



# 2020-21 BENEFIT SUMMARY

Welcome to the City of Dublin! The following information is an outline of the City paid and voluntary medical and non-medical benefits. This outline should be used as a tool for deciding the medical and non-medical benefits you (and your dependents) desire. This information is a supplement to the detailed information you will receive as part of your new hire orientation. If you have any questions regarding this information, please contact Human Resources at (925) 833-6605.

## HEALTH & WELFARE

### Health Insurance: PERS Health

<http://www.calpers.ca.gov>

Health Benefits are paid by the City up to an amount based on the CalPERS Kaiser Family rate, the amount changing as the rate changes annually. At the present time, this benefit amount is \$1,780.31 per month. In conjunction with the City's Section 125 Plan premium overage amounts are deducted on a pre-tax basis through the City's payroll. Eligibility is the first day of the month after initial hire date.

### 2020 CITY MAXIMUM CONTRIBUTION \$1,780.31/mo. (effective 1/1/20 – 12/31/20)

<u>PLAN NAME</u>	<u>SinglePremium/mo.</u>	<u>2-PartyPremium/mo.</u>	<u>FamilyPremium/mo.</u>
Anthem HMO Select	\$868.98	\$1,737.96	\$2,259.35
Anthem HMO Traditional	\$1,184.84	\$2,369.68	\$3,080.58
Blue Shield Access+	\$970.9	\$2,255.54	\$2,932.20
Blue Shield Trio	833.00	\$1,666.00	\$2,165.80
HealthNet SmartCare	\$1,000.52	\$2,001.04	\$2,601.35
Kaiser Permanente	\$768.49	\$1,536.98	\$1,998.07
PERS Choice	\$861.18	\$1,722.36	\$2,239.07
PERS Select	\$520.29	\$1,040.58	\$1,352.75
PERSCare	\$1,133.14	\$2,266.28	\$2,946.16
Western Health Advantage	\$731.96	\$1,463.92	\$1,903.10

Part-time regular employees who are members of the PERS retirement system are eligible for the same benefits described above.

### Dental Insurance: Delta Dental

<http://www.deltadentalins.com>

Eligibility is the 1st day of the month following initial employment. The City pays full premium for employee plus all eligible dependents at the following rates:

### Delta Dental Rates (effective 7/1/2020 – 6/30/2021)

<u>Coverage Type</u>	<u>Cost</u>
Employee Only	\$ 57.78
Employee plus One	\$111.43
Employee plus Family	\$188.01

Part-time regular employees working at least 30 hours per week qualify for the same coverage. Part-time regular employees scheduled to work between 20 and 29 hours per week are eligible for a single coverage per month.

**Vision Insurance: VSP Choice**

<http://www.vsp.com>

Eligibility is the 1st day of the month following initial employment. The City pays premium for employee only (1-party coverage). Employees have the option to purchase dependent Vision insurance under the Section 125 Plan on a pre-tax basis through the City's payroll.

**Rates (effective 7/1/20 – 6/30/21)**

<u>Coverage Type</u>	<u>Cost</u>
Employee Only (City paid)	\$ 14.67/mo
Employee plus One	\$ 6.60/mo
Employee plus Family	\$ 23.47/mo

Part-time regular employees who are members of the PERS retirement system are eligible for the same benefits described above.

**Flexible Spending Account (FSA): WageWorks**

<http://www.wageworks.com>

The City's Flexible Spending Account (FSA) is offered pursuant to provision of Section 125 of the Internal Revenue Code (IRC). Eligible employees can set-aside a maximum of \$2,750 annually through pre-tax payroll deductions for qualified medical expenses (i.e. medical, dental, vision co-payment, prescription co-payments, etc).

