



EMPLOYEE BENEFITS SUMMARY

January 1, 2010

The following is a summary of the benefits available to represented employees of the City of Clovis. For more information on any of the benefits listed below, contact the Personnel/Risk Management Division at (559) 324-2725.

1. PAID VACATION

Vacation is provided to allow employees paid time away from work to recharge their batteries, return with renewed vigor and a fresh perspective. Increases in vacation accrual rates provide reinforcement for and recognition of length of service. Paid vacation time will accrue as follows per pay period/work days per year/maximum accrual.

Years of Service	40 hour week Employees	56 hour week Employees
0 to 7 th anniversary	5 hrs./15 days/280 hrs. Max.	7 hrs./15 days/392 hrs. Max.
8 th to 14 th anniversary	6 hrs./18 days/328 hrs. Max.	8.4 hrs./18 days/459.2 hrs. Max.
15 th to 19 th anniversary	6.7 hrs./20 days/360 hrs. Max.	9.3 hrs./20 days/504 hrs. Max.
20 th anniversary plus	6.7 hrs./24 days/360 hrs. Max.	11.2 hrs./24 days/504 hrs. Max.

2. PAID SICK LEAVE and SICK LEAVE INCENTIVE

In order to ensure that employees have the opportunity to tend to their health issues and provide incentive for judicious use of the leave, the City provides sick leave and a sick leave incentive program. Details of the sick leave accrual and the incentive are found in the respective Memoranda of Understanding with the respective bargaining units.

Employees who retire from the City with a normal (service) retirement are eligible for a cash payment equal to 25% of their sick leave balance on their date of retirement. With respect to public safety employees, the unused sick leave hours available for cash out will be based on those hours that remain following any applicable credit received for the PERS benefit known as "Credit for Unused Sick Leave".

One-half (½) the annual accrual of sick leave per calendar year may be used to attend to an illness of a child, parent, or spouse. (Labor Code 233(a)).

3. PAID HOLIDAYS

The City recognizes ten (10) paid holidays and one (1) paid floating holiday to be used at the mutual agreement of the employee and their supervisor. A 4-hour floating holiday for

all employee's is available to be used on either the workday before Christmas Day or the workday before New Year's Day, subject to the needs of the City. Certain groups of employees may receive a holiday time bank in lieu of paid holidays.

4. FAMILY ILLNESS & BEREAVEMENT LEAVE

The City grants paid leave to provide required personal care for family members. The City also provides paid bereavement leave for employees who experience the death of a family member to allow the employee to attend to various matters related to the passing of the family member. In addition, employees who meet eligibility requirements and experience qualifying events are entitled to state (CFRA) and federal (FMLA) Family Leave.

5. MILITARY LEAVE

The City supports employees who serve in the military. Military Leave requests shall be administered in accordance with the provisions of applicable federal and state law. Employees may be on unpaid leave for any period of active duty over (30) calendar days in one fiscal year pursuant to state law.

6. MEDICAL, DENTAL, PRESCRIPTION, VISION, and GROUP LIFE INSURANCE

In order to provide employees with an opportunity to maintain the health and wellness of themselves and their dependents, the City provides health insurance that includes medical, prescription, dental, and vision coverage. In addition, the City provides life insurance coverage.

The medical plan choices offered by the City include a \$10 co-pay HMO with Blue Shield as well as a \$10 co-pay HMO with Kaiser. The City also offers a Blue Shield 90/70 PPO and a Blue Shield 80/60 PPO and a High Deductible Health Plan (HDHP). Employees may also elect dental, vision and life coverage only at a reduced rate or waive health benefits entirely. Employees who waive *all health coverage* (medical, dental, prescription, and vision coverage) are eligible for a cash payment each month equal to the employee only premium for medical only coverage from the lowest cost plan. City paid life insurance coverage is \$25,000 for the employee and \$10,000 for dependents.

