



*City of Imperial Beach  
HR Department*

**SUMMARY OF BENEFITS FOR FIRE 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/DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                      |
|---------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| <b>Cafeteria Plan<br/>(pre-tax)</b>                                 | CalPERS Health                   | <p>Cafeteria allowance can be used towards the purchase of medical only.</p> <p>From January 1, 2024 thru December 31, 2024, the City will provide a cafeteria plan allotment of <b>\$2,166.42</b> a month for a city provided medical plan for all fire employees and their eligible dependents. Employees will not be able to purchase dental, vision, and flexible spending accounts utilizing the Cafeteria Plan Allotment.</p> <p>There is no taxable cash out benefit for employees opting out of medical benefits.</p> |                                      |
| <b>Health Insurance<br/>CalPERS Plans<br/><br/>(Jan – Dec 2024)</b> | Blue Shield<br>Access +<br>HMO   | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$869.14<br>\$1,738.28<br>\$2,259.76 |
|                                                                     | Blue Shield<br>Access Trio       | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$810.24<br>\$1,620.48<br>\$2,106.62 |
|                                                                     | Kaiser CA                        | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$904.95<br>\$1,809.90<br>\$2,352.87 |
|                                                                     | Health Net<br>Salud y Mas<br>HMO | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$684.77<br>\$1,369.54<br>\$1,780.40 |
|                                                                     | Sharp Health<br>Plan             | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$833.24<br>\$1,666.48<br>\$2,166.42 |
|                                                                     | United Health<br>Care Alliance   | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | \$837.88<br>\$1,675.76<br>\$2,178.49 |

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|---------------------------------------------------------------------------------|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| <b>(cont.)<br/>Health Insurance<br/>CalPERS Plans<br/><br/>(Jan – Dec 2024)</b> | Anthem Select HMO                   | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$807.71<br>\$1,615.42<br>\$2,100.05   |
|                                                                                 | United HealthCare Harmony           | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$792.65<br>\$1,585.30<br>\$2,060.89   |
|                                                                                 | PERS Platinum PPO                   | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$1,151.50<br>\$2,303.00<br>\$2,993.90 |
|                                                                                 | PERS Gold PPO                       | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$799.44<br>\$1,598.88<br>\$2,078.54   |
| <b>Dental Insurance</b>                                                         | Principal EPO/PPO                   | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$48.53<br>\$89.18<br>\$151.26         |
|                                                                                 | California Dental Advantage Plan 75 | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$14.88<br>\$25.18<br>\$39.14          |
| <b>Vision (Optional)</b>                                                        | EyeMed                              | Employee Only<br>Employee + 1<br>Family Coverage                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$8.41<br>\$15.98<br>\$23.47           |
| <b>BENEFIT</b>                                                                  | <b>PROVIDER</b>                     | <b>MONTHLY COSTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                        |
| <b>Life Insurance and A&amp;D</b>                                               | Lincoln Financial Group             | <p>All fully paid by the City of Imperial Beach.</p> <p><u>Department Head:</u><br/>Flat rate of \$300,000 for basic life insurance and basic accidental death, and dismemberment insurance.</p> <p><u>Mid-Management:</u><br/>1.5 x basic annual salary to a maximum of \$250,000 for basic life insurance and basic accidental death, and dismemberment insurance.</p> <p><u>Lifeguard Captain:</u><br/>Flat rate of \$250,000 for basic life insurance and basic accidental death, and dismemberment insurance.</p> |                                        |
| <b>Short Term Disability</b>                                                    | Lincoln Financial Group             | Employee paid. Benefit equals 60% of weekly pre-disability earnings, up to a maximum of \$1,155 per week.                                                                                                                                                                                                                                                                                                                                                                                                              |                                        |
| <b>Long Term Disability</b>                                                     | Lincoln Financial Group             | Employee paid. 60% of pre-disability earnings up to \$6,000.                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                        |

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|-------------------------------------------|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Retirement Benefits</b></p>         | <p>California Public Employees Retirement System</p> | <p>Vesting occurs after 5 years of full-time credited service.</p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p><b>(cont.) Retirement Benefits</b></p> | <p>California Public Employees Retirement System</p> | <p><u>Employees hired <b>prior</b> to July 1, 2011:</u><br/> <u>Misc Group</u> - 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.</p> <p><u>Employees hired <b>after</b> to July 1, 2011:</u><br/> <u>Misc Group</u> - 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</p> <p><u>Employees hired <b>after</b> to January 1, 2013:</u><br/> <u>Misc Group</u> - CalPERS provided benefit of 2% for each year of service at the retirement rate of 62 (2%@62). Employee pays approximately 6.25% 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.</p> |