**Health Reimbursement Account (HRA): WageWorks**

<http://www.wageworks.com>

The City pre-funds the employee Health Reimbursement Account with \$900 annually which is known as City seed money. Employees regularly scheduled to work between 20 and 40 hours per week shall have a pro-rated amount of City seed money based on hours regularly scheduled. Eligible employees may access funds in the HRA to pay for eligible healthcare expenses or get reimbursed for those that are paid out-of-pocket. The reimbursement of any expenses pursuant to this section shall be contingent upon the fulfillment of requirements pursuant to the City's vendor WageWorks and the legal provisions as provided by the Internal Revenue Code. Effective January 1, 2021, the HRA account will increase to \$1,000 per calendar year.

**Life Insurance/AD&D: UNUM Insurance Company**

<http://www.unum.com>

The City's benefit is a \$50,000 term life insurance policy and a \$50,000 accidental death and dismemberment policy for all full-time regular employees. Optional additional and supplemental life insurance for employee and dependents available at employee cost through UNUM pursuant to vendor qualifications Part-time regular employees are NOT eligible for this benefit.

**Long Term Disability: UNUM Insurance Company**

<http://www.unum.com>

The City's benefit is coverage up to \$12,500 of monthly earnings. Coverage includes 60% of the first \$7,500 of pre-disability earnings; there is a 60-day waiting period. Part-time regular employees working at least 20 hours per week qualify for this City benefit. Benefits paid to employees under this program are taxable and paid in concurrence with the City's General Leave program.

**Short Term Disability: UNUM Insurance Company**

<http://www.unum.com>

The City does NOT participate in State Disability Insurance Program (SDI). At the employee's option, through a payroll deduction, the vendor provides an individual coverage policy which includes 60% of the first \$3,333 of your pre-disability earnings; there is a 7 day waiting period for disability caused by sickness or pregnancy. Benefits paid to employees under this individual policy are tax free and can be coordinated with City's General Leave program.

Part-time regular employees working at least 20 hours per week qualify for same program.

## RETIREMENT

### Retirement – CalPERS

<https://my.calpers.ca.gov>

**Classic CalPERS Members** – CalPERS retirement formula for Classic Members is 2.7% @ 55; Single Highest Year. City employees pay their portion **plus** 7% of the employers' portion toward their CalPERS retirement effective July 13, 2015. (CalPERS Section 20516).

**New PEPPRA CalPERS Members** – Employees who join the CalPERS retirement system after January 1, 2013, have a retirement formula of 2% @ 62; 3-year final average compensation; and contribute their portion **plus** 3.05% of the employers' portion toward their CalPERS retirement effective July 13, 2015.

Employee retirement contributions are pre-tax payroll deductions under the provisions of Internal Revenue Code (IRC) 414(h)(2) so long as such provisions remain available to the City.

### Pension Reform Information:

Effective January 1, 2013, the City complies with the California Public Employees' Pension Reform Act of 2013 (PEPPRA). Please review the link below for more information about how PEPPRA may impact your potential change in employment:

<http://www.calpers.ca.gov/index.jsp?bc=/employer/program-services/pension-reform-impacts.xml>

The selected Candidate will receive a comprehensive new-hire orientation that will include a personal summary of City Benefits.

### Retiree Medical: CalPERS Health

<http://www.calpers.ca.gov>

Post-retirement medical benefits provided under Government Code Section 22892(b) as established by the Public Employees' Medical and Hospital Care Act (PEMHCA) through CalPERS; PEMHCA Minimum. (Subject to change)

### Deferred Compensation: ICMA

<http://www.icmarc.org>

The City's sole source vendor for Section 457 and 401 (a) deferred compensation programs is ICMA-RC. These optional programs provide employees with an additional ability to set-aside pre-tax dollars for their retirement planning in accordance with established program.

