

# City of Moreno Valley Employee Benefits Effective January 1, 2019

## **City Benefit Contribution Levels:**

<b>Employee</b>	<b>Tier I</b> <i>Hired before 7/1/2009</i>	<b>Tier II</b> <i>Hired on or after 7/1/2009</i>	<b>Tier III</b> <i>Hired on or after 9/30/2011</i>	<b>Tier IV</b> <i>Hired on or after 12/1/2015</i>	<b>Tier V</b> <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 contribution for employees enrolled in family medical coverage:

Tier I & II	\$340 per month
Tier III, IV & V	\$520 per month
Part-time	\$214 per month

Additional City contribution for all employees enrolled in medical coverage:

Full-Time	\$70 per month
Part-time	\$30 per month

\*\*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.

<b>HMO Plans:</b>	Anthem Select HMO	Anthem Traditional HMO
	Blue Shield Access + HMO	Kaiser Permanente HMO
	Health Net SmartCare HMO	Health Net Salud y Más HMO
	United Healthcare HMO	

<b>PPO Plans:</b>	PERS Care	PERS Select	PERS Choice
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## **Dental Plans:**

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

<b>HMO Plan:</b>	Delta Care PMI	<b>PPO Plan:</b>	Delta Dental PPO
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## **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.

**City of Moreno Valley  
Employee Benefits  
Effective January 1, 2019**

**Life Insurance:**

**Basic Life Insurance** is provided automatically through *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)

**Supplemental Life Insurance** is available to purchase from *Standard Insurance* for yourself, your spouse and/or your eligible dependents. If you apply for supplemental coverage within the first 31 days of employment, you are guaranteed acceptance without proof of health disclosure. The guaranteed acceptance policy is \$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 pay up to \$2,600 per year in health care expenses that are not covered by insurance for you and your dependents with tax-free dollars.

**Dependent Care** – This plan allows you to pay up to \$5,000 per year with tax-free dollars to daycare providers who care for your children or incapacitated adults so you can work.

These accounts allow you to pay for planned expenses with pre-tax dollars, lowering your taxable income. Please refer to plan documents for specific information and applicable rules.

**Auto Allowance:**

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

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

**Bilingual Pay:**

Bilingual compensation is provided for staff members who occupy positions designated as ones where second language skills are utilized. Eligible employees will be required to pass a test which shall be administered by a qualified agency.

Full time career employees:	\$100/month
Part time career employees:	\$ 50/month
Temporary employees:	\$ 35/month

**City of Moreno Valley  
Employee Benefits  
Effective January 1, 2019**

**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 (\$136/month) 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 Voluntary Employee's Benefits Association (VEBA) account. The account is designed to offset medical related expenses after retirement by way of reimbursement through the submission of qualifying expenses.

**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 \$2000 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 \$150 benefit for employees in qualified trade occupations to purchase safety work boots. This benefit is paid in the month of September.

**Annual Leave:**

Annual leave is a bank of time which 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. The annual accrual rate is listed below:

**Employees (hired prior to 9/22/1992)**

<u>Employee Group</u>	
Full-time Non-exempt	272 hours
PAM	332 hours
DM	352 hours

**Tier I employees (hired prior to 9/30/2011)**

<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
Full-time Non-exempt	192 hours	232 hours	256 hours
PAM	252 hours	292 hours	316 hours
PAM Confidential	268 hours	308 hours	332 hours
DM	272 hours	312 hours	336 hours
EM	296 hours	336 hours	376 hours

**Tier II employees (hired on or after 9/30/2011)**

<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
Full-time Non-exempt	176 hours	216 hours	256 hours
PAM	234 hours	274 hours	314 hours
PAM Confidential	250 hours	290 hours	330 hours
DM	252 hours	292 hours	332 hours
EM	296 hours	336 hours	376 hours

**City of Moreno Valley  
Employee Benefits  
Effective January 1, 2019**

***Holidays observed by the City:***

New Year's Day	January 1
Martin Luther King, Jr Birthday	January 21
Presidents Day	February 18
Memorial Day	May 27
Independence Day	July 4
Labor Day	September 2
Veterans Day	November 11
Thanksgiving	November 28
Day after Thanksgiving	November 29
Christmas Holiday	December 24 & December 25

***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:	\$19,000
"Pre-Retirement" Catch-Up Limit:	\$19,000
"Age 50" Catch-Up Limit:	\$ 6,000

***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 <i>Employee pays full 8% of employee portion of CalPERS</i>
Tier II:	2.7%@55 for employees hired on or after 7/1/2009 <i>Employee pays full 8% of employee portion of CalPERS</i>
Tier III:	2.0%@55 for employees hired on or after 12/23/2011 <i>Employee pays full 7% of employee portion of CalPERS</i>
Tier IV:	2.0%@62 for New CalPERS members hired on or after 1/1/2013 <i>Employee pays full 6.25% of employee portion of CalPERS</i>

