



*City of Imperial Beach
HR Department*

SUMMARY OF BENEFITS FOR CONFIDENTIAL GROUP

As an employee of the City of Imperial Beach, you have a comprehensive program of benefits available to you and, in many instances, your family. This document provides an overview of the benefits generally available to you as a City employee. Please contact the Personnel Department for more information about your benefits.

BENEFIT	PROVIDER	MONTHLY COSTS	
Cafeteria Plan (pre-tax)	CalPERS Health	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.	
Health Insurance CalPERS Plans (Jan – Dec 2024)	Blue Shield Access + HMO	Employee Only	\$869.14
		Employee + 1	\$1,738.28
		Family Coverage	\$2,259.76
	Blue Shield Access Trio	Employee Only	\$810.24
		Employee + 1	\$1,620.48
		Family Coverage	\$2,106.62
	Kaiser CA	Employee Only	\$904.95
		Employee + 1	\$1,809.90
Family Coverage		\$2,352.87	
Health Net Salud y Mas HMO	Employee Only	\$684.77	
	Employee + 1	\$1,369.54	
	Family Coverage	\$1,780.40	
Sharp Health Plan	Employee Only	\$833.24	
	Employee + 1	\$1,666.48	
	Family Coverage	\$2,166.42	
United Health Care Alliance	Employee Only	\$837.88	
	Employee + 1	\$1,675.76	
	Family Coverage	\$2,178.49	
Anthem Select HMO	Employee Only	\$807.71	
	Employee + 1	\$1,615.42	
	Family Coverage	\$2,100.05	

(cont.) Health Insurance CalPERS Plans (Jan – Dec 2024)	United HealthCare Harmony	Employee Only Employee + 1 Family Coverage	\$792.65 \$1,585.30 \$2,060.89
	PERS Platinum PPO	Employee Only Employee + 1 Family Coverage	\$1,151.50 \$2,303.00 \$2,993.90
	PERS Gold PPO	Employee Only Employee + 1 Family Coverage	\$799.44 \$1,598.88 \$2,078.54
Dental Insurance	Principal EPO/PPO	Employee Only Employee + 1 Family Coverage	\$48.53 \$89.18 \$151.26
	California Dental Advantage Plan 75	Employee Only Employee + 1 Family Coverage	\$14.88 \$25.18 \$39.14
Vision (Optional)	EyeMed	Employee Only Employee + 1 Family Coverage	\$8.41 \$15.98 \$23.47
BENEFIT	PROVIDER	MONTHLY COST/DESCRIPTION	
Flexible Spending Accounts (pre-tax) <i>Employees will not be able to purchase flexible spending accounts utilizing the Cafeteria Plan Allotment.</i>	Mid-America	<u>Dependent Care Spending Account</u> - Employee may set aside up to a maximum of \$5,000 per calendar year. <u>Health Care Spending Account</u> - Employee may set aside up to a maximum of \$3,050 per calendar year.	
Personal Accident Indemnity Plan (Optional & pre-tax)	AFLAC	Individual Ind.+ Children Ind. + Spouse Whole Family	\$26.92 \$41.72 \$35.88 \$52.52
BENEFIT	PROVIDER	MONTHLY COST/DESCRIPTION	
Personal Cancer Indemnity Plan (Optional & pre-tax)	AFLAC	Individual Ind. + Spouse *Children covered no additional cost!	\$40.36 \$72.60
Lump Sum Critical Illness	AFLAC	Average \$4.42-\$21.72 Employee + Spouse \$7.16-\$36.80 Individually quoted based on income and benefit chosen.	

BENEFIT	DESCRIPTION	
Deferred Compensation 457 Plan (Optional)	MissionSquare	<p>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 may be in a lower tax bracket). Employee contributions. The minimum contribution is \$25 per pay period.</p> <p><u>Contributions for the 2024 are:</u> Normal Annual Deferral \$23,000 Age "50" Catch-up \$7,500 Pre-Retirement Catch-Up \$23,000</p> <p>The "Age 50" Catch-up provision allows participants reaching age 50 or older during the year to contribute an additional amount annually.</p> <p>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. This provision permits contributions up to double the normal maximum in effect of the year.</p>
Social Security	Social Security Administration	<p>The City participates in the Federal Social Security Administration program. Employees pay 6.2% and the City pays 6.2% to a maximum wage of \$168,000 for individual.</p>
Sick Leave	<p>Employees accrue 8.334 hours for each full 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.</p>	
Holidays	<p>13 per year plus 3 floating holidays.</p>	
Vacation	<p><u>Years of Service</u> 1 to 5 years 5 to 10 years 10 to 15 years Over 15 years</p>	<p><u>Accrual</u> 12 days 15 days 20 days 25 days</p> <p>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.</p>

BENEFIT	DESCRIPTION
Vacation Sell Back	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	Receives 40 hours per fiscal year. Must be used within the same fiscal year and cannot be carried over.
Anthem Employee Assistance Program	Employees and their household members are entitled to 6 face-to-face sessions per individual, per issue, per calendar year and telephonic consultations and Web-Video consultations as needed. Anthem EAP 1-800-999-7222
Cell Allowance	Designated employees receive \$50 per month or receive a city cell phone.
Bi-lingual Pay Differential	\$50/mo. must successfully pass both oral and written tests.
Tuition Reimbursement	\$1,000 per fiscal year. Employee may exceed \$1,000 in the fiscal year with a career plan in place.
Education Incentive	Full-Time employees that have completed a probationary period 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 is only for any degrees or certificates that are not required as minimum qualification.
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 available 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.