| BENEFIT                                          | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------|-------------------|---------|-------------------------|----------|----------------|---------|---------------|---------|
| <b>Deferred Compensation 457 Plan (Optional)</b> | Mission Square                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <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 style="text-align: center;"><u>Contributions for the 2024 are:</u></p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td>Normal Annual Deferral</td> <td style="text-align: right;">\$23,000</td> </tr> <tr> <td>Age "50" Catch-up</td> <td style="text-align: right;">\$7,500</td> </tr> <tr> <td>Pre-Retirement Catch-Up</td> <td style="text-align: right;">\$23,000</td> </tr> </table> <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> | Normal Annual Deferral  | \$23,000       | Age "50" Catch-up | \$7,500 | Pre-Retirement Catch-Up | \$23,000 |                |         |               |         |
| Normal Annual Deferral                           | \$23,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| Age "50" Catch-up                                | \$7,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| Pre-Retirement Catch-Up                          | \$23,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| <b>Social Security</b>                           | Social Security Administration                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                         |                |                   |         |                         |          |                |         |               |         |
| <b>Sick Leave</b>                                | 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.                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| <b>Holidays</b>                                  | 13 per year plus 3 floating holidays.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| <b>Vacation</b>                                  | <p><u>Department Heads:</u> Accrue 7.7 hours per pay period, maximum of 200 hours per year.</p> <p><u>Mid Management:</u></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><i>Years of Service</i></th> <th style="text-align: left;"><i>Accrual</i></th> </tr> </thead> <tbody> <tr> <td>1 to 5 years</td> <td>12 days</td> </tr> <tr> <td>5 to 10 years</td> <td>15 days</td> </tr> <tr> <td>10 to 15 years</td> <td>20 days</td> </tr> <tr> <td>Over 15 years</td> <td>25 days</td> </tr> </tbody> </table> <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> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <i>Years of Service</i> | <i>Accrual</i> | 1 to 5 years      | 12 days | 5 to 10 years           | 15 days  | 10 to 15 years | 20 days | Over 15 years | 25 days |
| <i>Years of Service</i>                          | <i>Accrual</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| 1 to 5 years                                     | 12 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| 5 to 10 years                                    | 15 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| 10 to 15 years                                   | 20 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |
| Over 15 years                                    | 25 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                |                   |         |                         |          |                |         |               |         |

| BENEFIT                                               | DESCRIPTION                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Vacation Sell Back</b>                             | <p><u>Department Head:</u> May sell back up to 160 hours per calendar year; must have a minimum of 80 hours of vacation remaining after the sell back.</p> <p><u>Mid-Management:</u> May sell back up to 100 hours per calendar year; must have a minimum of 80 hours of vacation remaining after the sell back.</p> |
| <b>Executive Leave</b>                                | <p><u>Department Head:</u><br/>Department Head receives 60 hours per fiscal year. Must be used within the same fiscal year and cannot be carried over.</p> <p><u>Mid-Management:</u><br/>Mid-Management receives 40 hours per fiscal year. Must be used within the same fiscal year and cannot be carried over.</p>  |
| <b>Auto Allowance</b>                                 | Designated employees receive \$150 - \$440 per month or a City vehicle provided.                                                                                                                                                                                                                                     |
| <b>Cell Allowance</b>                                 | Designated employees receive \$50 per month or City phone provided.                                                                                                                                                                                                                                                  |
| <b>Annual Physical Exam</b>                           | If opt out of department head care/health club reimbursement, department heads may receive annual physical exam.                                                                                                                                                                                                     |
| <b>Department Head Care/Health Club Reimbursement</b> | Department heads may be reimbursed up to \$420 per calendar year for care/health club.                                                                                                                                                                                                                               |
| <b>Bi-lingual Pay Differential</b>                    | \$50/mo. must successfully pass both oral and written tests.                                                                                                                                                                                                                                                         |
| <b>Education Incentive</b>                            | <p>Full-Time employees are eligible for an educational incentive:</p> <p style="padding-left: 40px;">Associate degree: \$50.00 per month<br/>Bachelor's degree: \$60.00 per month<br/>Master's degree: \$70.00 per month</p> <p>Payment for any degrees or certificates that is a non as minimum qualification.</p>  |
| <b>Tuition Reimbursement</b>                          | \$1,000 per fiscal year. Employee may exceed \$1,000 in the fiscal year with a career plan in place.                                                                                                                                                                                                                 |
| <b>Computer Purchase Program</b>                      | \$2,000 per 24-month period.                                                                                                                                                                                                                                                                                         |
| <b>Anthem Employee Assistance Program</b>             | 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.                                                                                                                       |
| <b>Holiday Closure</b>                                | 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.*