Mayor and City Council

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits for the **Mayor and City Council**. Also, below is information concerning bi-weekly costs for Health/ Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to twice the annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount of $700,000. The City pays 100% of the cost of basic life insurance. In addition, Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of Life Insurance is provided.

457 Deferred Compensation Plan

The City offers two 457 Deferred Compensation Plans. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate. Each month the City will make a contribution of $75 a month on your behalf. To qualify for the City contribution you **MUST** contribute a minimum of $12.50 per pay period to the plan. Please refer to the Deferred Compensation plan summary for the maximum annual allowable contribution under IRS regulations.

LTD Coverage

The City offers a voluntary Long-Term Disability (LTD) Plan with coverage equal to 60% of the participant's monthly pay, up to a $7,000 maximum. The associated premium is paid by the Elected Official on an after-tax basis. To qualify for benefits, Elected Officials must meet the plan's definition of disability. Other rules apply. See the LTD insurance booklet for details.

Retirement Plan

Elected Officials are considered optional members and may waive enrollment in the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for Elected officials sworn in on or before December 31, 2012 and the City pays the employee share of 8% for those sworn in on or before October 18, 2011 (Tier 1). Elected Officials sworn in between October 19, 2011 and December 31, 2012 (Tier 2), also have a benefit factor of 2.7%@55 years of age, but pay the employee share of 8%. Elected Officials sworn in on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Elected Officials may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the "Health Opt-Out" program. Elected Officials sworn in mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete program details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all Elected Officials for optional enrollment**;** please refer to the City's website for complete plan details.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	**$39.36**	**$369.89**	**$481.16**
Anthem Blue Cross 15 HMO	**$0.00**	**$153.12**	**$267.29**
Anthem Blue Cross 20 HMO	**$0.00**	**$59.80**	**$138.11**
Kaiser 15 HMO	**$0.00**	**$115.86**	**$191.07**
Kaiser 30 HMO	**$0.00**	**$63.47**	**$121.15**
Local Advantage	**$10.41**	**$37.22**	**$61.59**
Delta DPO	**$10.41**	**$37.22**	**$61.59**
Delta Care HMO	**$0.00**	**$0.00**	**$0.07**

IMPORTANT NOTE:

This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION

Be sure to keep beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS

Health, Vision and Dental benefit premiums are pre-tax and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are post-tax for members of a Registered Domestic Partnership.

Executive

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **Executive** unit. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to twice the annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount of $700,000. The City pays 100% of the cost of basic life insurance. In addition, Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of Life Insurance is provided.

401(a) and 457 Deferred Compensation Plans

The City provides a **ONE-TIME** opportunity to enroll in a 401(a) Deferred Compensation Account. Employees may "irrevocably" defer a certain percentage or dollar amount of their salary on a pre-tax basis.

The City offers two 457 Deferred Compensation Plans. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate. Each month the City will make a contribution of $75 a month on your behalf. To qualify for the City contribution you **MUST** contribute a minimum of $12.50 per pay period to the plan. Please refer to the Deferred Compensation plan summary for the maximum annual allowable contribution under IRS regulations.

LTD Coverage

The City offers a voluntary Long-Term Disability (LTD) Plan with coverage equal to 60% of the employees' monthly pay, up to a $7,000 maximum. The associated premium is paid by the employee on an after-tax basis. To qualify for benefits, employees must meet the plan's definition of disability. Other rules apply. See the LTD insurance booklet for details.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 8% for employees hired on or before October 18, 2011 (Tier 1).
Employees hired between October 19, 2011 and December 31, 2012 (Tier 2) also have a benefit factor of 2.7%@55 years of age, but pay their employee share of 8%.
Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the **"Health Opt-Out"** program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	**$39.36**	**$369.89**	**$481.16**
Anthem Blue Cross 15 HMO	**$0.00**	**$153.12**	**$267.29**
Anthem Blue Cross 20 HMO	**$0.00**	**$59.80**	**$138.11**
Kaiser 15 HMO	**$0.00**	**$115.86**	**$191.07**
Kaiser 30 HMO	**$0.00**	**$63.47**	**$121.15**
Local Advantage	**$10.41**	**$37.22**	**$61.59**
Delta DPO	**$10.41**	**$37.22**	**$61.59**
Delta Care HMO	**$0.00**	**$0.00**	**$0.07**

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

Management I/II

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **Management I/II** unit. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to twice the annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount of $700,000. The City pays 100% of the cost of basic life insurance. In addition, Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of Life Insurance is provided.

457 Deferred Compensation Plan

The City offers two 457 Deferred Compensation Plans. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate. Each month the City will make a contribution of $75 a month on your behalf. To qualify for the City contribution you **MUST** contribute a minimum of $12.50 per pay period to the plan. Please refer to the Deferred Compensation plan summary for the maximum annual allowable contribution under IRS regulations.

