- 80 hours of Management Leave;
- \$100,000 fully paid life insurance; and
- 3% City contribution, employee match up to the IRS limit

### ***Executive Benefits***

The City provides the following benefits to executive management personnel.

- 120 hours of Management Leave;
- \$100,000 fully paid life insurance; and
- 5% City contribution, employee match up to the IRS limit

## ***Voluntary Benefits Program***

In an effort to provide our employees with the best benefits possible, the City currently offers the following low-cost optional benefits.

### ***AFLAC***

The City of Citrus Heights has contracted with AFLAC to allow employees to purchase insurance coverage that meets their specific needs at group rates through convenient payroll deductions. Employees may purchase additional coverage for Accident and Disability, Cancer Protection, and/or Specified Health Event (Heart, Stroke, etc.) Employees have the ability to choose from several benefit levels to design their own plans. If you wish to participate in this benefit, please contact the Human Resources department to schedule a meeting with an AFLAC representative.

### ***Nationwide® Pet Insurance***

As the nation's oldest and largest pet health insurance provider, Nationwide® has a proven track record of protecting pets—for life. Nationwide® Pet Insurance policy helps pay for the employee's pet treatments, surgeries, lab fees, X-rays, and much more. Employees are eligible to receive a 5% group discount which applies to the base policy.



## **Uniform Benefit**

The City of Citrus Heights provides uniforms and uniform maintenance for positions required to wear uniforms. The value of this benefit will be reported to CalPERS as special compensation for eligible employees. Special compensation is included when determining the appropriate payroll deduction for the member contribution to CalPERS. Employees will be required to pay the appropriate member contribution rate to CalPERS for the Uniform Benefit via payroll deduction. **Note:** Employees subject to PEPR guidelines (new CalPERS members hired after 01/01/2013) are not eligible for Uniform Benefit reporting to CalPERS.

The Uniform Benefit is determined by the employee's classification per the following table:

<b>GROUP</b>	<b>ANNUAL</b>	<b>BI-WEEKLY</b>
Sworn – Officers	806.00	31.00
Sworn – Command	806.00	31.00
CSI/CSO/NEO	494.00	19.00
Records/Dispatch	104.00	4.00
Animal Services Officers	390.00	15.00
Maintenance Worker I/II, Senior Maintenance Worker, Construction/Maintenance Inspector I/II, Construction/Maintenance Inspection Supervisor	598.00	23.00
Building Inspector I/II, Senior Building Inspector	598.00	23.00
Fleet Technician	286.00	11.00

## **Police Department Specific Benefits**

There are three specific benefits that are provided to police personnel only due to some of the differences in this occupational group. Applicable MOU language takes precedence in cases where the language between the benefit summary and the MOU differ.

### **Educational Incentive Pay**

The City will pay the following educational incentive pay for all sworn personnel (except the Chief of Police and personnel covered under a MOU):

- AA/AS Degree or equivalent                      2.5% of base salary
- Intermediate POST                                      2.5% of base salary
- BA/BS Degree    2.5% of base salary
- Advanced POST    2.5% of base salary  
(Maximum Incentive 7.5%)
- Additional Incentive for MA/MS Degree of 2.5% of base salary

The City will pay the following educational incentive pay for Police Communication Center personnel:

- AA/AS Degree or equivalent                      2.5% of base salary
- Intermediate POST                                      2.5% of base salary
- BA/BS Degree    2.5% of base salary
- Advanced POST    2.5% of base salary  
(Maximum Incentive 5.0%)

### ***Bilingual Pay***

The City will pay \$100 per month for employees certified by Human Resources as Spanish or Slavic speaking. The employee would be required to pass a proficiency test. The Bilingual Pay would also apply to sworn and Communication Center personnel passing a proficiency assessment in American Sign Language.

### ***Special Assignment Pay***

The City will pay the following Special Assignment Pays for sworn personnel:

- Detective – At beginning of assignment, the employee is provided with 3% of base pay with the opportunity to earn up to 5% of base pay depending on performance. Detectives retain differential pay earned after assignment due to increased expertise.
- School Resource Officer – At beginning of assignment, the employee is provided with 3% of base pay with the opportunity to earn up to 5% of base pay depending on performance. School Resource Officers retain differential pay earned after assignment due to increased expertise.
- Field Training Officer – 5% of base pay for the entire shift when performing FTO duties.
- Motors – No additional compensation. Additional training and exposure provided.
- SWAT – No additional compensation. Additional training and exposure provided.

### ***Professional Attire Pay***

Detectives assigned to General Investigations or other Plain Clothes Assignment for sworn Personnel will receive \$850 per fiscal year for professional attire. Professional Attire Pay is not reportable to CalPERS as special compensation.

## ***Police Recruitment Incentives***

The following recruitment incentives are available to certain Police specific classifications.

- Leave Accrual Credit for Police Specialized – Provide leave accrual credit in years of service towards starting point in City's annual leave accrual rates based on years of service in most recent law enforcement employer.
- Relocation Assistance – (sworn Police Department employees only) – The City offers a one-time \$1,500 Relocation Assistance Award for sworn personnel. This Relocation Assistance award is available to any sworn Police Department employee who currently is living more than 60 miles away from Citrus Heights and moves within a 60-mile radius of the Citrus Heights Police Department.
- Academy Reimbursement – For Police Trainees and Academy Graduates, the City will reimburse the employee \$2,500 for academy tuition and expenses after successfully passing probation. This is not available to Police lateral transfers.

***If any questions, contact: Human Resources Division***