DMSA BENEFIT SUMMARY

If you have any questions on this benefit sheet or any other benefits, please contact the Human Resources Dept. at (707) 678-7000.

CONTRACT TERM	7/1/2025 – 6/30/2028
SALARY INCREASE	07/25 3.0% 07/26 3.0% 07/27 3.0% Equity increase varies by class. See MOU for details.
CALPERS RETIREMENT	Tier One - 2.5% @ 55 - "Classic" members hired before December 16, 2012. Tier Two - 2% @ 60 - "Classic" members hired on/after December 16, 2012. Tier Three - 2% @ 62 - "New" members hired on/after January 1, 2013. See the specific Memorandum of Understanding (MOU) for tier eligibility and contribution amounts.
SOCIAL SECURITY	The City does <u>not</u> participate in social security. Required Medicare portion (1.45% cost to employee; 1.45% cost to employer). Non-regular employees, who do not participate in PERS, will be enrolled in the PARS ARS 457 Plan (Employee contributes 6.2% of wages and Employer contributes 1.3% of wage).
EMPLOYER MEDICAL PREMIUM CONTRIBUTION AND SECTION125 CAFETERIA PLAN	The City shall contribute an amount equal to eighty-five percent (85%) of the premium for the Kaiser (Region1) health plan based upon each employee's enrollment for each month in which the employee is eligible for health benefits. The employee shall pay the balance of the premium, if any, for their health insurance benefit. **Eff 01/01/26** EE Only: $994 EE+1: $1,987 EE+2: $2,583 **If no medical is chosen**: $600 per month as taxable income if the employee complies with, he with the following Affordable Care Act (ACA) requirements. Earnings may be used to purchase employee benefits offered by the City. The $600 income will not be added to base salary for purposes of calculating PERS contributions or other salary-based incentives. Employees may choose to pay for benefits with pre-tax dollars via election though the Flexible Benefits, IRS Section 125 plan. Permanent part-time employees working 20 hrs./wk. or more receive a pro-rated portion of the employee-only rate based on hrs. worked up to 40 hrs.
MEDICAL INSURANCE THROUGH CALPERS	Choice of **Region 1 (PDF)** CalPERS Health Insurance Plans. Dependent children are eligible for coverage until age 26.
DENTAL INSURANCE	The City will contribute an amount sufficient to cover 100% of the cost of the Deltacare HMO & Dental PPO premiums for any selected plan level. PPO offers a buy-up plan as an enhanced version alternative. Dependent children are eligible for coverage in both plans until age 26.

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VISION INSURANCE	The City will contribute an amount sufficient to cover 100% of the cost of Vision premiums for any selected plan level. The plan provides coverage for exams and lenses every 12 months and frames every 24 months. Standard lenses are covered at 100 percent after a $20.00 copayment if you use a network provider.
LIFE INSURANCE	**City Paid**: $25,000 term life and AD&D. Effective: first of month following hire date. Cost is $0.14 per $1,000 on life and $0.03 per $1,000 on the AD&D. **Employee Paid**: Employees can elect $10,000 increments not to exceed $500,000 or 5 times their annual salary, whichever is less, for themselves. May also elect $5,000 increments not to exceed $250,000 or 50% of the employee's elected benefit for their spouse. Coverage is also available for dependent children. Rates are age banded and based on the employee's or spouse's age per $1,000 increments. Guaranteed issue of $100,000.
LONG TERM DISABILITY	**City Paid**: Provides income protection of 2/3 salary after 60 days for injury or illness. Cost is ($0.470 per $100 of covered payroll per month) for all permanent employees regularly scheduled to work twenty (20) hours per week or more.
VOLUNTARY SUPPLEMENTAL INSURANCE	**Group products available through AFLAC**: Critical Illness, Hospital Indemnity, Accident Insurance, and Disability Advantage.
FLEXIBLE SPENDING ACCOUNT (FSA)	Employees may elect to allocate each year, on a pre-tax basis, a specified amount from each paycheck to be held and reimbursed to them on a tax-free basis upon submitting receipts for either unreimbursed Medical and/or Dependent Care expenses.
DEFERRED COMPENSATION	Voluntary contribution to a traditional 457 or a Roth 457- no City match.
VACATION	0-5 years 12 days (96 hrs./yr) 6-10 years 15 days (120 hrs./yr) 11-15 years 20 days (160 hrs./yr) 16+ years 25 days (200 hrs./yr) Maximum accrual is 2 times employee current annual accrual.
SICK LEAVE	Unlimited accrual at the rate of 8 hrs. per month.
SICK LEAVE CASH OUT INCENTIVE	Employees with at least two years of service to the City and subsequently retire from the City, a portion of unused sick leave may be converted to cash upon retirement. 1-2 years of service: 0% 3-5 years of service: 20% 6-10 years of service: 30% 11+ years of service: 30% + 2% each year after ten to max of 50% For retiring employees any portion of the sick leave balance not cashed out is converted to PERS service credit.
HOLIDAYS	12 holidays/year
BILINGUAL INCENTIVE	$150/month with certified Spanish language skills
EDUCATION REIMBURSEMENT	After 1 year of service, eligible to participate in Education Reimbursement Program. $800 per year for courses in keeping with field of employment.

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BEREAVEMENT LEAVE	In the event of a death in the immediate family, each full-time or benefited part-time employee shall be eligible for up to 3 working days of paid bereavement leave.
MILEAGE REIMBURSEMENT	Employees driving their personal vehicles to conduct City business may receive mileage reimbursement in accordance with IRS rates.
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Employees and/or family members request additional resources at no cost. Administered by All One Health. See HR for further information.
MANAGEMENT LEAVE **(for FLSA exempt employees)**	88 hrs./fiscal year (use it or lose it) 50% cash out option.
OVERTIME	Mid-Management employees are FLSA exempt and do not earn overtime. Supervisors will received time-and-one half for hours more than 40 hours per week.
UNIFORMS	See section 4.1 of MOU for Supervisor Uniforms.
CALL BACK PAY	Min of 2 hrs. at 1 ½ times the regular rate of pay, unless already scheduled as stand-by, then a min of 1 hr. at 1 ½ times regular rate of pay.
STAND BY PAY	For emergency call-out on weekends, holidays, days off & weekday evenings: $60/weekday evening $150/weekend day $150/holidays
ACTING/OUT OF CLASS PAY	5% out-of-class pay for working in place of a supervisor for more than 5 days per Personnel Rules.
LONGEVITY	5% after 5 years of service (YOS) 4% after 10 YOS 3% after 15 YOS
MEDICAL AFTER RETIREMENT	One month's premium at the Kaiser +1 dependent rate for each year of full-time service to a maximum of 24 months. (Region 1).

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