



City of Moreno Valley Employee Benefits Effective January 1, 2022

City Benefit Contribution Levels:

Employee	Tier I <i>Hired before 7/1/2009</i>	Tier II <i>Hired on or after 7/1/2009</i>	Tier III <i>Hired on or after 9/30/2011</i>	Tier IV <i>Hired on or after 12/1/2015</i>	Tier V <i>Hired on or after 7/1/2017</i>
Full time non-exempt	\$1,185.75 per month	\$1,050 per month	\$787.50 per month	\$787.50 per month	**Up to \$787.50 per month
Part time non-exempt	\$480.66 per month	\$425.00 per month	\$318.75 per month	\$318.75 per month	**Up to \$318.75 per month
Professional/Administrative Management (PAM)	\$1,185.75 per month + 2% salary per year	\$1,050 per month + 2% salary per year	\$787.50 per month + 1.5% salary per year	\$787.50 per month + 1.5% salary per year	**Up to \$787.50 per month + 1.5% salary per year
Division Management (DM)	\$1,185.75 per month + 4% salary per year	\$1,050 per month + 4% salary per year	\$787.50 per month + 3% salary per year	\$787.50 per month + 3% salary per year	**Up to \$787.50 per month + 3% salary per year
Executive Management (EM)	\$1,185.75 per month + 6% salary per year	\$1,050 per month + 6% salary per year	\$1,050 per month + 4.5% salary per year	\$1,500 per month	**Up to \$1,500 per month

Additional City contributions for employees enrolled in medical coverage:

	<u>Employee Coverage</u>		<u>Family Coverage</u>
Tier I & II	\$70 per month	and	\$340 per month
Tier III, IV & V	\$70 per month	and	\$520 per month
Part-time	\$30 per month	and	\$92 per month

Tier V employees receive the same maximum benefit amounts as those provided for employees in Tier III/IV; However, enrollment in a City sponsored health plan is required to receive any City contributions. The City will not contribute any amount in excess of an employee's actual enrollment cost, if that cost is less than the City's maximum contribution. No cash back (cash or deferred compensation) if enrollment costs are less than the City's maximum contribution as defined in the Cafeteria Benefits Plan schedule.

Benefit Requirements:

Employees eligible for benefits are required to purchase medical coverage or provide proof of other medical coverage at time of hire and recertify annually during open enrollment.

Medical Plans:

The City contracts with CalPERS to provide high quality medical plans at competitive rates.

HMO Plans:	Anthem Select	Anthem Traditional	United Healthcare Harmony
	Kaiser Permanente	Health Net SmartCare	Health Net Salud y Más
	Blue Shield Access+	Blue Shield Health Trio	United Healthcare Alliance

PPO Plans:	PERS Care	PERS Select	PERS Choice
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Dental Plans:

The City contracts with Delta Dental and offers the choice of two dental plans.

HMO Plan:	Delta Care PMI	PPO Plan:	Delta Dental PPO
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Vision Plan:

The City contracts with Vision Service Plan (VSP) to provide a comprehensive vision plan. The plan includes a large network of optometrists, annual eye exam, and frame, lens and contact lens benefits for \$25 co-pay.



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Life Insurance:

Basic Life Insurance is provided through *The Standard Insurance* and is paid for by the City. The coverage level for basic life is as follows:

Full time non-exempt (FTC)	two-times annual salary – (\$50,000 minimum)
Part time non-exempt (PTC)	two-times annual salary – (\$50,000 minimum)
Professional & Administrative (PAM)	two-times annual salary – (\$300,000 maximum)
Division Manager (DM)	three-times annual salary – (\$300,000 maximum)
Executive Manager (EM)	three-times annual salary – (\$300,000 maximum)
Elected Officials	\$65,000

Supplemental Life Insurance is available to purchase from *The Standard Insurance* for yourself, your spouse and/or your eligible dependents. If you apply for coverage within the first 31 days of employment, you are guaranteed acceptance without proof of health disclosure at the following coverage levels: \$50,000 for the employee, \$10,000 for the spouse and/or eligible dependents.

Flexible Spending Accounts:

One of the best ways to reduce your out-of-pocket cost for qualifying expenses is to take advantage of the City's Flexible Spending Account (FSA) program administered through The Advantage Group (TAG). This plan allows you to pay for certain health and dependent care expenses with pre-tax dollars. There are two types of plans available:

Health Care – This plan allows you to contribute up to \$2,700 per year tax-free for qualified health care expenses for you and your dependents.

Dependent Care – This plan allows you to contribute up to \$5,000 per year tax-free for qualified dependent care expenses for your children or incapacitated adults so you can work.

