



City of Moreno Valley Employee Benefits Effective January 1, 2025

City Benefit Contribution Levels:

Employee	Tier I <i>Hired before 7/1/2009</i>	Tier II <i>Hired on or after 7/1/2009</i>	Tier III <i>Hired on or after 9/30/2011</i>	Tier IV <i>Hired on or after 12/1/2015</i>	Tier V <i>Hired on or after 7/1/2017</i>
Full time non-exempt	\$1,185.75 per month	\$1,050 per month	\$787.50 per month	\$787.50 per month	**Up to \$787.50 per month
Part time non-exempt	\$480.66 per month	\$425.00 per month	\$318.75 per month	\$318.75 per month	**Up to \$318.75 per month
Professional/Administrative Management (PAM)	\$1,185.75 per month + 2% salary per year	\$1,050 per month + 2% salary per year	\$787.50 per month + 1.5% salary per year	\$787.50 per month + 1.5% salary per year	**Up to \$787.50 per month + 1.5% salary per year
Division Management (DM)	\$1,185.75 per month + 4% salary per year	\$1,050 per month + 4% salary per year	\$787.50 per month + 3% salary per year	\$787.50 per month + 3% salary per year	**Up to \$787.50 per month + 3% salary per year
Executive Management (EM)	\$1,185.75 per month + 6% salary per year	\$1,050 per month + 6% salary per year	\$1,050 per month + 4.5% salary per year	\$1,500 per month	**Up to \$1,500 per month

Additional City contributions for employees enrolled in **medical** coverage:

	<u>Employee Coverage</u>	<u>Employee +1 Coverage</u>	<u>Family Coverage</u>
Tier I & II	\$170 per month	\$240 per month	\$440 per month
Tier III, IV & V	\$170 per month	\$340 per month	\$620 per month
Part-time	\$80 per month	\$120 per month	\$142 per month

Additional City contribution for employees enrolled in medical coverage (example below): Electing Family Coverage - Would receive Employee Coverage and Family Coverage. Electing Employee Coverage +1 (as they would not otherwise qualify for Family Coverage)

Tier V employees receive the same maximum benefit amounts as those provided for employees in Tier III/IV; However, enrollment in a City sponsored health plan is required to receive any City contributions. The City will not contribute any amount in excess of an employee's actual enrollment cost, if that cost is less than the City's maximum contribution. No cash back (cash or deferred compensation) if enrollment costs are less than the City's maximum contribution as defined in the Cafeteria Benefits Plan schedule.

Benefit Requirements:

Employees eligible for benefits are required to purchase medical coverage or provide proof of other medical coverage at time of hire and recertify annually during open enrollment.

Medical Plans:

The City contracts with CalPERS to provide high quality medical plans at competitive rates.

HMO Plans: Anthem Select Anthem Traditional United Healthcare Harmony
Kaiser Permanente Health Net Salud y Más United Healthcare Alliance
Blue Shield Access+

PPO Plans: PERS Gold PERS Platinum

Dental Plans:

The City contracts with Delta Dental and offers the choice of two dental plans.

HMO Plan: Delta Care HMO **PPO Plan:** Delta Dental PPO

Vision Plan:

The City contracts with Vision Service Plan (VSP) to provide a comprehensive vision plan. The plan includes a large network of optometrists, annual eye exam, and frame, lens and contact lens benefits for \$25 co-pay.



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Life Insurance:

Basic Life Insurance is provided through *The Standard Insurance* and is paid for by the City. The coverage level for basic life is as follows:

Full time non-exempt (FTC)	two-times annual salary – (\$50,000 minimum)
Part time non-exempt (PTC)	two-times annual salary – (\$50,000 minimum)
Professional & Administrative (PAM)	two-times annual salary – (\$300,000 maximum)
Division Manager (DM)	three-times annual salary – (\$300,000 maximum)
Executive Manager (EM)	three-times annual salary – (\$300,000 maximum)
Elected Officials	\$65,000

Supplemental Life Insurance is available to purchase from *The Standard Insurance* for yourself, your spouse and/or your eligible dependents. If you apply for coverage within the first 31 days of employment, you are guaranteed acceptance without proof of health disclosure at the following coverage levels: \$50,000 for the employee, \$10,000 for the spouse and/or eligible dependents.

