Confidential

Summary of Benefits 2019

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **Confidential** unit. Also, below is information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections. Vision coverage is only available upon enrolling in a health plan.

Life Insurance Coverage

A basic amount of Life Insurance equal to twice the annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount of $700,000. The City pays 100% of the cost of basic life insurance. In addition, Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of Life Insurance is provided.

SDI / LTD

Employees hired on or before 12/31/15 are automatically covered under State Disability Insurance (SDI) which is administered by the Employee Development Department (EDD) of the State of California as long as they remain in the Confidential unit. Employees hired/ promoted on or after 1/1/16 will not be allowed to participate in the SDI program.

Effective 1/1/16, employees may enroll in the voluntary Long Term Disability (LTD) plan with coverage equal to 60% of the employee's monthly pay, up to a $11,000 maximum. See LTD insurance booklet for details.

457 Deferred Compensation Plan

The City offers a 457 Deferred Compensation Plan. Contributions can be deducted on a pre-tax and/or after-tax (ROTH) basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate. Each month the City will make a contribution of $75 a month on your behalf. To qualify for the City contribution you **MUST** contribute a minimum of $12.50 per pay period to the plan. Please refer to the Deferred Compensation plan summary for the maximum annual allowable contribution under IRS rules.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012.

Effective January 1, 2018, employees hired on or before October 18, 2011 will begin paying a percentage of the Retirement Plan cost (refer to the FBSP). Employees hired from October 19, 2011 to December 31, 2012 (Tier 2), pay the employee's share of 8%. Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the **"Health Opt-Out"** program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Plan" for complete details.

Additional Life Insurance, Flexible Spending Account, and LegalGUARD plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee			3/4 Time Employee			1/2 Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**
Blue Shield PPO	**$93.69**	**$498.56**	**$641.29**	**$196.99**	**$626.91**	**$804.23**	**$300.29**	**$755.26**	**$967.18**
Blue Shield HMO 15	**$0.00**	**$215.38**	**$353.52**	**$49.98**	**$341.13**	**$513.68**	**$151.95**	**$466.88**	**$673.84**
Blue Shield HMO 20	**$0.00**	**$109.35**	**$206.75**	**$0.00**	**$234.33**	**$365.84**	**$98.92**	**$359.32**	**$524.94**
Kaiser HMO 15	**$0.00**	**$116.17**	**$190.01**	**$0.00**	**$236.92**	**$343.26**	**$98.59**	**$357.67**	**$496.51**
Kaiser HMO 30	**$0.00**	**$60.10**	**$115.07**	**$0.00**	**$180.85**	**$268.32**	**$70.83**	**$301.60**	**$421.57**
Local Advantage	**$10.41**	**$37.22**	**$61.59**	**$16.04**	**$42.85**	**$67.22**	**$21.66**	**$48.47**	**$72.84**
Delta DPO	**$10.41**	**$37.22**	**$61.59**	**$16.04**	**$42.85**	**$67.22**	**$21.66**	**$48.47**	**$72.84**
Delta Care HMO	**$0.00**	**$0.00**	**$1.46**	**$0.00**	**$0.00**	**$7.09**	**$0.00**	**$4.84**	**$12.71**