

## **Benefits Summary**

### **Mayor & City Councilmembers, Unit 23**

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#### *HEALTH AND WELFARE BENEFITS*

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**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.

#### **Medical**

The City offers three medical providers: Kaiser Permanente, Sutter Health Plan, 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                \$95571.00/month
- Employee +1                \$1,545.00/month
- Employee +2 or more    \$2,051.00/month

Members shall receive an additional 3% of base salary to apply to optional benefits.

#### **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.

#### **Mayor and Council Member Allowances**

##### Mayor

- Transportation \$7,200 annually
- Technology \$2,000 annually

##### Councilmembers

- Transportation \$4,800 annually
- Technology \$1,200 annually

#### **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.

#### **Long-Term Disability**

Receive City-paid long-term disability insurance.

#### **Supplemental Short-Term Disability**

Voluntary supplemental short-term disability coverage provides up to 66 2/3% of base salary.

#### **Basic Term Life & Accidental Death and Dismemberment Insurance (AD&D)**

The City provides the following City-paid basic life insurance:

- \$100,000 life insurance for Councilmembers.
- \$150,000 life insurance for Mayor.

#### **Supplemental Life and AD&D**

Voluntary coverage options available at employee cost.

#### **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): 2% @ 55 retirement formula for Classic PERS members and 2% @ 62 retirement formula for new enrollees to PERS. For more specific information, refer to the [Resolution Covering Compensation for the Mayor and Councilmembers](#).

**Social Security and Medicare** – Both the City and the employee contribute 6.2% into Social Security and 1.45% into Medicare.

#### **401(A) Retirement Plan**

IRS Section 401(a) Plans shall be available to eligible employees and participation for eligible employees shall be mandatory. Contributions to the Plan shall be as follows. City contribution is 4% with a required 5% employee contribution.

#### **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.

**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.

The [Resolution Covering Compensation for the Mayor and Councilmembers](#) outlines the compensation and benefits for the Mayor and Councilmember.

Visit the [Benefit Services Division](#) to more detailed benefit information including available health, dental or vision plans and the associated costs.

Contact Benefit Services at [benefitservices@cityofsacramento.org](mailto:benefitservices@cityofsacramento.org) for additional questions about employee benefits.