## LEAVES AND HOLIDAYS

### General Leave Accrual

City provides General Leave in lieu of traditional vacation and sick leave program. **The City's General Leave plan complies with CA Paid Sick Leave Law effective 7-1-2015.** Bi-weekly payroll accrual as described below:

Full-time Regular Employees:	22 days per year through 5th year
	27 days per year 5th through 10th year
	29 days per year 10th year through 15th year
	31 days per year following the 15th year
Designated Management Positions:	24 days per year through 5th year
	27 days per year 5th through 10th year
	29 days per year 10th year through 15th year
	31 days per year following the 15th year

Part-time regular employees receive a pro-rated share based on the percentage of a regular 40 hour work week multiplied by the leave accrued per month for full-time regular employees as stated above.

Maximum Accrual: 480 hours (Effective 7-1-2020)

### Sick Leave Accrual

After reaching the maximum General Leave accrual as described above; eligible employees shall accrue Sick Leave at the same General Leave rate until maximum accrual is reached. The use of Sick Leave is defined by the City's Personnel System Rules. There is no compensation for Sick Leave at termination; however, CalPERS retirement credit is given based on CalPERS conversion rates.

Maximum Accrual: 360 hours

### Compensatory Time (Comp Time)

The City of Dublin has a 100 hour comp time bank for FLSA eligible employees. Employees can accumulate comp time hours at time and one half up to a maximum of 100 hours.

### Administrative Leave

An employee who is defined as FLSA exempt shall on July 1st of each year be granted 40 hours of Administrative Leave. On December 1st of each year, FLSA exempt employees may choose to be paid for up to a maximum of 20 hours of their unused Administrative Leave.

Designated Management employees shall on July 1st of each year will be granted 64 hours of Administrative Leave. On December 1st of each year, Designated Management employees may choose to be paid for up to a maximum of 32 hours of their unused Administrative Leave. The use of Administrative Leave requires the approval of the employee's Department Head, as applicable, and City Manager prior to the absence. On June 30th of each year employees shall forfeit any unused balances of Administrative Leave.

### Paid Holidays

As defined, there are 13 paid holidays including one Floating Holiday per calendar year. Effective January 1, 2021, there are 14 paid holidays including two Floating holidays per calendar year.

### Civic Service Leave

Effective July 1, 2020, eight (8) hours of Civic Service Leave shall be available every Fiscal Year to employees for qualified volunteer service during the workweek. On June 30th of each year, employee shall forfeit any unused balance of Civic Service Leave.

## **OTHER BENEFITS**

### Dependent Care: WageWorks

<http://www.wageworks.com>

The City allows employees to deduct their taxable income by making voluntary contributions for reimbursement of IRS eligible expenses for childcare. The maximum contribution per family is \$5,000. The dependent care plan is administered through WageWorks. DCAP deductions are made every payperiod (26x year). *Note: Contributions are subject to mandatory adjustments pursuant to IRS regulations Section, § 1.125-7 Cafeteria plan nondiscrimination rules.*

### Employee Assistance Program: UNUM Insurance Company

[www.unum.com/employees/services/life-balance](http://www.unum.com/employees/services/life-balance)

City paid premiums; benefits include work-life balance employee assistance program and worldwide emergency travel assistance services.

### **Car Allowance**

Certain designated positions are eligible for a \$190 monthly allowance as defined in the City's Benefit Plan.

### **Education Reimbursement**

As defined, full-time employees are eligible for reimbursement equal to 75% of the tuition, and/or fees not to exceed \$2,000 per Fiscal Year. Part-time regular employees scheduled to work between 20-39 hours per week receive a pro-rated reimbursement based on regularly scheduled hours.

### **WageWorks Commuter/Alternate Commute Program**

[www.takecarewageworks.com](http://www.takecarewageworks.com)

The City provides a \$5.00 per day commute alternative cash incentive to all eligible employees pursuant to providing proper commute verification information (effective 7-1-2015). The WageWorks Commuter program shall provide participating employees with pre-tax transit benefits. Please contact Human Resources if you are interested in participating in the WageWorks Commuter Program.

### **Miscellaneous Benefits**

Other benefits such as, Credit Union, Amusement Park Discounts Coupons, and other programs will be discussed during your new hire orientation.

Welcome Aboard.