Flexible Spending Accounts:

One of the best ways to reduce your out-of-pocket cost for qualifying expenses is to take advantage of the City's Flexible Spending Account (FSA) program administered through The Advantage Group (TAG). This plan allows you to pay for certain health and dependent care expenses with pre-tax dollars. There are two types of plans available:

Health Care – This plan allows you to contribute up to \$3,050 per year tax-free for qualified health care expenses for you and your dependents.

Dependent Care – This plan allows you to contribute up to \$5,000 per year tax-free for qualified dependent care expenses for your children or incapacitated adults so you can work.

Longevity Pay:

- 5 years of service = 1% of base salary on a pay period basis
- 10 years of service = 2% of base salary on a pay period basis
- 15 years of service = 3% of base salary on a pay period basis
- 20 years of service = 4% of base salary on a pay period basis

Education Incentive Pay:

The incentive pay only applies if the employee has a degree higher than what is stated in the job description/ classification, regardless of "experience in lieu of" language.

AA/AS = 0.5% of base salary BA/BS = 1% of base salary Masters or Higher = 2% of base salary

Wellness Incentive:

The City provides a Wellness Incentive of \$350 per year (July).

Auto Allowance:

The City provides taxable auto allowance benefits to the following employee groups:

Division Managers (DM) - \$350/month Executive Managers (EM) - \$500/month

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Bilingual Pay:

Bilingual compensation is available to employees who occupy positions designated where second language skills are used. Eligible employees must successfully pass a test administered by an outside agency to receive benefit.

Spoken Full time career - \$150/month Part time career - \$50/month Temporary- \$35/month
Written Full time career - \$50/month

Employee Assistance Program (EAP):

The EAP provides free confidential professional counseling to help employees resolve issues that affect their personal lives or job performance. (Examples include emotional health, substance abuse, family situations, etc.)

Retiree Medical:

Employees hired prior to September 30, 2011, and retire from the City receive the monthly CalPERS access fee paid by City and are eligible to receive a reimbursement benefit up to \$318.73 per month.

Employees hired on or after September 30, 2011, receive a \$75 per month City contribution in a HRA account, which is designed to offset medical related expenses after retirement by way of reimbursement through the submission of qualifying expenses.

Employees shall receive 0.5% of their base salary per pay period contribution to their HRA.

MVMA, DM and Executive employees receive a \$50 per month contribution to their HRA between years 1 and 2 of employment; increasing to \$75 per month after 2 years.

MVCEA employees receive a \$50 per month additional contribution to their benefit bank between years 1 and 2 of employment, increasing to \$75 per month after 2 years.

Short and Long Term Disability:

The City contracts with *Standard Insurance* to provide an integrated short and long-term disability plan. This plan has a 30-calendar day waiting period and a benefit of 66.67% of your regular monthly pay, up to \$3,500 per week.

Tuition Reimbursement:

There is a \$5,000 per fiscal year reimbursement benefit. The annual maximum reimbursement includes tuition, books, lab fees and parking expenses. In addition, the program covers Certificate Programs that are job related, as well as undergraduate and graduate degree programs from accredited educational institutions.

Work Boot Allowance:

The City annually provides a \$200 benefit for employees in qualified trade occupations to purchase safety work boots in the month of March & September.



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Annual Leave:

Annual leave is a bank of time that provides paid time off for vacation, sick time, and floating holidays. Career employees accrue annual leave time based on their years of service and employee group.

