

**CITY OF FOUNTAIN VALLEY
SUMMARY OF EMPLOYEE BENEFITS**

**Fountain Valley Firefighters Association, IAFF Local 4530 (FVFA)
2018**

CITY CONTRIBUTION TO MEDICAL, DENTAL, AND LIFE INSURANCE

The City provides a Full Flex Cafeteria Plan where flex dollars are used to cover medical, dental, and life insurance premiums. If the premium total is larger than the City contribution amount, the difference will be paid by the employee. For employees hired prior to August 1, 2011, any unused portion of the contribution is returned to the employee as income, up to a total dollar amount of \$350, unless you are an employee covered by a side letter agreement. Note, that this income is not reportable compensation for CalPERS purposes. For employees hired August 1, 2011 and later, any unused portion of the contribution will not be returned to the employee as income.

Employee Group		Contribution Amount
Tier 1 - for employees that were hired July 31, 2011 or earlier.		
Full-time Employees for all coverage levels		\$1,653.52
Tier 2 – for employees that were hired August 1, 2011 or later.		
FULL TIME		
Employee Only coverage		\$724.00
Employee +1 Dependent coverage		\$1,211.00
Employee + Family coverage		\$1,529.00

MEDICAL PLANS

- Effective: January 1, 2018
- Administered by CalPERS
- Eligible the first of the month following one complete month of employment (full-time).

PLAN	PLAN CODE	<u>ORANGE COUNTY</u> PREMIUM	PLAN	PLAN CODE	<u>LOS ANGELES COUNTY</u> PREMIUM
Anthem Blue Cross Select HMO			Anthem Blue Cross Select HMO		
Single	4781	\$661.87	Single	4131	\$662.35
Two-Party	4782	\$1,323.73	Two-Party	4132	\$1,324.70
Family	4783	\$1,720.85	Family	4133	\$1,722.10
Anthem Blue Cross Traditional HMO			Anthem Blue Cross Traditional HMO		
Single	4071	\$737.51	Single	4021	\$787.31
Two-Party	4072	\$1475.01	Two-Party	4022	\$1,574.62
Family	4073	\$1917.52	Family	4023	\$2,047.00
Blue Shield Advantage (Access+)			Blue Shield Advantage (Access+)		
Single	1421	\$698.27	Single	1441	\$615.31
Two-Party	1422	\$1,396.53	Two-Party	1442	\$1,230.63
Family	1423	\$1,815.49	Family	1443	\$1,599.81
Health Net Salud y Mas			Health Net Salud y Mas		
Single	4121	\$463.08	Single	4431	\$405.65
Two-Party	4122	\$926.17	Two-Party	4432	\$811.31
Family	4123	\$1,204.02	Family	4433	\$1,054.70
Health Net Smart Care			Health Net Smart Care		
Single	4141	\$609.69	Single	4081	\$579.05
Two-Party	4142	\$1,219.37	Two-Party	4082	\$1,158.11
Family	4143	\$1,585.18	Family	4083	\$1,505.54
Kaiser			Kaiser		
Single	3081	\$669.00	Single	3061	\$644.82
Two-Party	3082	\$1,338.00	Two-Party	3062	\$1,289.64
Family	3083	\$1,739.40	Family	3063	\$1,676.53
PERS Choice			PERS Choice		
Single	3231	\$701.27	Single	3211	\$622.44
Two-Party	3232	\$1,402.53	Two-Party	3212	\$1,244.87

Family	3233	\$1,823.30	Family	3213	\$1,618.33
PERS Select			PERS Select		
Single	0821	\$656.90	Single	0801	\$575.10
Two-Party	0822	\$1,313.80	Two-Party	0802	\$1,150.20
Family	0823	\$1,707.94	Family	0803	\$1,495.27
PERS Care			PERS Care		
Single	3281	\$735.92	Single	3261	\$675.95
Two-Party	3282	\$1,471.84	Two-Party	3262	\$1,351.91
Family	3283	\$1,913.39	Family	3263	\$1,757.48
PORAC			PORAC		
Single	2071	\$736.42	Single	2071	\$736.42
Two-Party	2072	\$1,545.08	Two-Party	2072	\$1,545.08
Family	2073	\$1,976.50	Family	2073	\$1,976.50
Sharp			Sharp is not available in Los Angeles County		
Single	4201	\$620.18	Single	N/A	N/A
Two-Party	4202	\$1,240.36	Two-Party	N/A	N/A
Family	4203	\$1,612.46	Family	N/A	N/A
United Health Care Alliance HMO			United Health Care Alliance HMO		
Single	4321	\$618.69	Single	4281	\$604.77
Two-Party	4322	\$1,237.39	Two-Party	4282	\$1,209.54
Family	4323	\$1,608.61	Family	4283	\$1,572.40

DENTAL PLANS

- Effective: January 1, 2018
- Administered by Delta Dental
- Eligible the first of the month following one complete month of employment (full-time).

