

## Benefits Summary Sacramento Area Firefighters, Local 522, Unit 05

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### HEALTH AND WELFARE BENEFITS

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**Benefit Eligibility** – Coverage begins for eligible new hires and their eligible dependents on the first day of employment if that date is the first calendar day of the month designated. If employment begins after the first, coverage will begin the first day of the following month.

**Eligible Dependents** – Employee's spouse (the person legally married to under state law), State of California Registered Domestic Partner, your children, or your spouse/domestic partner's children under the age of 26, your children or your spouse/domestic partner's children over the age 26 if they are incapacitated due to a disability and primarily dependent on you for support, children named in a Qualified Medical Child Support Order. *City affidavit for domestic partnership status for employee health benefits* may apply, depending upon your Labor Agreement.

**Medical** – The City offers three medical providers: Kaiser Permanente, Sutter Health Plus and Western Health Advantage. Employees pay the difference once City-paid contribution is applied. After the City contribution is applied towards your medical premium, any remaining funds will be applied to your chosen dental and/or vision premiums. City contributions are as follows:

- Employee Only                 \$955.00/month
- Employee +1                    \$1,520.00/month
- Employee +2 or more         \$2,026.00/month

**Dental** – The City offers two dental plans provided by Delta Dental – Delta Dental PPO (includes Orthodontic and Implants) and DeltaCare USA (includes Orthodontic). The dental plans include coverage for eligible dependents.

**Vision** – The City offers two vision plans provided by Vision Service Plan (VSP) – a base plan and an enhanced plan. The vision plans include coverage for eligible dependents.

**Flexible Spending Account (FSA)** – The City offers a Healthcare, Dependent Care and Transportation FSA:

- Health Care FSA allows employees to use pre-tax dollars to receive reimbursement, up to the annual IRS limit, for eligible medical, dental, and vision expenses.
- Dependent Care FSA allows employees to use pre-tax dollars to receive reimbursement, up to the annual IRS limit, for eligible day care expenses for dependent children up to age 13.
- Transportation FSA allows employees to use pre-tax dollars to receive reimbursement, up to the annual IRS limit, for commuter benefits program.

**Supplemental Short-Term Disability** – Employees can purchase supplemental short-term disability coverage to provide up to 66 2/3% of base salary.

**Basic Term Life & Accidental Death and Dismemberment Insurance (AD&D)** – The City provides \$15,000 life insurance at no cost to employees.

**Supplemental Life and AD&D** – Available for employee purchase dependent upon Labor Agreement.

**Dependent Life Insurance** – Employees can purchase \$2,000 or \$5,000 life insurance for a spouse and/or child(ren) up to age 26.

**Workers' Compensation** – Employees are covered by the City's self-insured workers' compensation program.

**Aflac Insurance** – Employees can purchase Accident, Hospital Indemnity, or Critical Illness policies at the City's group rates.

**LegalShield & Identity Theft Protection** – Employees can purchase membership and have access to 24/7 expert legal advice, assistance on legal matters.

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## *RETIREMENT AND DEFERRED COMPENSATION*

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**California Public Employees' Retirement System** – The City contracts with the California Public Employees' Retirement System (PERS): 3% @ 55 retirement formula for Classic PERS members and 2.7% @ 57 retirement formula for new enrollees to PERS. For more specific information, refer to the [City's Labor Agreement](#) for your Unit.

**Medicare** – Both the City and the employee contribute 1.45% into Medicare.

**Retiree Health Savings Account (RHSA)** – Employees hired before January 1, 2020 shall contribute forty-five dollars (\$45) per month into an individual RHSA account. Employees hired on or after January 1, 2020 shall contribute forty-five dollars (\$45) per month into an individual RHSA account. Contributions shall occur over twenty-four (24) pay periods per year, which shall be the first two (2) pay periods of each month. *Rep Unit 05 will stop contributing to the MissionSquare RHSA plan and begin contributing to the IAFF Medical Expense Reimbursement Plan in May 2024. Participation is mandatory and contributions will be seventy-five dollars (\$75.00) per month.*

**Deferred Compensation Plan** – Career employees are eligible to enroll in the City's 457 Deferred Compensation Plan and enrollment is voluntary. Contributions and earnings are tax deferred. Employees may enroll or change contributions at any time. Employees can defer up to the annual amount fixed by the IRS. To allow for flexibility, the plan has loan and hardship withdrawal provisions. The City does not match employee contributions.

