

# Benefits



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ACE Employees

## Health and Welfare

The City provides an annual allotment of \$14,114 (\$588.08 twice-monthly) for ACE employees to use toward the purchase of benefits available under the City's IRS Section 125 Cafeteria Benefits Plan (Flex Plan).

From this allotment employees may choose coverage for themselves under one of the health plans offered by the City. With the remaining funds, employees may elect: health coverage for their dependents, dental coverage for themselves and their dependents, or set aside contributions into a flexible spending account (FSA) for reimbursement of eligible health care or dependent care expenses.

### MEDICAL INSURANCE

The City offers the Kaiser HMO, Aetna Sharp Accountable Care Organization (ACO), Aetna Full Network HMO, and the Aetna PPO plans to its active employees and their dependents. Medical insurance coverage is effective on date of hire. Eligible employees may waive City-sponsored medical coverage. Flex Allotment of employees waiving coverage and those with Employee Only medical coverage is fixed at the Flex Allotment amount provided in plan year 2015 (\$13,024).

### DENTAL INSURANCE

The City currently offers the Cigna DMO and Cigna DPPO Plans. Coverage is effective the first of the following month following the employee's date of hire in an eligible position.

### VISION INSURANCE

The City currently offers the MES Vision Plan. Coverage is effective on date of hire.

### FLEXIBLE SPENDING ACCOUNTS (FSAs)

The City offers both health care and dependent/child care FSAs. FSAs may be funded by your Flex Plan allotment and/or payroll deductions. The maximum annual Health Care FSA allocation is \$2,700 from all sources. Dependent/Child Care FSAs are limited to \$5,000 from all sources.

### CASH PAYMENT OPTION

Employees hired before January 1, 2018 may elect to receive up to \$9,100 of unused Flex Plan Allotment funds remaining after electing medical, dental, vision, and/or FSA coverage as a taxable cash option. The maximum an employee can cash out each year cannot exceed the cash option they received in the previous calendar year. Payments are made twice monthly.

### LIFE INSURANCE

The City provides ACE employees with a \$50,000 Group Term Life and Accidental Death and Dismemberment policy. In addition to the basic life insurance provided by the City, employees may purchase Optional coverage in multiples of \$10,000, up to a maximum of \$550,000 or four times their annual salary, whichever is less. Coverage is also available for dependents as long as employees purchase Optional coverage for themselves. Dependent spouse or domestic partner can elect up to the lesser of \$100,000 and 50% of your coverage, in \$10,000 increments. Coverage of \$10,000 is available for dependent children up to age 26.

### SHORT/LONG-TERM DISABILITY (STD/LTD) INSURANCE

The City provides employees with Short-Term and Long-Term Disability insurance. If the employee is disabled according to the policy's definition of disability, the employee may be eligible to receive a benefit based upon 60% of the basic earnings up to a maximum of \$1,732 per week. Benefits would begin after an "Elimination Period" of 30 days for an accident or sickness and would be paid for as long as the employee continues to meet the policy's definition of disability. STD benefits are payable for up to nine weeks. After nine weeks, coverage transitions to LTD. LTD benefit is 60% of the employee's monthly earnings to a maximum of \$7,500 per month. The employee may be eligible for an additional 20% LTD Disability plus coverage up to a maximum of \$5,000 per month. LTD benefits duration is based on the employee's age when the disability occurs up to the Social Security normal retirement age.

## Retirement

### BASIC RETIREMENT

The City contracts with CalPERS for the provisions of its retirement benefits as set forth in the California Government Code and California Public Employees' Pension Reform Act of 2013.

Retirement Tier	Retirement Formula	Employee Deduction	Minimum Age for Retirement
Tier 1 Retirement	Local Miscellaneous 3% @ 60	10.64%	50
Tier 2 Retirement	Local Miscellaneous 2% @ 60	8.427%	50
Tier 3 Retirement	Local Miscellaneous 2% @ 62	6.75%	52

*Tier 1 – Employees who became CalPERS members with the City of Chula Vista prior to 04/22/2011.*

*Tier 2 - Employees who became members of CalPERS or a reciprocal agency between 04/22/2011 through 12/31/2012.*

*Tier 3 - New CalPERS members or reciprocal agency members on or after 01/01/2013*

Employees may retire when they reach minimum age for retirement with five years of CalPERS service credit. Following is a summary of the CalPERS contract provisions:

- One Year Final Compensation (Tier 1 only)
- Employer Paid Member Contributions Reported as Earnings (Tier 1)
- Three Year Final Compensation (Tier 2 & 3)
- 1959 Survivor Benefit - Level 4
- Post Retirement Survivor's Continuance
- Military Service Credit as Public Service
- Credit for Unused Sick Leave
- Retired Death Benefit \$5,000
- Social Security Coverage-None

#### **457 DEFERRED COMPENSATION**

The City offers a 457 plan through Nationwide. This accounts is voluntary and employee funded.