LTD Coverage

The City offers a voluntary Long-Term Disability (LTD) Plan with coverage equal to 60% of the employees' monthly pay, up to a $7,000 maximum. The associated premium is paid by the employee on an after-tax basis. To qualify for benefits, employees must meet the plan's definition of disability. Other rules apply. See the LTD insurance booklet for details.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 8% for employees hired on or before October 18, 2011 (Tier 1). Employees hired between October 19, 2011 and December 31, 2012 (Tier 2) also have a benefit factor of 2.7%@55 years of age, but pay their employee share of 8%. Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the **"Health Opt-Out"** program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment; please refer to the City's website for complete plan details.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep beneficiary information up to date. Forms are available in the City's HR

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee			3/4 Time Employee			1/2 Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	$39.36	$369.89	$481.16	$131.36	$480.64	$620.66	$223.36	$591.39	$760.16
Anthem Blue Cross 15 HMO	$0.00	$153.12	$267.29	$19.49	$263.87	$406.79	$111.49	$374.62	$546.29
Anthem Blue Cross 20 HMO	$0.00	$59.80	$138.11	$0.00	$170.55	$277.61	$65.47	$281.30	$417.11
Kaiser 15 HMO	$0.00	$115.86	$191.07	$1.62	$226.61	$330.57	$93.62	$337.36	$470.07
Kaiser 30 HMO	$0.00	$63.47	$121.15	$0.00	$174.22	$260.65	$67.71	$284.97	$400.15
Local Advantage	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta DPO	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta Care HMO	$0.00	$0.00	$0.07	$0.00	$0.00	$5.70	$0.00	$3.91	$11.32

Confidential

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **Confidential** unit. Also, below is information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to the annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount of $500,000. The City pays 100% of the cost of basic life insurance.

SDI Coverage

Employees are automatically covered under State Disability Insurance (SDI) which is administered by the Employee Development Department (EDD) of the State of California. This program is designed to partially replace wages because of disability that was NOT caused at the workplace. For more detailed information, visit the website at **www.edd.ca.gov.**

457 Deferred Compensation Plan

The City offers two 457 Deferred Compensation Plans. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate. Each month the City will make a contribution of $75 a month on your behalf. To qualify for the City contribution you **MUST** contribute a minimum of $12.50 per pay period to the plan. Please refer to the Deferred Compensation plan summary for the maximum annual allowable contribution under IRS regulations.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 8% for employees hired on or before October 18, 2011 (Tier 1). Employees hired between October 19, 2011 and December 31, 2012 (Tier 2) also have a benefit factor of 2.7%@55 years of age, but pay their employee share of 8%. Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the **"Health Opt-Out"** program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

IMPORTANT NOTE:

This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION

Be sure to keep beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS

Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee			3/4 Time Employee			1/2 Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	$39.36	$369.89	$481.16	$131.36	$480.64	$620.66	$223.36	$591.39	$760.16
Anthem Blue Cross 15 HMO	$0.00	$153.12	$267.29	$19.49	$263.87	$406.79	$111.49	$374.62	$546.29
Anthem Blue Cross 20 HMO	$0.00	$59.80	$138.11	$0.00	$170.55	$277.61	$65.47	$281.30	$417.11
Kaiser 15 HMO	$0.00	$115.86	$191.07	$1.62	$226.61	$330.57	$93.62	$337.36	$470.07
Kaiser 30 HMO	$0.00	$63.47	$121.15	$0.00	$174.22	$260.65	$67.71	$284.97	$400.15
Local Advantage	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta DPO	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta Care HMO	$0.00	$0.00	$0.07	$0.00	$0.00	$5.70	$0.00	$3.91	$11.32

General Unit—SEIU

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **General –SEIU** unit. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to $11,000 is provided. The City pays for 100% of the cost of basic Life Insurance.

SDI Coverage

Employees are automatically covered under State Disability Insurance (SDI) which is administered by the Employee Development Department (EDD) of the State of California. This program is designed to partially replace wages because of disability that was NOT caused by your work.
For more detailed information, visit the website at **www.edd.ca.gov**.

457 Deferred Compensation Plan

The City offers two 457 Deferred Compensation Plans available for participation. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012.

Effective December 6, 2013, employees hired before June 7, 2011 will begin paying a percentage of the Retirement Plan cost (refer to MOU for details). Employees hired from June 8, 2011 to December 31, 2012, pay the employee's share of 8%. Employees hired on or after January 1, 2013 are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay the employee share of 7%. Please see the CalPERS Retirement Plan booklet or visit the website at www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the "Health Opt-Out" program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep your beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee			3/4 Time Employee			1/2 Time Employee		
Insurance Plan	Employee (Only)	Employee +1	Family	Employee (Only)	Employee +1	Family	Employee (Only)	Employee +1	Family
Anthem Blue Cross PPO	$114.86	$395.39	$516.66	$187.99	$499.77	$647.29	$261.11	$604.14	$777.91
Anthem Blue Cross 15 HMO	$2.99	$178.62	$302.79	$76.12	$283.00	$433.42	$149.24	$387.37	$564.04
Anthem Blue Cross 20 HMO	$0.00	$85.30	$173.61	$30.10	$189.68	$304.24	$103.22	$294.05	$434.86
Kaiser 15 HMO	$0.00	$141.36	$226.57	$58.24	$245.73	$357.20	$131.37	$350.11	$487.82
Kaiser 30 HMO	$0.00	$88.97	$156.65	$32.33	$193.34	$287.27	$105.46	$297.72	$417.90
Local Advantage	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta DPO	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta Care HMO	$0.00	$0.00	$0.07	$0.00	$0.00	$5.70	$0.00	$3.91	$11.32

Refuse Unit—SEIU

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits as part of the **SEIU-Refuse** unit. Also, below is the information concerning bi-weekly costs for Health/ Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to $10,000 is provided. The City pays for 100% of the cost of basic Life Insurance.

