HEALTH AND WELFARE

Eligibility: Coverage begins for new hires and their eligible dependents on the first day of employment if that date is the first calendar day of the month designated. If employment begins after the first, coverage will begin the first day of the following month.

Eligible Dependents: Employee’s spouse (the person legally married to under state law), State of California Registered Domestic Partner, your children or your spouse/domestic partner’s children under the age of 26, your children or your spouse/domestic partner’s children over the age 26 if they are incapacitated due to a disability and primarily dependent on you for support, children named in a Qualified Medical Child Support Order. The definition of a dependent child for the purposes of medical insurance shall also be in accordance with the Patient Protection and Affordable Care Act. City affidavit for domestic partnership status for employee health benefits may apply, depending upon your Labor Agreement.

Medical
The City offers three medical providers – Kaiser Permanente, Sutter Health Plus and Western Health Advantage. Employee pays the difference once City-paid contribution is applied. After the City contribution is applied to your chosen Medical coverage, any remaining funds will be applied towards your dental and/or vision premiums. City contributions are as follows:

- Employee Only: $829.46/month
- Employee +1: $1318.38/month
- Employee +2 or more: $1758.00/month

Members shall receive an additional 3% of base salary to apply to optional benefits.

Dental
The City offers two dental plans – Delta Dental Premier DPO (includes Orthodontic and Implants) and Delta Care DMO (includes Orthodontic). The dental plans include coverage for eligible dependents.

Vision
The City offers a basic or an enhanced vision plan through Vision Service Plan (VSP). Prescription eye glasses or contact lenses are covered up to $175 ($195 for name brand frames) with the basic plan and $200 ($220 for name brand frames) for the enhanced plan.

Mayor and Council Member Allowances

- Transportation Allowance:
  - $7,200 annually for Mayor
  - $4,800 annually for Council Members

- Technology Allowance:
  - $2,000 annually for Mayor
  - $1,200 annually for Council Members

Flexible Spending Account (FSA)
The City offers a Healthcare, Dependent Care and Transportation FSA.

The Health Care FSA allows employees to use pre-tax dollars to receive reimbursement, up to $2750 annually, for eligible medical, dental, and vision expenses.

The Dependent Care FSA allows employees to use pre-tax dollars to receive reimbursement, up to $5000 annually, for eligible day care expenses for dependent children up to age 13.

Transportation FSA allows employees to use pre-tax dollars to receive reimbursement up to $270 a month for commuter benefits program.

Long-Term Disability
Receive City-paid long-term disability insurance.

Supplemental Short-Term Disability
Employees can purchase supplemental short-term disability coverage to provide up to 66 2/3% of base salary.

Basic Term Life & Accidental Death and Dismemberment Insurance (AD&D)
The City provides the following City-paid basic life insurance:

- $100,000 life insurance for Council Members;
- $150,000 life insurance for Mayor.

Supplemental Life and AD&D
Available for employee purchase dependent upon Labor Agreement.

Dependent Life Insurance
Employees can purchase $2,000 or $5,000 life insurance for a spouse and/or child(ren) up to age 26.

Workers’ Compensation
Employees are covered by the City's self-insured workers' compensation program.

Aflac Insurance
Employees can purchase Accident, Hospital Indemnity, or Critical Illness policies at the City’s group rates.

LegalShield & Identity Theft Protection
Employees can purchase membership and have access to 24/7 expert legal advice, assistance on legal matters.

Liberty Mutual Home and Car Insurance
Employees are offered exclusive group savings and competitive rates.

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RETIREMENT AND DEFERRED COMPENSATION

California Public Employees’ Retirement System
The city contracts with the California Public Employees Retirement System (PERS): 2% @ 55 retirement formula for Classic PERS members and 2% @ 62 retirement formula for new enrollees to PERS. For more specific information, refer to the City’s Labor Agreement for your Unit.

Social Security and Medicare – Both the City and the employee contribute 6.2% into Social Security and 1.45% into Medicare.
401(A) Retirement Plan
Participation is mandatory. City contribution is 4% with a required 5% employee contribution.

Deferred Compensation Plan
Enrollment in the City sponsored 457 Deferred Compensation Plan administered by Nationwide is voluntary. Contributions and earnings are tax deferred. Employees may enroll or change contributions once a month per IRS regulations. Employees can defer up to the annual amount fixed by the IRS. To allow for flexibility, the plan has loan and hardship withdrawal provisions. The City does not match employee contributions.

Employee Assistance Program (EAP) – EAP is a confidential service available to employees and their family, and is a program designed to help with emotional health issues and everyday challenges. Administered by Mental Health Network, EAP is easy to use and paid for by the City. EAP member services provide a wealth of resources that can help employees lead a healthy, happy, and well-balanced life – including emotional health, wellness, and work and life services for employees and their covered dependents. Employees and each of their family member are eligible for five (5) in-person sessions or telephonic consultations, per issue, per calendar year.

Want to know what a specific health, dental or vision plan will cover as well as the associated costs? Please visit the Benefit Services Division webpage to review summaries of benefits and coverage documents.

For additional questions regarding City Benefits, please call Benefit Services at 916-808-5665 or email beneficsservices@cityofSacramento.org.