	<u>Tier I - Employees (hired prior to 9/30/2011)</u>
Full-time Non-exempt	276 hours
PAM	336 hours
PAM Confidential	352 hours
DM	356 hours
EM	396 hours

	<u>Tier II - Employees (hired on or after 9/30/2011)</u>		
<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
Full-time Non-exempt	196 hours	236 hours	276 hours
PAM	254 hours	294 hours	334 hours
PAM Confidential	270 hours	310 hours	350 hours
DM	272 hours	312 hours	352 hours
EM	316 hours	356 hours	396 hours

Alternate/Variable Schedules:

The city offers the following work schedules:

Four Ten-hour Days (4/10), Eight Nine-hour Days with Friday Off and the alternating Friday being an Eight-hour Day (9/80), Five Eight-hour Days (5/8)

Holidays observed by the city in Calendar Year 2025:

New Year's Day	January 1st	Labor Day	September 1st
Martin Luther King, Jr Birthday	January 20th	Veterans Day	November 11th
Presidents Day	February 17th	Thanksgiving	November 27th
Cesar Chavez Day	March 31st	Day after Thanksgiving	November 28th
Memorial Day	May 26th	Christmas Eve	December 24th
Juneteenth	June 19th	Christmas Day	December 25th
Independence Day	July 4th		

(2) Floating Holidays per year in addition to the City's paid and observed holidays paid out January of new year.

457 Deferred Compensation Plans:

The City offers voluntary Deferred Compensation Plans (referred to as 457 Plans) to assist employees in meeting their financial goals in retirement. Contributions go into your account on a tax-deferred basis, so you will not pay taxes on them until you withdraw your retirement funds. Should you separate from City employment prior to retiring, you are eligible to withdraw your funds (subject to taxes/penalties as prescribed by the IRS) or roll them over to another qualified plan.

Employees may choose to contribute to deferred compensation plans through Nationwide Retirement Solutions or ICMA.

Annual Deferral Limit:	\$23,500
"Pre-Retirement" Catch-Up Limit:	\$23,500
"Age 50" Catch-Up Limit:	\$ 7,500

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401(A) Deferred Compensation Plans:

Executive Managers and Division Managers may voluntarily enter a 401(a) Money Purchase Plan to provide additional retirement benefits. Employee contribution is a mandatory fixed amount for everyone within a management group and is limited to the maximums allowed by law. Eligible employees wanting to enroll into the plan must do so within the first thirty (30) days after being hired or promoted into a management position. Once enrolled, participation is irrevocable. Participant contributions are structured with pre-tax dollars. Earnings accrue tax deferred. Participants may contribute to both deferred compensation and a 401(a) plan. Accounts are individual and loans may be made from the account.

401(a) Annual Limit: \$69,000

PAM-Confidential employees receive \$750.10 per fiscal year (\$28.85 per pay period) in a city sponsored 401(a) Plan.

Retirement Plans:

CalPERS

The City offers a defined benefit retirement plan through CalPERS, the largest pension fund in the nation offering benefits to public employees, retirees, and their families. This benefit has a vesting period of 5 years of CalPERS qualifying time. Your benefits under this plan will vary based on your age, years of service and final compensation at time of retirement.

The retirement formula:

- Tier I: 2.7%@55 for employees hired prior to 7/1/2009
Employee pays full 8% employee portion of CalPERS
- Tier II: 2.7%@55 for employees hired on or after 7/1/2009
Employee pays full 8% of employee portion of CalPERS
- Tier III: 2.0%@55 for employees hired on or after 12/23/2011
Employee pays full 7% of employee portion of CalPERS
- Tier IV: 2.0%@62 for New CalPERS members hired on or after 1/1/2013
Employee pays full 7.75% of employee portion of CalPERS



City of Moreno Valley Employee Benefits Effective January 1, 2025

Contact Information:

Human Resources Division - hr@moval.org or (951) 413-3045
HR Benefits- benefits@moval.org
Monday - Thursday 8:00 am – 5:00 pm and Friday 8:00 am – 4:30 pm

Call the health plan or visit their web site when you have questions specific to their plan.