PLAN	PREMIUM
Delta HMO	
• Single	\$14.72
• Two-Party	\$30.16
• Family	\$47.09
Delta PPO	
• Single	\$45.20
• Two-Party	\$88.50
• Family	\$147.46

LIFE INSURANCE

- Administered by Standard Insurance Company
- **Basic:** Term life insurance provided up to the amount specified below.
- **Accidental Death and Dismemberment:** In addition to term life insurance, the City provides AD&D insurance to each employee in the amount equal to their basic life insurance coverage. Cost is included in basic coverage premium.

Employee Group	Amount of Coverage	Cost
Full-time employees	\$30,000	\$4.95/month

EMPLOYEE ASSISTANCE PROGRAM

- Administered by Standard Insurance.
- Available to full-time employees and those family members residing in the same household.
- City pays \$0.35 per month for regular employees.

LONG TERM DISABILITY

Plan Benefits	Full-time Employees
Elimination Period	Contact the Fountain Valley Firefighters Association
Maximum Period of Benefits	
Percentage of Earnings	
Maximum Monthly Allowance	
Premium Cost	\$19.50 per month, 100% City paid
Plan Administered by	Fountain Valley Firefighters Association

RETIREMENT PLANS

The City of Fountain Valley is not currently under Social Security except for Medicare (1.45% of salary) for employees hired after March 31, 1986.

Full-Time Employees

- Administered by California Public Employees Retirement System (CalPERS)

Contracted CalPERS Benefits Sworn Fire Employees Tier 1 – (Hired July 31, 2011 or earlier)	Contracted CalPERS Benefits Sworn Fire Employees Tier 2 – (Hired Aug. 1, 2011 through Dec. 31, 2012 and meet criteria below ¹)
<ul style="list-style-type: none"> ▪ 3% at 50 ▪ Single Highest Year ▪ Service Credit for Unused Sick Leave ▪ 2% Cost of Living ▪ Prior Service Credit ▪ Military Service Credit ▪ Military Service Credit for Retirees ▪ Peace Corps Service Credit ▪ Public Service Layoff Service Credit ▪ Nonprofit Corporation Service Credit ▪ Pre-Retirement Option 2W Death Benefits (monthly allowance equal to what the retirement benefit would have been had the employee retire on date of death.) ▪ Post-Retirement Survivor Allowance (percent of retirement allowance at the time of death paid in a monthly benefit) ▪ Retired Death Benefits ▪ Local System Service Credit Included in Basic Death Benefit ▪ Cancellation of Payments for Service Credit Purchase Upon Industrial Disability Retirement <p><i>This tier is closed to new hires.</i></p>	<ul style="list-style-type: none"> ▪ 2% at 50 ▪ Three Highest Years Average ▪ Different Levels of Benefits ▪ Service Credit for Unused Sick Leave ▪ Military Service Credit ▪ Military Service Credit for Retirees ▪ Peace Corps Service Credit ▪ Public Service Layoff Service Credit ▪ Nonprofit Corporation Service Credit ▪ Pre-Retirement Optional Settlement 2 Death Benefits ▪ Local System Service Credit Included in Basic Death Benefit ▪ Cancellation of Payments for Service Credit Purchase Upon Industrial Disability Retirement <p><i>¹ Applicable to 1) former full-time employees of the City of Fountain Valley who are returning to employment with the City or 2) for individuals who are currently working for a CalPERS employer or whose current retirement system has established reciprocity with CalPERS.</i></p>

Contracted CalPERS Benefits Sworn Fire Employees Tier 3 – (Hired Jan. 1, 2013 or later and meet criteria below ²)
<ul style="list-style-type: none"> ▪ 2.7% at 57 ▪ Three Highest Years Average ▪ Service Credit for Unused Sick Leave ▪ 2% Cost of Living ▪ Military Service Credit ▪ Military Service Credit for Retirees ▪ Peace Corps Service Credit ▪ Public Service Layoff Service Credit ▪ Nonprofit Corporation Service Credit ▪ Pre-Retirement Optional Settlement 2 Death Benefit ▪ Local System Service Credit Included in Basic Death Benefit ▪ Cancellation of Payments for Service Credit Purchase Upon Industrial Disability Retirement

² **Applicable to individuals who 1) never worked in the public sector on or before January 1, 2013 or; 2) worked in the public sector before January 1, 2013 but worked for an employer with a retirement plan that did not have reciprocity with CalPERS or; 3) was not a member of a public retirement system before January 1, 2013 or; 4) was a member of a public retirement system before January 1, 2013 that is not subject to reciprocity with CalPERS or; 5) was an active member of a retirement system with a break in service of six months or more and returns to active membership in CalPERS with a new employer.**

Effective 2015/2016, contribution rates:

Employee Group	City Contribution		Employee Contribution		Total
	City Paid	Employee Paid	City Paid	Employee Paid	
Tier 1 - Fire 3% @ 50	45.306%	0%	0%	9%	54.306%
Tier 2 – Fire 2% @ 50	13.813%	0%	0%	9%	22.813%
Tier 3 – Fire 2.7% @ 57	11.50%	0%	0%	11.50%	23.00%

DEFERRED COMPENSATION (457 Plan)

Full-time employees may participate (voluntarily) in a deferred compensation plan offered by the City. Maximum contributions are as defined by law.