Auto Allowance:

The City provides taxable auto allowance benefits to the following employee groups:
Division Managers (DM) - \$350/month Executive Managers (EM) - \$500/month

Bilingual Pay:

Bilingual compensation is available to employees who occupy positions designated where second language skills are used. Eligible employees must successfully pass a test administered by an outside agency to receive benefit.

Full time career - \$100/month Part time career - \$50/month Temporary- \$35/month

Employee Assistance Program (EAP):

The EAP provides free confidential professional counseling to help employees resolve issues that affect their personal lives or job performance. (Examples include emotional health, substance abuse, family situations, etc.)



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Retiree Medical:

Employees hired prior to September 30, 2011 and retire from the City receive the monthly CalPERS access fee paid by City and are eligible to receive a reimbursement benefit up to \$318.73 per month.

Employees hired on or after September 30, 2011 receive a \$75 per month City contribution in a HRA account, which is designed to offset medical related expenses after retirement by way of reimbursement through the submission of qualifying expenses.

MVMA, DM and Executive employees receive a \$50 per month contribution to their HRA between years 1 and 2 of employment; increasing to \$75 per month after 2 years.

MVCEA employees receive a \$50 per month additional contribution to their benefit bank between years 1 and 2 of employment; increasing to \$75 per month after 2 years.

Short and Long Term Disability:

The City contracts with *Standard Insurance* to provide an integrated short and long-term disability plan. This plan has a 30-calendar day waiting period and a benefit of 66.67% of your regular monthly pay, up to \$3,500 per week.

Tuition Reimbursement:

There is a \$2,000 per fiscal year reimbursement benefit. The annual maximum reimbursement includes tuition, books, lab fees and parking expenses. In addition, the program covers Certificate Programs that are job related, as well as undergraduate and graduate degree programs from accredited educational institutions.

Work Boot Allowance:

The City annually provides a \$200 benefit for employees in qualified trade occupations to purchase safety work boots in the month of September.

Annual Leave:

Annual leave is a bank of time that provides paid time off for vacation, sick time, and floating holidays. Career employees accrue annual leave time based on their years of service and employee group.

Employees (hired prior to 9/22/1992)

<u>Employee Group</u>	
Full-time Non-exempt	272 hours
PAM	332 hours
DM	352 hours

Tier I - Employees (hired prior to 9/30/2011)

<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
Full-time Non-exempt	192 hours	232 hours	256 hours
PAM	252 hours	292 hours	316 hours
PAM Confidential	268 hours	308 hours	332 hours
DM	272 hours	312 hours	336 hours
EM	296 hours	336 hours	376 hours

Tier II - Employees (hired on or after 9/30/2011)

<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
Full-time Non-exempt	176 hours	216 hours	256 hours
PAM	234 hours	274 hours	314 hours
PAM Confidential	250 hours	290 hours	330 hours
DM	252 hours	292 hours	332 hours
EM	296 hours	336 hours	376 hours



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Holidays observed by the City:

New Year's Day	December 31 st
Martin Luther King, Jr Birthday	January 17 th
Presidents Day	February 21 st
Memorial Day	May 30 th
Independence Day	July 4 th
Labor Day	September 5 th
Veterans Day	November 11 th
Thanksgiving	November 24 th
Day after Thanksgiving	November 25 th
Christmas Holiday	December 23 rd & December 26 th

457 Deferred Compensation Plans:

The City offers voluntary Deferred Compensation Plans (referred to as 457 Plans) to assist employees in meeting their financial goals in retirement. Contributions go into your account on a tax-deferred basis, so you will not pay taxes on them until you withdraw your retirement funds. Should you separate from City employment prior to retiring, you are eligible to withdraw your funds (subject to taxes/penalties as prescribed by the IRS) or roll them over to another qualified plan.

Employees may choose to contribute to deferred compensation plans through Nationwide Retirement Solutions or ICMA.

Annual Deferral Limit:	\$20,500
"Pre-Retirement" Catch-Up Limit:	\$20,500
"Age 50" Catch-Up Limit:	\$ 6,500

Retirement Plans:

CalPERS

The City offers a defined benefit retirement plan through CalPERS, the largest pension fund in the nation offering benefits to public employees, retirees, and their families. This benefit has a vesting period of 5 years of CalPERS qualifying time. Your benefits under this plan will vary based on your age, years of service and final compensation at time of retirement.

