

City Benefit Contribution Levels:

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

Additional City contributions for employees enrolled in medical coverage:

	Employee Coverage	Employee Coverage +1	Family Coverage
Tier I & II	\$170 per month	\$240 per month	\$440 per month
Tier III, IV & V	\$170 per month	\$340 per month	\$620 per month
Part-time Career	\$80 per month	\$120 per month	\$142 per month

Additional City contribution for employees enrolled in medical coverage (example below):

Electing Family Coverage - Would receive Employee Coverage and Family Coverage.

Electing Employee Coverage +1 (as they would not otherwise qualify for Family Coverage) - Would receive the Employee Coverage and Employee Coverage +1.

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 Gold PERS Platinum

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

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.

^{**&}lt;u>Tier V</u> employees receive the same maximum benefit amounts as those provided for employees in Tier III/IV; However, enrollment in a city sponsored health plan (Health, Dental, and Vision) is required to receive <u>any</u> 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. **



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

<u>Supplemental Life Insurance</u> 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:

<u>Health Care</u> – This plan allows you to contribute up to \$3,050 per year tax-free for qualified health care expenses for you and your dependents.

<u>Dependent Care</u> – 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.

Longevity Pay:

- 5 years of service = 1% of base salary on a pay period basis
- 10 years of service = 2% of base salary on a pay period basis
- 15 years of service = 3% of base salary on a pay period basis
- 20 years of service = 4% of base salary on a pay period basis

Education Incentive Pay:

The incentive pay only applies if the employee has a degree higher than what is stated in the job description/classification, regardless of "experience in lieu of" language.

AA/AS = 0.5% of base salary BA/BS = 1% of base salary Masters or Higher = 2% of base salary

Auto Allowance:

The city provides taxable auto allowance benefits to the following employee groups:

Division Managers (DM) - \$350/month Executive Managers (EM) - \$500/month

Wellness Incentive:

The City provides a Wellness Incentive of \$350 per year (July).

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.

Spoken Full time career - \$150/month Part time career - \$50/month Temporary- \$35/month

Written Full time career - \$50/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.)



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 \$5,000 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. Employee will be required to remain in employment with the City for three (3) years following the first pay period in which reimbursement is paid. If an employee fails to remain in the City's employment for the three (3) years, he or she will be required to pay back 100% in the first (1) year, 67% in the second (2) year and 34% in the third (3) year.

Work Boot Allowance:

The city annually provides a \$400 annual benefit for eligible employees in qualified trade occupations to purchase safety work boots in the month of September (\$200) and March (\$200).

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)

Employee Group	· · · · · · · · · · · · · · · · · · ·
Full-time Non-exempt	292 hours
PAM	352 hours
DM	372 hours

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

Employee Group	
Full-time Non-exempt	276 hours
PAM	336 hours
PAM Confidential	352 hours
DM	356 hours
EM	396 hours

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

Employee Group	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
Full-time Non-exempt	196 hours	236 hours	276 hours
PAM	254 hours	294 hours	334 hours
PAM Confidential	270 hours	310 hours	350 hours
DM	272 hours	312 hours	352 hours
EM	316 hours	356 hours	396 hours



Alternate/Variable Schedules:

The city offers the following work schedules:

Four Ten-hour Days (4/10), Eight Nine-hour Days with Friday Off and the alternating Friday being an Eight-hour Day (9/80), Five Eight-hour Days (5/8).

Holidays observed by the city in Calendar Year 2023:

New Year's Day January 2nd Martin Luther King, Jr Birthday January 16th February 20th Presidents Day March 31st Cesar Chavez Day Memorial Day May 29th June 19th Juneteenth July 4th Independence Day Labor Day September 4th Veterans Day November 10th Thanksgiving November 23rd Day after Thanksgiving November 24th Christmas Eve December 26th Christmas Day December 25th

(2) Floating Holidays per year in addition to the city's paid and observed holidays

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.