7. RETIREE HEALTH INSURANCE

Employees with a minimum of five years of service as a regular full time employee immediately preceding separation and who retire in accordance with PERS age and service requirements are allowed to continue in a City sponsored Medical and Prescription plan at their expense. Retired employees can participate in the plan as long as they pay the required premium *whether or not* they are enrolled in Medicare.

Retired employees are eligible to enroll in Medicare provided they are age 65 or older, under age 65 with certain disabilities or any age with End-Stage Renal Disease, without exception. The cost to participate in Medicare varies dependent upon the number of credits you have earned either through your employment or the employment of a spouse or ex-spouse. Retirees are not required to participate in Medicare in order to have access to the retiree health plan. Employees considering retirement should contact the Social Security Administration to determine when they are eligible to enroll in Medicare and what it will cost to enroll.

Retiring employees who do not meet the eligibility guidelines for the Retiree Health Insurance program or Medicare will be eligible to continue the City Health Insurance at their own expense by exercising their COBRA rights.

8. SUPPLEMENTAL LIFE INSURANCE

Employees have the option to purchase additional life insurance over and above the life insurance coverage provided by the City.

Supplemental Group Life Insurance (in addition to the amount provided in item 6) is available at the employee's expense by payroll deduction. There is a 30 day guaranteed purchase provision from date of hire. After 30 days from the date of hire, the insurance company has discretion over policy issuance and amount of issuance. The guaranteed issue amounts are: \$100,000 for the employee, \$25,000 for the spouse and \$2,000 for children. The maximum insurance amount is \$500,000 for employees, \$250,000 for spouses and \$12,000 for children.

9. DISABILITY INSURANCE

Employees represented CPWEA as well as the General Clerical, Technical and Professional employees participate in the State Disability Insurance program. Employees represented by CFFA and CPOA participate in a disability insurance program through their Association. Benefits are coordinated with paid leave provided by the City.

10. EMPLOYEE ASSISTANCE PROGRAM

The employee assistance program is provided to help full-time City employees and household members obtain guidance to help resolve personal problems that may be interfering with work or home life and to promote wellness. Each employee or household member is entitled to three (3) free visits every six (6) months. The provider, Insight, can be reached 24 hours a day at (559) 226-7437.

11. RETIREMENT

The City has contracted with the California Public Employees Retirement System (PERS) for employee retirement benefits. The benefits provided are based on age at retirement and length of service in the system. Employees are classified as Miscellaneous or Safety for retirement purposes. Based on this classification, one the following formulas will apply.

<u>Miscellaneous.</u>	2.7% at 55 formula with 8% Employee paid.
<u>Safety</u>	3% at 50 formula with 9% Employee paid.

12. PRE-RETIREMENT DEATH BENEFITS

The retirement contract with PERS includes a pre-retirement death benefit. If you are **not eligible to retire** (age 50 and 5 years of service) your beneficiary will receive the Basic Death Benefit which is a refund of your contributions plus interest and up to six months' pay. In addition your beneficiary will receive the 1959 Survivor Benefit which provides a monthly allowance of up to \$2,280 for three or more eligible survivors. If you **are eligible to retire**, your beneficiary can elect to receive the same benefit as noted above or the 1957 Survivor Benefit which provides a monthly allowance equal to one half of what your highest service retirement allowance would have been had you retired on the date of your death. In lieu of this benefit an eligible survivor may receive the Pre-Retirement Option 2 Death Benefit. It provides a monthly benefit to the eligible survivor equal to the amount the employee would have received had the employee elected Optional Settlement 2 and retired on the date of death.

When the death of a safety employee who is **not eligible to retire** is determined to be **job related** the beneficiaries may receive the Special Death Benefit which provides a monthly allowance equal to one half of final compensation. If the cause of death is some external violence or physical force while on the job, and there are eligible children in addition to a spouse or registered domestic partner, the allowance may be increased to 75 percent. The beneficiary may elect to receive the Basic Death Benefit and the 1959 Survivor Benefit in place of the Special Death Benefit.

