

# City of Moreno Valley Employee Benefits Effective January 1, 2012

**Cafeteria Benefits:**

	<u>Tier I employee hired before 7/1/09</u>	<u>Tier II employee hired on or after 7/1/09</u>	<u>Tier III employee hired on or after 9/30/11</u>
Full time non-exempt employees	\$14,229 per year	\$12,600 per year	\$9,450 per year
Part time non-exempt employees	\$ 5,768 per year	\$ 5,100 per year	\$3,676 per year
Professional/Administrative Management (PAM)	\$14,229 + 2% of salary	\$12,600 + 2% of salary	\$9,450 + 1.5% of salary
Division Management (DM)	\$14,229 + 4% of salary	\$12,600 + 4% of salary	\$9,450 + 3% of salary
Executive Management (EM)	\$14,229 + 6% of salary	\$12,600 + 6% of salary	\$9,450 + 4.5% of salary

\*\*Note: cafeteria benefit percentages reflect full salary levels (without furlough)

**Benefit Requirements:**

Employees eligible for benefits are required to purchase medical coverage or provide proof of other medical coverage. All employees must purchase vision coverage.

**Medical Plans:**

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

<b>HMO Plans:</b>	Blue Shield Access + HMO Blue Shield Net Value HMO Kaiser Permanente	<b>PPO Plans:</b>	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.

<b>HMO Plan:</b>	Delta Care PMI	<b>PPO Plan:</b>	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 exams, and frame, lens and contact lens benefits for a \$25 co-pay.

**Life Insurance:**

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

Full time non-exempt employees	two-times annual salary - minimum of \$50,000
Part time non-exempt employees	two-times annual salary - minimum of \$50,000
PAM employees	two-times annual salary
DM employees	three-times annual salary – \$300,000 maximum
EM employees	three-times annual salary – \$300,000 maximum

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

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## ***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 Benesyst. 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 pay up to \$5,000 per year in health care expenses that are not covered by insurance for you and your dependents with tax-free dollars.

**Dependent Care** – This plan allows you to pay up to \$5,000 per year with tax-free dollars to daycare providers who care for your children or incapacitated adults so you can work.

These accounts allow you to pay for planned expenses with pre-tax dollars, which lowers your taxable income. Please refer to plan documents for specific information and applicable rules.

## ***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-day waiting period and a benefit of 66.67% of your regular monthly pay, up to \$3,500 per week.

## ***Annual Leave:***

Annual leave is a bank of time which 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. The annual accrual rate is listed below:

### **Tier I and II employees (hired prior to 9/30/11)**

<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
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 III employees (hired on or after 9/30/11)**

<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
Non-exempt	176 hours	216 hours	256 hours
PAM	196 hours	236 hours	276 hours
PAM Confidential	216 hours	256 hours	296 hours
DM	236 hours	276 hours	316 hours
EM	256 hours	296 hours	336 hours

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## **Holidays observed by the City:**

New Year's Day	January 1 (observed in December 2011)
Martin Luther King, Jr Birthday	January 16
Presidents Day	February 20
Memorial Day	May 28
Independence Day	July 4
Labor Day	September 3
Veterans Day	November 12
Thanksgiving	November 22
Day after Thanksgiving	November 23
Christmas Holiday	December 24 & 25

## **Tuition Reimbursement:**

There is a \$1500 per fiscal year reimbursement benefit. This benefit is contingent upon the successful completion with a grade of "C" or better of a pre-approved, job related course; and it must be part of a program leading to either an Associate's, Bachelor's or Master's Degree.

## **Employee Assistance Program (EAP):**

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

## **Retirement Plans:**

### **CalPERS**

The City offers a defined benefit retirement plan through CalPERS, the largest pension fund in the nation offering benefits to 1.4 million 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: [2.7%@55](#) for employees hired prior to 7/1/2009  
Employer pays full 8% of employee portion of CalPERS

[2.7%@55](#) for employees hired on or after 7/1/2009  
Employee pays full 8% of employee portion of CalPERS

[2.0%@55](#) for employees hired on or after 12/23/2011  
Employee pays full 7% of employee portion of CalPERS

### **457 Deferred Compensation Plans:**

The City provides a voluntary deferred compensation plan 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. When you separate employment from the City, you are eligible to withdraw your funds or roll them over to another qualified plan.