**City of Moreno Valley**  
**Employee Benefits**  
**Effective January 1, 2019**

**Contact Information:**

If you have questions about your benefits, please contact the Human Resources Department at (951) 413-3045 Monday - Thursday 7:00 AM – 5:30 PM and Friday 7:00 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	<a href="http://www.anthem.com/ca/calpers/HMO">www.anthem.com/ca/calpers/HMO</a>
Blue Shield HMO	(800) 334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
Health Net HMO	(888) 926-4921	<a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>
Kaiser Permanente HMO	(800) 464-4000	<a href="http://www.kp.org/calpers">www.kp.org/calpers</a>
United Healthcare HMO	(877) 359-3714	<a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>
PERS PPO Plans	(877) 737-7776	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>

**Dental Contacts**

Delta Care HMO	(800) 422-4234	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Delta Dental PPO	(562) 403-4050	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>

**Vision Contact**

Vision Service Plan (VSP)	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
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**Flexible Spending Accounts**

The Advantage Group (TAG)	(877) 506-1660	<a href="http://www.enrollwithtag.com">www.enrollwithtag.com</a>
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**Disability and Life Insurance**

Standard Insurance	(800) 368-2859	<a href="http://www.standard.com">www.standard.com</a>
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**Supplemental Insurances**

Colonial Insurance	(800) 325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
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**Employee Assistance Program**

The Counseling Team	(800) 222-9691	<a href="http://www.thecounselingteam.com">www.thecounselingteam.com</a>
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**Retirement Plans**

CalPERS	(888) 225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
Nationwide Retirement	(800) 769-4457	<a href="http://www.nrsservicecenter.com">www.nrsservicecenter.com</a>
ICMA	(800) 326-7272	<a href="http://www.icmarc.org">www.icmarc.org</a>

**VEBA**

VEBA Services	(855) 680-0894	<a href="http://www.mywealthcareonline.com/vebaservices">www.mywealthcareonline.com/vebaservices</a>
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**City of Moreno Valley  
Employee Benefits  
Effective January 1, 2019**

**PERS (HMO) MEDICAL RATES**

Plan	Single	Two Party	Family
<b>ANTHEM Select (HMO)</b>			
Riverside, Orange & San Diego Counties	625.08	1250.14	1625.18
San Bernardino & Los Angeles Counties	627.08	1254.14	1630.38
<b>ANTHEM Traditional (HMO)</b>			
Riverside, Orange & San Diego Counties	830.90	1661.78	2160.32
San Bernardino & Los Angeles Counties	878.48	1756.96	2284.06
<b>BLUE SHIELD Access+ (HMO)</b>			
Riverside, Orange & San Diego Counties	760.04	1520.08	1976.10
San Bernardino & Los Angeles Counties	669.76	1339.50	1741.36
<b>HEALTH NET Salud y Más (HMO)</b>			
Riverside, Orange & San Diego Counties	427.82	855.62	1112.32
San Bernardino & Los Angeles Counties	356.50	713.00	926.90
<b>HEALTH NET SmartCare (HMO)</b>			
Riverside, Orange & San Diego Counties	642.72	1285.42	1671.06
San Bernardino & Los Angeles Counties	584.28	1168.54	1519.10
<b>KAISER PERMANENTE (HMO)</b>			
Riverside, Orange & San Diego Counties	628.64	1257.26	1634.44
San Bernardino & Los Angeles Counties	618.64	1237.28	1608.46
<b>UNITED HEALTHCARE (HMO)</b>			
Riverside, Orange & San Diego Counties	646.66	1293.30	1681.30
San Bernardino & Los Angeles Counties	669.82	1339.22	1741.00

**City of Moreno Valley  
Employee Benefits  
Effective January 1, 2019**

**PERS (PPO) MEDICAL RATES**

Plan	Single	Two Party	Family
<b>PERS SELECT (PPO)</b>			
Riverside, Orange & San Diego Counties	462.72	925.42	1203.06
San Bernardino & Los Angeles Counties	420.78	841.54	1094.00
<b>PERS CHOICE (PPO)</b>			
Riverside, Orange & San Diego Counties	721.12	1442.22	1874.90
San Bernardino & Los Angeles Counties	654.50	1309.00	1701.70
<b>PERS CARE (PPO)</b>			
Riverside, Orange & San Diego Counties	907.30	1814.58	2358.96
San Bernardino & Los Angeles Counties	843.78	1687.56	2193.84

**DENTAL RATES**

Plan	Single	Two Party	Family
<b>Delta Care (HMO)</b>	21.78	39.00	57.66
<b>Delta Preferred (PPO)</b>	57.30	112.94	198.02

**VISION RATES**

Plan	Single	Two Party	Family
<b>VSP</b>	9.30	13.48	24.16