

City of Moreno Valley Employee Benefits Effective January 1, 2016

Cafeteria Benefits:

Employee	Tier I Hired before 7/1/09	Tier II Hired on or after 7/1/09	Tier III Hired on or after 9/30/11	Tier IV Hired on or after 12/1/15
Full time non-exempt	\$14,229 per year	\$12,600 per year	\$9,450 per year	\$9,450 per year
Part time non-exempt	\$5,768 per year	\$5,100 per year	\$3,825 per year	\$3,825 per year
Professional/Administrative Management (PAM)	\$14,229 + 2% salary per year	\$12,600 + 2% salary per year	\$9,450 + 1.5% salary per year	\$9,450 + 1.5% salary per year
Division Management (DM)	\$14,229 + 4% salary per year	\$12,600 + 4% salary per year	\$9,450 + 3% salary per year	\$9,450 + 3% salary per year
Executive Management (EM)	\$14,229 + 6% salary per year	\$12,600 + 6% salary per year	\$9,450 + 4.5% salary per year	\$18,000 per year

** Tier I & II - Full time employees with family medical coverage receive an additional \$200 per month cafeteria benefit**

Tier III & IV - Full time employees with family medical coverage receive an additional \$150 per month cafeteria benefit

Part time employees with family medical coverage receive an additional \$60 per month

Benefit Requirements:

Employees eligible for benefits are required to purchase medical coverage or provide proof of other medical coverage. All employees must purchase vision coverage.

Medical Plans:

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

HMO Plans: Anthem Select HMO Anthem Traditional HMO
 Blue Shield Access + HMO Blue Shield Net Value HMO
 Health Net SmartCare HMO Health Net Salud y Más HMO
 Kaiser Permanente HMO United Healthcare HMO
 Sharp HMO (*San Diego County residents only*)

PPO Plans: PERS Care PERS Select PERS Choice

Dental Plans:

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

HMO Plan: Delta Care PMI **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 a \$25 co-pay.

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 employees	two-times annual salary - minimum of \$50,000
Part time non-exempt employees	two-times annual salary - minimum of \$50,000
PAM employees	two-times annual salary
DM employees	three-times annual salary – \$300,000 maximum
EM employees	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.

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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 \$2,500 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, which lowers 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:

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

Bilingual Pay:

Bilingual compensation of \$35 per month for staff members who occupy positions designated as ones where second language skills are utilized.

Employee Assistance Program (EAP):

The EAP provides confidential professional assistance 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 (currently \$122/month) and are eligible to receive a reimbursement benefit which is the lesser of the cost of medical coverage up to \$318.73 per month.

Employees hired on or after September 30, 2011 receive a \$75 per month City contribution towards the employee's Voluntary Employee's Benefits Association (VEBA) account for retirement health insurance 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-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. This benefit is contingent upon the successful completion with a grade of "C" or better of a pre-approved, job related course; and it must be part of a program leading to either a certificate program, undergraduate or graduate degree.

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 the first paycheck in September.

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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)

Employee Group

Non-exempt	272 hours	PAM	332 hours	DM	352 hours
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Tier I employees (hired prior to 9/30/2011)

Employee Group

<u>Employee Group</u>	<u>0-5 years</u>	<u>6-10 years</u>	<u>11+ years</u>
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)

Employee Group

<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

Holidays observed by the City:

New Year's Day	January 1
Martin Luther King, Jr Birthday	January 18
Presidents Day	February 15
Memorial Day	May 30
Independence Day	July 4
Labor Day	September 5
Veterans Day	November 11
Thanksgiving	November 24
Day after Thanksgiving	November 25
Christmas Holiday	December 23 & 26

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.

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

Annual Deferral Limit:	\$18,000
"Pre-Retirement" Catch-Up Limit:	\$18,000
"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 1.4 million 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>

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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 7:30 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/HMO
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
Sharp HMO	(855) 995-5004	www.sharphealthplan.com/calpers
United Healthcare HMO	(877) 359-3714	www.uhc.com/calpers
PERS PPO Plans	(877) 737-7776	www.anthem.com/ca/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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Employee Assistance Program

The Counseling Team	(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.nrsservicecenter.com
ICMA	(800) 326-7272	www.icmarc.org

VEBA

VEBA Services	(855) 680-0894	www.vebaservices@alegeus.com
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PERS (HMO) MEDICAL RATES

Plan	Single	Two Party	Family
ANTHEM Select (HMO)			
Riverside, Orange & San Diego Counties	634.75	1269.50	1650.35
San Bernardino & Los Angeles Counties	543.47	1086.94	1413.02
ANTHEM Traditional (HMO)			
Riverside, Orange & San Diego Counties	710.79	1421.58	1848.05
San Bernardino & Los Angeles Counties	610.64	1221.28	1587.66
BLUE SHIELD Access+ (HMO)			
Riverside, Orange & San Diego Counties	654.87	1309.74	1702.66
San Bernardino & Los Angeles Counties	566.53	1133.06	1472.98
BLUE SHIELD NET VALUE (HMO)			
Riverside, Orange & San Diego Counties	666.35	1332.70	1732.51
San Bernardino & Los Angeles Counties	576.46	1152.92	1498.80
HEALTH NET Salud y Más (HMO)			
Riverside, Orange & San Diego Counties	535.98	1071.96	1393.55
San Bernardino & Los Angeles Counties	466.11	932.22	1211.89
HEALTH NET SmartCare (HMO)			
Riverside, Orange & San Diego Counties	596.98	1193.96	1552.15
San Bernardino & Los Angeles Counties	585.39	1170.78	1522.01
KAISER PERMANENTE (HMO)			
Riverside, Orange & San Diego Counties	605.05	1210.10	1573.13
San Bernardino & Los Angeles Counties	543.83	1087.66	1413.96
SHARP (HMO)			
San Diego County Only	561.34	1122.68	1459.48
UNITED HEALTHCARE (HMO)			
Riverside, Orange & San Diego Counties	493.99	987.98	1284.37
San Bernardino & Los Angeles Counties	492.24	984.48	1279.82

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PERS (PPO) MEDICAL RATES

Plan	Single	Two Party	Family
PERS SELECT (PPO)			
Riverside, Orange & San Diego Counties	625.20	1250.40	1625.52
San Bernardino & Los Angeles Counties	547.55	1095.10	1423.63
PERS CHOICE (PPO)			
Riverside, Orange & San Diego Counties	683.71	1367.42	1777.65
San Bernardino & Los Angeles Counties	598.75	1197.50	1556.75
PERS CARE (PPO)			
Riverside, Orange & San Diego Counties	761.50	1523.00	1979.90
San Bernardino & Los Angeles Counties	666.91	1333.82	1733.97

DENTAL RATES

Plan	Single	Two Party	Family
Delta Care (HMO)	21.77	39.00	57.66
Delta Preferred (PPO)	57.30	112.94	198.01

VISION RATES

Plan	Single	Two Party	Family
VSP	9.29	13.47	24.15