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

**Annual contribution limit:**                      2012                      \$17,000

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**Contact Information**

If you have questions about your benefits, please contact the Human Resources Department at (951) 413-3045 anytime Monday - Thursday between 7:00 AM – 5:30 PM.

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

**Medical Contacts**

Blue Shield HMO	(800) 334-5847	<a href="http://www.mylifepath.com">www.mylifepath.com</a>
Blue Shield Net Value	(800) 334-5847	<a href="http://www.mylifepath.com">www.mylifepath.com</a>
Kaiser Permanente	(800) 464-4000	<a href="http://www.kp.org">www.kp.org</a>
PERSCare / PERSChoice	(877) 737-7776	<a href="http://www.bluecrossca.com">www.bluecrossca.com</a>
PERS Select	(877) 737-7776	<a href="http://www.bluecrossca.com">www.bluecrossca.com</a>

**Dental Contacts**

Delta Care HMO	(800) 422-4234	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Delta Dental	(562) 403-4050	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>

**Vision Contact**

Vision Service Plan (VSP)	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
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**Flexible Spending Accounts**

Benesyst	(800) 670-7131	<a href="http://www.benesyst.net">www.benesyst.net</a>
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**Disability and Life Insurance**

Standard Insurance	(800) 368-2859	<a href="http://www.standard.com">www.standard.com</a>
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**Supplemental Insurances**

Colonial Insurance	(800) 325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
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**Employee Assistance Program**

The Counseling Team	(800) 222-9691	<a href="http://www.thecounselingteam.com">www.thecounselingteam.com</a>
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**Retirement Plans**

CalPERS	(888) 225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
Nationwide Retirement	(800) 769-4457	<a href="http://www.nrsservicecenter.com">www.nrsservicecenter.com</a>
ICMA	(800) 326-7272	<a href="http://www.icmarc.org">www.icmarc.org</a>

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**CalPERS Monthly Medical Rates**

<b>Plan</b>	<b>Single</b>	<b>Two Party</b>	<b>Family</b>
<b>BLUE SHIELD (HMO)</b>			
Riverside, Orange & San Diego Counties	583.60	1167.20	1517.36
San Bernardino & Los Angeles Counties	510.72	1021.44	1327.87
<b>BLUE SHIELD NET VALUE</b>			
Riverside, Orange & San Diego Counties	501.93	1003.86	1305.02
San Bernardino & Los Angeles Counties	439.25	878.50	1142.05
<b>KAISER PERMANENTE (HMO)</b>			
Riverside, Orange & San Diego Counties	512.76	1025.52	1333.18
San Bernardino & Los Angeles Counties	465.63	931.26	1210.64
<b>PERS CHOICE (PPO)</b>			
Riverside, Orange & San Diego Counties	526.19	1052.38	1368.09
San Bernardino & Los Angeles Counties	505.63	1011.26	1314.64
<b>PERS SELECT (PPO)</b>			
Riverside, Orange & San Diego Counties	446.68	893.36	1161.37
San Bernardino & Los Angeles Counties	429.22	858.44	1115.97
<b>PERS CARE (PPO)</b>			
Riverside, Orange & San Diego Counties	943.26	1886.52	2452.48
San Bernardino & Los Angeles Counties	906.39	1812.78	2356.61

**Monthly Dental Rates**

<b>Plan</b>	<b>Single</b>	<b>Two Party</b>	<b>Family</b>
<b>Delta Care (HMO)</b>	21.77	39.00	57.66
<b>Delta Preferred (PPO)</b>	57.30	112.94	198.01

**Monthly Vision Rates**

<b>Plan</b>	<b>Single</b>	<b>Two Party</b>	<b>Family</b>
<b>VSP</b>	8.59	12.46	22.33