Medical Contacts

Anthem Blue Cross HMO	(855) 839-4524	www.anthem.com/ca/calpers/
Blue Shield HMO	(800) 334-5847	www.blueshieldca.com/calpers
Health Net HMO	(888) 926-4921	www.healthnet.com/calpers
Kaiser Permanente HMO	(800) 464-4000	www.kp.org/calpers
United Healthcare HMO	(877) 359-3714	www.uhc.com/calpers
PERS PPO Plans	(877) 737-7776	www.blueshieldca.com/calpers

Dental Contacts

Delta Care HMO	(800) 422-4234	www.deltadentalins.com
Delta Dental PPO	(562) 403-4050	www.deltadentalins.com

Vision Contact

Vision Service Plan (VSP)	(800) 877-7195	www.vsp.com
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Flexible Spending Accounts

The Advantage Group (TAG)	(877) 506-1660	www.enrollwithtag.com
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Disability and Life Insurance

Standard Insurance	(800) 368-2859	www.standard.com
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Supplemental Insurances

Colonial Insurance	(800) 325-4368	www.coloniallife.com
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Health Reimbursement Arrangement

HealthInvest HRA- Gallagher	(844) 3425505	www.healthinvesthra.com
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Employee Assistance Program

The Counseling Team International	(800) 222-9691	www.thecounselingteam.com
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Retirement Plans

CalPERS	(888) 225-7377	www.calpers.ca.gov
Nationwide Retirement	(800) 769-4457	www.nrsforu.com



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2025 HEALTH RATES

MEDICAL PLANS	Single	Two-Party	Family
Anthem Select - HMO			
Region 2 (Orange & San Diego Counties)	\$919.00	\$1,838.00	\$2,389.40
Region 3 (Riverside, San Bernardino, & LA Counties)	\$916.00	\$1,833.76	\$2,383.89
Anthem Traditional - HMO			
Region 2 (Orange & San Diego Counties)	\$1,110.97	\$2,221.94	\$2,888.52
Region 3 (Riverside, San Bernardino, & LA Counties)	\$1,065.46	\$2,130.92	\$2,770.20
Blue Shield Access+ - HMO			
Region 2 (Orange & San Diego Counties)	\$948.53	\$1,897.06	\$2,466.18
Region 3 (Riverside, San Bernardino, & LA Counties)	\$828.48	\$1,656.96	\$2,154.05
Blue Shield Trio - HMO			
Region 2 (Orange & San Diego Counties)	\$909.10	\$1,818.20	\$2,363.66
Region 3 (LA County)	\$738.11	\$1,476.22	\$1,919.09
Health Net Salud y Más - HMO			
Region 2 (Orange & San Diego Counties)	\$823.49	\$1,646.98	\$2,141.07
Region 3 (Riverside, San Bernardino, & LA Counties)	\$714.40	\$1,428.80	\$1,857.44
Kaiser Permanente - HMO			
Region 2 (Orange & San Diego Counties)	\$944.34	\$1,888.68	\$2,455.28
Region 3 (Riverside, San Bernardino, & LA Counties)	\$926.52	\$1,853.04	\$2,408.95
United Health Care Alliance- HMO			
Region 2 (Orange & San Diego Counties)	\$890.66	\$1,781.32	\$2,315.72
Region 3 (Riverside, San Bernardino, & LA Counties)	\$866.40	\$1,732.80	\$2,252.64
United Health Care Harmony- HMO			
Region 2 (Orange & San Diego Counties)	\$819.64	\$1,639.28	\$2,131.06
Region 3 (Riverside, San Bernardino, & LA Counties)	\$756.28	\$1,512.56	\$1,966.33
PERS Gold - PPO <i>Previously PERS Select</i>			
Region 2 (Orange & San Diego Counties)	\$864.75	\$1,729.50	\$2,248.35
Region 3 (Riverside, San Bernardino, & LA Counties)	\$868.15	\$1,736.30	\$2,257.19
PERS Platinum - PPO <i>Previously PERS Care & PERS Choice</i>			
Region 2 (Orange & San Diego Counties)	\$1,258.76	\$2,517.52	\$3,272.78
Region 3 (Riverside, San Bernardino, & LA Counties)	\$1,263.73	\$2,527.46	\$3,285.70

Dental & Vision Plans	Single	Two Party	Family
Delta Care HMO	20.68	37.05	54.78
Delta Preferred PPO	54.44	107.29	188.11
Vision Service Plan	9.29	13.47	24.15