MEDICAL EXAMS

- All Sworn Non-Management Fire Employees are eligible for an annual physical as specified in the Memorandum of Understanding (pg. 31).

LEAVE PROVISIONS

Sick Leave

- Fire Employees (56-hour work week) accrue at a rate of 12 hours per month.
- Fire Employees (40-hour work week) accrue at a rate of 8 hours per month.
- Upon separation from service, all accrued sick leave shall be converted to the 8-hour accrual rate prior to payoff.

Sick Leave Payoff

Sworn Non-Management Fire Employees	Payoff	Maximum
Upon completion of 5 years of service	25% Payoff	Maximum \$10,000

Employees who retire from the City may receive service credit towards their retirement for all accrued, unused sick leave for which they do not receive compensation. This provision applies to employees whose effective date of retirement is within four months of separation from employment with the City.

Family Sick Leave

- Six days (72 hours for employees on a 56-hour work week schedule and 48 hours on a 40-hour work week schedule) of accrued sick leave may be used each calendar year for immediate family illnesses. Please refer to the Memorandum of Understanding (pg. 30).

Family Care Medical Leave Act (FMLA)

- Employees who have been employed for at least 12 months and have worked at least 1,250 hours during the 12-month period preceding the leave may take 12 weeks non-paid leave for the birth of a child and to care for a newborn, placement of child with an employee in connection with adoption or foster care by an employee, to care for a child, parent, or a spouse who has a serious health condition, or leave because of a serious health condition of the employee.

Bereavement Leave

- Full-time employees are entitled to a maximum of three working days absence with pay. Please refer to the Memorandum of Understanding (pg. 31).

Vacation

Employee Group	Years of Service	Earning Rate
Sworn Non-Management Fire Employees (56 hours)	Year 1	112 hours per year
	Years 2-5	168 hours per year
	Years 6-10	180 hours per year
	Years 11-14	192 hours per year
	15 years or more	280 hours per year
• Maximum 336 hours		

Employee Group	Years of Service	Earning Rate
Sworn Non-Management Fire Employees (40 hours)	Year 1	80 hours per year
	Years 2-5	120 hours per year
	Years 6-10	128 hours per year
	Years 11-14	136 hours per year
	15 years or more	200 hours per year
• Maximum 240 hours		

Holiday

- Sworn non-management Fire employees are paid for five holidays in January and six holidays (includes floating holiday) in July based on a 40-hour work week hourly rate.

Industrial Injury/Illness Leave & Pay

- Eligible to receive up to one year of full salary and benefits when off work due to an industrial injury per Labor Code Section 4850 in lieu of temporary disability benefits.

SPECIALTY PAYS

Firefighter II/III Certification Pay

- Sworn, non-management Fire employees who possess a Firefighter II or Firefighter III Certification and have completed two years of continuous full-time service shall receive an education incentive of \$320 per month, if the employees meet the criteria in the MOU (pg. 9).

Fire Officer Certification Pay

- Sworn, non-management employees who possess a Fire Officer Certification and have completed four years of continuous full-time service shall receive an education incentive of \$545 per month. **Employees are only entitled to receive either Firefighter II/III pay or Fire Officer pay, but not both.*

Paramedic Recertification Pay

- Firefighter/Paramedics who obtain recertification as Paramedics in Orange County, while employed by the City, shall receive the following one time bonuses:
1st recertification: \$350; 2nd recertification: \$450, 3rd recertification: \$550; 4th and subsequent recertifications: \$650.

Exposure Pay

- Sworn Fire employees receive a \$150 bonus per month in addition to their base rate of pay.

Wellness Pay

- Sworn Fire employees are eligible to participate in a fitness/wellness program and receive a \$50 (standard level) or \$195 (advanced level) bonus per month for achievement of specific performance standards.

UNIFORM ALLOWANCE

- Uniforms are provided.
- Eligible for \$50 annual physical fitness clothing allowance. Please refer to the Memorandum of Understanding (pg. 14).

SAFETY SHOES

- Eligible for one pair of safety shoes at the time of hire with replacement on an as-needed basis.

This Summary of Employee Benefits is provided as an overview for benefits provided to this bargaining unit. If any discrepancy arises between this document and the applicable Memorandum of Understanding (MOU), the MOU will be considered as correct.