### ***Vacation, Holidays and Leaves***

#### **VACATION**

ACE employees will be credited vacation hours on a biweekly basis and shall accrue the following:

	<u>Maximum Accrual</u>
• 10 days (0 - 4 years of service)	180 hours
• 15 days (5 - 9 years of service)	260 hours
• 20 days (10 - 14 years of service)	340 hours
• 25 days (15+ years of service)	420 hours

Employees who have completed at least five (5) years of service may sell back to the City up to 60 hours of accrued vacation on time per fiscal year.

#### **SICK LEAVE**

ACE employees accrue 96 hours per year at a rate of 3.69 hours per pay period. If during a fiscal year in which the employee was employed as of July 1, they use 32 hours or less of sick leave, they may convert to cash 25% of the remaining fiscal year's accrual.

#### **HARD HOLIDAYS**

The City is closed and employees receive compensation for the following holidays:

- New Year's Day - January 1
- Cesar Chavez Day - March 31
- Independence Day - July 4
- Veterans Day - November 11
- Day after Thanksgiving
- Martin Luther King, Jr. Day - Third Monday in January
- Memorial Day - Last Monday in May
- Labor Day - First Monday in September
- Thanksgiving Day - Fourth Thursday in November
- Christmas - December 25

#### **FLOATING HOLIDAYS**

Employees are credited with 32 hours each fiscal year for the following three floating holidays:

- Lincoln's Birthday - February 12
- Admission Day - September 9
- Washington's Birthday - Third Monday in February
- Additional 8 hours in FY 2018-2019 and FY 2019-2020

#### **VOLUNTARY WORK FURLOUGH**

Employees may elect to purchase 40 hours of work furlough leave once every fiscal year. There will be a deduction of 1.92% from the employee's gross wages every pay period to pay for the furlough. Furlough hours will be available for employees to use throughout the fiscal year and must be exhausted by June 30 of each year. Any remaining balance by the end of the fiscal year will be forfeited.

#### **LEAVE BALANCE PAYOFF AT TERMINATION**

All vacation and accrued floating holidays are paid in a lump sum payment upon termination. Sick leave balances will not be paid upon termination. If the employee retires from the City within four months of separation from employment, he/she may convert unused sick leave to additional CalPERS service credit at the rate of 0.004 year of service credit for each day of unused sick leave.

### ***Other Benefits***

#### **BILINGUAL PAY**

Upon recommendation of the Department Head, approval of the Director of Human Resources and successful completion of a bilingual performance evaluation, a ACE employee will receive \$100 per month in addition to his/her regular pay on the condition that bilingual skills are continuously utilized in the performance of his/her duties. Eligible employees may receive an additional \$1.00 per hour for actual time spent translating.

#### **MILEAGE REIMBURSEMENT**

ACE employees shall be subject to mileage reimbursement when required to use their private automobile for authorized City business.

#### **PROFESSIONAL ENRICHMENT**

ACE employees may use up to a maximum of \$1,000 per fiscal year to pay for education, conferences and training. Any unused funds can be carried over to the following year up to \$2,000 for two consecutive fiscal years.

#### **UNIFORM ALLOWANCE AND EDUCATIONAL DIFFERENTIALS**

ACE employees will be provided with uniform allowance and educational differentials as specified in the applicable Memorandum of Understanding.

**CALLBACK PAY**

ACE employees may receive a \$25 stipend when called at home during non-working hours to perform work on behalf of the City. Whenever employees are called back to work after they have left their work site, they will receive \$60 in addition to a minimum of two hours of overtime pay.

**CERTIFICATION PAY**

The City will provide \$30 per pay period to ACE employees who possess one to three job related certificates that meet the criteria of the Certification Pay Policy or \$75 to employees who possess four or more job related certificates.

**FIELD TRAINING OFFICER PAY**

ACE public safety employees designated by the Appointing Authority as Field Training Officers (FTOs) will be paid an additional of \$2.40 per hour when engaged as FTOs. Employees who are designated as a Formal Trainer will be paid a \$10 stipend for every four (4) hours in a workweek when engaged in formal training activities.

**OUT OF CLASS ASSIGNMENT**

ACE employees may receive 7.5% up to 15% Out of Class pay in the event that they are assigned duties of a higher level classification.

**SHIFT DIFFERENTIAL**

Eligible ACE employees shall receive extra compensation of \$80 biweekly. Eligible Police Service Officers and Police Dispatchers shall receive \$110 per pay period.

**SPECIAL ASSIGNMENT**

ACE employees may receive up to 15% additional compensation when assigned by the City Manager to a special project.

**STANDBY PAY**

ACE employees on standby duty shall be compensated at the rate of \$200 for each full week of assignment.

*Information contained herein is for informational purposes only. If there is conflicting information, the employee's Memorandum of Understanding and/or Civil Service Rules will prevail.*