The retirement formula:

Tier I:	2.7% @55 for employees hired prior to 7/1/2009 <i>Employee pays full 8% of employee portion of CalPERS</i>
Tier II:	2.7% @55 for employees hired on or after 7/1/2009 <i>Employee pays full 8% of employee portion of CalPERS</i>
Tier III:	2.0% @55 for employees hired on or after 12/23/2011 <i>Employee pays full 7% of employee portion of CalPERS</i>
Tier IV:	2.0% @62 for New CalPERS members hired on or after 1/1/2013 <i>Employee pays full 6.75% of employee portion of CalPERS</i>



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Contact Information:

Human Resources Division - hr@moval.org or (951) 413-3045
Monday - Thursday 7:00 am – 6:00 pm and Friday 8:00 am – 5:00 pm

Call the health plan or visit their web site when you have questions specific to their plan.

Medical Contacts

Anthem Blue Cross HMO	(855) 839-4524	www.anthem.com/ca/calpers/HMO
Blue Shield HMO	(800) 334-5847	www.blueshieldca.com/calpers
Health Net HMO	(888) 926-4921	www.healthnet.com/calpers
Kaiser Permanente HMO	(800) 464-4000	www.kp.org/calpers
United Healthcare HMO	(877) 359-3714	www.uhc.com/calpers
PERS PPO Plans	(877) 737-7776	www.anthem.com/ca/calpers

Dental Contacts

Delta Care HMO	(800) 422-4234	www.deltadentalins.com
Delta Dental PPO	(562) 403-4050	www.deltadentalins.com

Vision Contact

Vision Service Plan (VSP)	(800) 877-7195	www.vsp.com
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Flexible Spending Accounts

The Advantage Group (TAG)	(877) 506-1660	www.enrollwithtag.com
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Disability and Life Insurance

Standard Insurance	(800) 368-2859	www.standard.com
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Supplemental Insurances

Colonial Insurance	(800) 325-4368	www.coloniallife.com
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Employee Assistance Program

The Counseling Team	(800) 222-9691	www.thecounselingteam.com
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Retirement Plans

CalPERS	(888) 225-7377	www.calpers.ca.gov
Nationwide Retirement	(800) 769-4457	www.nrsservicecenter.com
ICMA	(800) 326-7272	www.icmarc.org



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Monthly Medical Plan Rates			
MEDICAL PLANS	Single	Two Party	Family
Anthem Select - HMO			
Region 2 (Orange & San Diego Counties)	712.44	1424.86	1852.32
Region 3 (Riverside, San Bernardino, & LA Counties)	676.48	1352.96	1758.86
Anthem Traditional - HMO			
Region 2 (Orange & San Diego Counties)	1007.14	2014.26	2618.54
Region 3 (Riverside, San Bernardino, & LA Counties)	935.58	1871.14	2432.48
Blue Shield Access+ - HMO			
Region 2 (Orange & San Diego Counties)	900.22	1800.44	2340.58
Region 3 (Riverside, San Bernardino, & LA Counties)	779.88	1559.74	2027.66
Blue Shield Trio - HMO			
Region 2 (Orange & San Diego Counties)	742.70	1485.40	1931.02
Region 3 (LA County)	668.14	1336.26	1737.14
Health Net Salud y Más - HMO			
Region 2 (Orange & San Diego Counties)	548.26	1096.52	1425.48
Region 3 (Riverside, San Bernardino, & LA Counties)	463.88	927.74	1206.06
Health Net SmartCare - HMO			
Region 2 (Orange & San Diego Counties)	845.70	1691.38	2198.80
Region 3 (Riverside, San Bernardino, & LA Counties)	764.96	1529.92	1988.90
Kaiser Permanente - HMO			
Region 2 (Orange & San Diego Counties)	706.02	1412.04	1835.66
Region 3 (Riverside, San Bernardino, & LA Counties)	719.78	1439.56	1871.44
United Health Care Alliance- HMO			
Region 2 (Orange & San Diego Counties)	775.10	1550.18	2015.24
Region 3 (Riverside, San Bernardino, & LA Counties)	771.86	1543.70	2006.82
United Health Care Harmony- HMO			
Region 2 (Orange & San Diego Counties)	782.74	1565.48	2035.12
Region 3 (Riverside, San Bernardino, & LA Counties)	714.28	1428.56	1857.14
PERS Gold - PPO			
<i>Previously PERS Select</i>			
Region 2 (Orange & San Diego Counties)	587.78	1175.56	1528.24
Region 3 (Riverside, San Bernardino, & LA Counties)	575.56	1151.12	1496.46
PERS Platinum - PPO			
<i>Previously PERS Care & PERS Choice</i>			
Region 2 (Orange & San Diego Counties)	882.18	1764.36	2293.68
Region 3 (Riverside, San Bernardino, & LA Counties)	863.38	1726.74	2244.76
Dental & Vision Plans			
	Single	Two Party	Family
Delta Care HMO	21.78	39.00	57.66
Delta Preferred PPO	57.30	112.94	198.02
Vision Service Plan	9.30	13.48	24.16