



# Benefit Summary Confidential

## Cafeteria Plan (Pre-tax)

Cafeteria allowance can be used towards the purchase of qualified benefits. From January 1, 2024, thru December 31, 2024, the City will provide a cafeteria plan allotment of \$2166.42 a month for a city provided medical, dental, and vision plans for all employees and their eligible dependents. Effective January 1, 2024, there is no taxable cash benefit for employees.

## Health Insurance Plans

Blue Shield Access +HMO	Kaiser CA	Health Net Salud y Mas HMO	Sharp Health Plan	United Health Care Alliance
Anthem Select HMO	United Health Care Harmony	PERS Platinum PPO	PERS Gold PPO	

## Life Insurance and Accidental Death and Dismemberment (AD&D)

### Lincoln Financial Group

Paid by the City of Imperial Beach.

- Department Head:  
Flat rate of \$300,000 for basic life insurance and basic accidental death, and dismemberment insurance.
- Mid-Management  
1.5 x basic annual salary to a maximum of \$250,000 for basic life insurance and basic accidental death, and dismemberment insurance.
- Lifeguard Captain:  
Flat rate of \$250,000 for basic life insurance and basic accidental death, and dismemberment insurance.

## Dental & Vision Plans (optional)

Dental		Vision
Principal EPO/PPO	California Dental Advantage Plan 75	Eye Med





## Flexible Spending Account

### Mid-America

- Dependent Care Spending Account – Employee may set aside up to a maximum of \$5,000 per calendar year.
- Health Care Spending Account – Employee may set aside up to a maximum of \$3,050 per calendar year.

## Short Term Disability

### Lincoln Financial Group

Employee paid. Benefit equals 60% of the weekly pre-disability earnings, up to a maximum of \$1,155 per week.

## Long Term Disability

### Lincoln Financial Group

Employee paid. 60% of pre-disability earnings up to \$6,000

## Deferred Compensation 457 Plan (Optional)

### Mission square

This is a supplemental retirement program that allows participants to make contributions on a pre-tax basis (federal, and most cases, state income taxes are deferred until assets are withdrawn, usually during retirement when the participant maybe in a lower tax bracket). Employee contributions, the minimum contribution is \$25 per pay period.

### Contributions for the 2024 are:

Normal Annual Deferral	\$23,0000
Age “50” Catch-Up	\$7,500
Pre-Retirement Catch-Up	\$23,000

The “Age 50” Catch-Up provision allows participants reaching age 50 or older during the year to contribute an additional amount annually.

The “Pre-Retirement” catch-up provision allows participants to make additional contributions to make up for years in which the participant did not contribute the maximum amount allowed by the IRS. The provision permits contributions up to doble the normal maximum in effect of the year.





## Retirement Benefits

### California Public Employees Retirement System

Vesting occurs after 5 years of full-time credited service. The employees share half of the total Normal Rate towards the CalPERS retirement benefit. Employee retirement cost sharing contributions that are in addition to the normal CalPERS Member Contribution will be calculated on base pay, special pays, and other pays normally reported as pensionable compensation.

#### Employees hired prior to July 1, 2011:

Misc Group - CalPERS provided benefit of 2.7% for each year of service at the retirement rate of 55 (2.7%@55). Employee pays full 8% of the contribution. The single highest year of compensation is used as the basis for calculating a portion of the cost for the enhanced formula.

#### Employees hired after to July 1, 2011:

Misc Group - CalPERS provided benefit of 2% for each year of service at the retirement rate of 60 (2%@60). Employee pays full 8% of the contribution. The single highest year of compensation is used as the basis for calculating a portion of the cost for the enhanced formula.

#### Employees hired after to January 1, 2013:

Misc Group - CalPERS provided benefit of 2% for each year of service at the retirement rate of 62 (2%@62). Employee pays approximately 7.75% of the contribution. The highest three-year of compensation is used as the basis for calculating a portion of the cost for the enhanced formula.

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### Social Security Administration

The city participates in the Federal Security Administration program. Employees pay 6.2% and the City pays 6.2% to a maximum wage of \$168,600 for individual.

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### Sick Leave

Employees accrue 8.334 hour for each month of service = 100 hours for each full 12 months of service. 1,000 hours maximum accrual. Effective July 21, 2011, there will not be any cash payment for accrued sick leave in excess of 1,000 hours and 50% (500 hours) of unused sick leave will be converted to CalPERS for service credit upon retirement from the City.





## Holidays

14 per year plus 4 floating holidays.

## Vacation

### Department Heads:

Accrue 7.7 hours per pay period, maximum of 200 hours per year.

### Mid-Management:

YEARS OF SERVICE	ACCRUAL
1 TO 5 YEARS	12 days
5 TO 10 YEARS	15 days
10 TO 15 YEARS	20 days
OVER 15 YEARS	25 days

Employee can accrue twice his/her annual vacation accrual. Upon separation from employment and completion of one (1) year of active service, employee will receive lump sum pay of accumulated vacation days.

## Vacation Sell Back

- Department Head:  
May sell back up to 160 hours per calendar year; must have a minimum of 80 hours of vacation remaining after the sell back.
- Mid-Management:  
May sell back up to 100 hours per calendar year; must have a minimum of 80 hours of vacation remaining after the sell back.

## Executive Leave

- Department Head:  
Department Head receives 60 hour per fiscal year. Must be used within the same fiscal year and cannot be carried over.
- Mid-Management:  
Mid-Management receives 40 hours per fiscal year. Must be used within the same fiscal year and cannot be carried over.





### Employee Assistance Program-Life Matter! (Empathia)

Employees and their household member are entitled to 6 face-to-face sessions per individual, per issue, per calendar year and telephonic consultations and Web-Video consultations as needed.

### Cell Allowance

Designated Employees receive \$50 per month or city phone provided.

### Bi-lingual Pay Differential

\$50/mo. Must successfully pass both oral and written tests.

### Education Incentive

Full-time employees are eligible for an educational incentive:

Associate Degree	\$50.00 per month paid bi-weekly
Bachelor's Degree	\$60.00 per month paid bi-weekly
Master's Degree	\$70.00 per month paid bi-weekly

Payment for any degrees or certificates that is a non-minimum qualification.

### Tuition Reimbursement

\$1,000 per fiscal year. Employee may exceed \$1,000 in the fiscal year with a career plan in place.

### Computer Purchase Program

\$2,000 loan per 24-month period.

### Holiday Closure

Administrative offices will close during the holiday closures. Holiday closure between the actual holidays of December 24 and January 1. Emergency Services including Public Works and Public Safety are excluded from the holiday closures.

- *This is a summary of benefits, and it is not intended to provide full details of all programs. The appropriate Memorandum of Understanding, Compensation Plan and/or Benefit Plan Documents will govern any discrepancies and provide program specifics.*