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## *WORK/LIFE PROGRAMS*

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**Employee Assistance Program (EAP)** – EAP is a confidential service available to employees and their family, and is a program designed to help with emotional health issues and everyday challenges. Access to the EAP is paid for by the City. EAP member services provide a wealth of resources that can help employees lead a healthy, happy, and well-balanced life – including emotional health, wellness, and work and life services for employees and their covered dependents. Employees and eligible dependents are eligible for a set number of visits, per person, per issue, per year.

**Transportation** – The City encourages the use of public transportation. Full-time City employees who use Sacramento Regional Transit are eligible to receive eighty percent (80%) City-paid monthly bus passes. Part-time City employees are eligible to receive fifty percent (50%) City-paid monthly bus passes. If using other transportation modes such as Amtrak, the City will reimburse eligible full-time employees eighty percent (80%) of the costs up to a maximum of \$120.00 per month and eligible part-time employees may be reimbursed fifty percent (50%) of the costs up to a maximum of \$120.00 per month.

Eligible full-time City employees who are assigned to work in the downtown area, who do not have free parking, shall receive a transportation allowance of \$90.00 per month. Eligible part-time career City employees who are assigned to work in the downtown area shall receive a transportation allowance of \$60.00 per month.

Discount parking will be available to employees on a first-come, first-served basis, for parking spaces in the Memorial Garage at a cost of seventy percent (70%) of the regular Memorial Garage monthly rate.

**Holidays** – Refer to the [522 Labor Agreement](#) for more detailed information regarding holidays.

**Vacation** – Employees may accumulate up to a maximum of 480 vacation hours. Vacation accrual rate is based on years of service:

Years of Service	Vacation Earned
0 to 5	10 days per year (80 hours; 112 hours for suppression personnel)
5 to 15	15 days per year (120 hours; 168 hours for suppression personnel)
16 +	20 days per year (160 hours; 224 hours for suppression personnel)

**Sick Leave** – City employees accrue sick leave based on the number of regular hours worked. Full-time employees shall accumulate sick leave credits at the rate of one day per month. There is no maximum accumulation.

**Personal Time Off (PTO)** – Full-time career employees who have completed ten (10) full years of service shall be credited with twenty-four (24) hours of personal leave or forty-eight (48) hours for suppression.

**Other Leaves** – The City also provides the following paid and unpaid leaves: bereavement leave, Family and Medical Leave (FMLA), California Family Rights Act (CFRA), pregnancy disability, parental leave, jury duty, and military duty leaves.

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### *ADDITIONAL INFORMATION*

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**Longevity Pay** – Refer to the Sacramento Area Firefighters, Local 522 (Rep Unit 05) [Labor Agreement](#) for longevity pay provisions.

**Incentive Pay** – Refer to the current Sacramento Area Firefighters, Local 522 (Rep Unit 05) [Labor Agreement](#) for specific details regarding Fire Educational Incentive Program, Paramedic License Pay and Advanced Life Support (ALS) Assignment, Continuing Education and License Fees, Hazardous Materials (HAZMAT) Incentive, Administrative Assignment Pay, Rescue Incentive, Boat Incentive, and Medical Quality Assurance Training Pay.

**Miscellaneous Allowances** – Refer to the current Sacramento Area Firefighters, Local 522 (Rep Unit 05) [Labor Agreement](#) for specific details regarding Out-of-Classification, Mileage, and Tuition Reimbursement allowances.

**Uniforms** – The City shall reimburse employees in the amount of thirty-five dollars (\$35.00) bi-weekly for regulation items of uniform that the Fire Department requires to be worn as a condition of employment. The City shall provide and maintain coveralls for those employees in the Fire Department Unit whose assigned duties include the mechanical servicing and repair of trucks and engines.

Please refer to the current Sacramento Area Firefighters, Local 522 (Rep Unit 05) [Labor Agreement](#) for additional information regarding terms and conditions of employment.

Want to know what a specific health, dental or vision plan will cover as well as the associated costs? Visit [Benefit Services Division](#) to more detailed benefit information.

Contact Benefit Services at 916-808-5665 or email [benefitservices@cityofsacramento.org](mailto:benefitservices@cityofsacramento.org) for additional questions about employee benefits.

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