Elective Deferral Limit: \$22,500 "Pre-Retirement" Catch-Up Limit: \$22,500 "Age 50" Catch-Up Limit: \$7,500

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

Employee pays full 8% of employee portion of CalPERS

Tier II: 2.7%@55 for employees hired on or after 7/1/2009

Employee pays full 8% of employee portion of CalPERS

Tier III: 2.0%@55 for employees hired on or after 12/23/2011

Employee pays full 7% of employee portion of CalPERS

Tier IV: 2.0%@62 for New CalPERS members hired on or after 1/1/2013

Employee pays full 7.75% of employee portion of CalPERS



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 Blue Shield HMO Health Net HMO Kaiser Permanente HMO United Healthcare HMO PERS PPO Plans	(855) 839-4524 (800) 334-5847 (888) 926-4921 (800) 464-4000 (877) 359-3714 (877) 737-7776	www.anthem.com/ca/calpers www.blueshieldca.com/calpers www.healthnet.com/calpers www.kp.org/calpers www.uhc.com/calpers www.anthem.com/ca/calpers
Dental Contacts Delta Care HMO Delta Dental PPO	(800) 422-4234 (562) 403-4050	www.deltadentalins.com www.deltadentalins.com
Vision Contact Vision Service Plan (VSP)	(800) 877-7195	www.vsp.com
Flexible Spending Accounts The Advantage Group (TAG)	(877) 506-1660	www.enrollwithtag.com
Disability and Life Insurance Standard Insurance	(800) 368-2859	www.standard.com
Supplemental Insurances Colonial Insurance	(800) 325-4368	www.coloniallife.com
Employee Assistance Progra The Counseling Team	m (800) 222-9691	www.thecounselingteam.com
Retirement Plans CalPERS Nationwide Retirement ICMA	(888) 225-7377 (800) 769-4457 (800) 326-7272	www.calpers.ca.gov www.nrsforu.com www.icmarc.org



Employee Benefits Effective July 1, 2023

Monthly Medical Plan Rates			
MEDICAL PLANS	Single	Two-Party	Family
Anthem Select - HMO			
Region 2 (Orange & San Diego Counties)	765.37	1,530.74	1,989.96
Region 3 (Riverside, San Bernardino, & LA Counties)	737.91	1,475.82	1,918.57
Anthem Traditional - HMO			
Region 2 (Orange & San Diego Counties)	935.12	1,870.24	2,431.31
Region 3 (Riverside, San Bernardino, & LA Counties)	942.73	1,885.46	2,451.10
Blue Shield Access+ - HMO			
Region 2 (Orange & San Diego Counties)	842.61	1,685.22	2,190.79
Region 3 (Riverside, San Bernardino, & LA Counties)	738.29	1476.58	1919.55
Blue Shield Trio - HMO			
Region 2 (Orange & San Diego Counties)	760.71	1,521.42	1,977.85
Region 3 (LA County)	661.49	1322.98	1,719.87
Health Net Salud y Más - HMO			
Region 2 (Orange & San Diego Counties)	698.91	1,397.82	1,817.17
Region 3 (Riverside, San Bernardino, & LA Counties)	606.34	1,212.68	1,576.48
Health Net SmartCare - HMO			
Region 2 (Orange & San Diego Counties)	834.65	1,669.30	2,170.09
Region 3 (Riverside, San Bernardino, & LA Counties)	755.29	1,510.58	1,963.75
Kaiser Permanente - HMO			
Region 2 (Orange & San Diego Counties)	756.21	1,512.42	1,966.15
Region 3 (Riverside, San Bernardino, & LA Counties)	754.64	1,509.28	1,962.06
United Health Care Alliance- HMO			
Region 2 (Orange & San Diego Counties)	793.63	1,587.26	2,063.44
Region 3 (Riverside, San Bernardino, & LA Counties)	790.46	1,580.92	2,055.20
United Health Care Harmony- HMO			
Region 2 (Orange & San Diego Counties)	781.58	1,563.16	2,032.11
Region 3 (Riverside, San Bernardino, & LA Counties)	713.55	1,427.10	1,855.23
PERS Gold - PPO Previously PERS Select			
Region 2 (Orange & San Diego Counties)	695.93	1,391.86	1,809.42
Region 3 (Riverside, San Bernardino, & LA Counties)	680.37	1,360.74	1,768.96
PERS Platinum - PPO Previously PERS Care & PERS Choice			
Region 2 (Orange & San Diego Counties)	1,014.80	2,029.60	2,638.48
Region 3 (Riverside, San Bernardino, & LA Counties)	992.59	1985.18	2,580.73

Dental & Vision Plans	Single	Two Party	Family
Delta Care HMO	20.68	37.05	54.78
Delta Preferred PPO	54.44	107.29	188.11
Vision Service Plan	9.29	13.47	24.15