When the death of a safety employee who is **eligible to retire** is determined to be **job related** the beneficiaries may receive the Special Death Benefit which provides a monthly allowance equal to one half of final compensation. If the cause of death is some external violence or physical force while on the job, and there are eligible children in addition to a spouse or registered domestic partner, the allowance may be increased to 100 percent. The beneficiary may elect to receive the Basic Death Benefit and the 1959 Survivor Benefit in place of the Special Death Benefit.

The Alternate Death Benefit is included in the retirement contract for safety employees in Fire. The Alternate Death Benefit applies to members under age 50 who have 20 or more years of CalPERS service credit at the time of death. In lieu of the Basic Death Benefit, it provides a monthly benefit equal to the amount the member would have received if the

member had retired under a normal service retirement at age 50 and elected Option 2W. The Pre-Retirement Option 2W Death Benefit applies to active members who are at least age 50 and have at least 5 years of service credit in CaPERS and/or reciprocal retirement systems. This benefit provides a monthly allowance equal to the service retirement benefit that the member would have received if the member had elected Option 2 and retired on the date of his/her death.

13. DEFERRED COMPENSATION AND VANTAGE CARE PLANS

An IRC Section 457 deferred compensation plan is available to all represented employees as a supplemental retirement plan, with the City matching the employee's contribution as defined in the respective Memoranda of Understanding. **The employer match is suspended for the 2009-2010 Fiscal Year.**

Eligible employees are enrolled in the tax free Vantage Care Plan and contribute to the Plan through a fixed payroll deduction and/or deposits of eligible leave cash-outs.

14. COMPUTER LOAN PROGRAM

The computer loan program is intended to encourage computer ownership in order to improve computer skills and organizational efficiency. The City will loan up to \$2,500 for a period of 24 months, interest free, for represented employees to purchase a computer, software, and related devices for professional development and personal use.

15. PROFESSIONAL DEVELOPMENT

The City encourages its employees to further their education. With prior authorization and upon completion of coursework with a grade 'C' or better, the City reimburses for: books, tuition, course required supplies, and other applicable fees up to the amount for comparable classes at CSUF.

The maximum reimbursement rate for accelerated, condensed or other non-traditional courses from accredited institutions shall be equal to the per unit cost of the CSUF undergraduate fee for seven (7) or more units. For graduate courses, the rate will be the CSUF graduate fee for seven or more units. The reimbursement rate for each course will be based on the fees in effect on the date the course(s) begin.

16. SOCIAL SECURITY/MEDICARE

The City of Clovis does not participate in Social Security, except as required for Medicare for employees hired after April 30, 1986.

17. PUBLIC SAFETY FITNESS INCENTIVE

In the interest of public safety, the City encourages its employees to maintain a state of health, wellness, and fitness. Sworn police and fire employees who participate in physical fitness testing and attain the necessary benchmarks will receive an incentive as outlined in the respective Memoranda of Understanding.

18. UNIFORMS

CFFA \$1000.00 per fiscal year, paid monthly.

CPOA \$1000.00 per fiscal year, paid quarterly.

CPWEA Purchased by City.

Technical \$500 per year for Animal Control Officer classes

City purchased for all other positions that require uniforms

19. PAY DATE AND PAY RATE

There are two pay days per month they are the 1st and 16th unless those dates occur on a Saturday, Sunday or City observed holiday. The regular hourly pay rate for an employee is based on the work schedule of the employee (40 or 56 hour work week) and their monthly salary plus special compensation. For example, employees assigned to work a 40 hour work week the regular hourly rate is calculated as follows: Monthly base salary + special compensation (education incentive, acting pay, special team compensation, and certification pay) divided by a factor of 173.33. Employees assigned to work a 56 hour work week the regular hourly rate is calculated as follows: Monthly base salary + special compensation (education incentive, acting pay, special team compensation, and certification pay) divided by a factor of 243.33.