SDI Coverage

Employees are automatically covered under State Disability Insurance (SDI) which is administered by the Employee Development Department (EDD) of the State of California. This program is designed to partially replace wages because of disability that was NOT caused at your workplace. For more detailed information, visit the website at **www.edd.ca.gov**.

457 Deferred Compensation Plan

The City offers two 457 Deferred Compensation Plans available for participation. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7% @55 years of age for employees hired on or before December 31, 2012.

The City of Riverside pays 100% of the Retirement Plan cost for employees hired before June 7, 2011. Employees hired from June 8, 2011 to December 31, 2012, pay the employee's share of 8%. Employees hired on or after January 1, 2013 are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost. Please see the CalPERS Retirement Plan booklet or visit the website at www.calpers.ca.gov for more detailed information.

Other Benefit Information

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

IMPORTANT NOTE:

This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION

Be sure to keep your beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS

Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

**Premiums have been adjusted to reflect the recent increase in City contribution per the new contract approved by Council on 11/18/14

Bi-Weekly Costs**	Full Time Employee			3/4 Time Employee			1/2 Time Employee		
Insurance Plan	Employee (Only)	Employee +1	Family	Employee (Only)	Employee +1	Family	Employee (Only)	Employee +1	Family
Anthem Blue Cross PPO	$114.86	$395.39	$516.66	$187.99	$499.77	$647.29	$261.11	$604.14	$777.91
Anthem Blue Cross 15 HMO	$2.99	$178.62	$302.79	$76.12	$283.00	$433.42	$149.24	$387.37	$564.04
Anthem Blue Cross 20 HMO	$0.00	$85.30	$173.61	$30.10	$189.68	$304.24	$103.22	$294.05	$434.86
Kaiser 15 HMO	$0.00	$141.36	$226.57	$58.24	$245.73	$357.20	$131.37	$350.11	$487.82
Kaiser 30 HMO	$0.00	$88.97	$156.65	$32.33	$193.34	$287.27	$105.46	$297.72	$417.90
Local Advantage	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta DPO	$10.41	$37.22	$61.59	$16.04	$42.85	$67.22	$21.66	$48.47	$72.84
Delta Care HMO	$0.00	$0.00	$0.07	$0.00	$0.00	$5.70	$0.00	$3.91	$11.32

Public Utilities Field Unit-IBEW

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **Public Utilities (IBEW) Field** unit. Also, below is the information concerning bi-weekly costs for Health/ Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to $75,000 is provided. The City pays 100% of the cost of basic Life Insurance. In addition, Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of Life Insurance is provided.

LTD Coverage

Employees are automatically enrolled into a Long-Term Disability (LTD) Plan with coverage equal to 66 and 2/3% of the employees' monthly pay up to a $3,000 maximum. See the LTD insurance booklet for details.

457 Deferred Compensation Plan

The City offers two 457 Deferred Compensation Plans for participation. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 8% for employees hired on or before October 18, 2011 (Tier 1). Employees hired between October 19, 2011 and December 31, 2012 (Tier 2) also have a benefit factor of 2.7%@55 years of age, but pay their employee share of 8%. Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,100 annual stipend under the **"Health Opt-Out"** program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are post-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee			3/4 Time Employee			1/2 Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	**$0.00**	**$390.39**	**$461.66**	**$101.84**	**$496.02**	**$606.04**	**$203.68**	**$601.64**	**$750.41**
Anthem Blue Cross 15 HMO	**$0.00**	**$173.62**	**$247.79**	**$0.00**	**$279.25**	**$392.17**	**$91.81**	**$384.87**	**$536.54**
Anthem Blue Cross 20 HMO	**$0.00**	**$80.30**	**$118.61**	**$0.00**	**$185.93**	**$262.99**	**$45.79**	**$291.55**	**$407.36**
Kaiser 15 HMO	**$0.00**	**$136.36**	**$171.57**	**$0.00**	**$241.98**	**$315.95**	**$73.94**	**$347.61**	**$460.32**
Kaiser 30 HMO	**$0.00**	**$83.97**	**$101.65**	**$0.00**	**$189.59**	**$246.02**	**$48.03**	**$295.22**	**$390.40**
Local Advantage	**$5.41**	**$32.22**	**$56.59**	**$12.29**	**$39.10**	**$63.47**	**$19.16**	**$45.97**	**$70.34**
Delta DPO	**$5.41**	**$32.22**	**$56.59**	**$12.29**	**$39.10**	**$63.47**	**$19.16**	**$45.97**	**$70.34**
Delta Care HMO	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$1.95**	**$0.00**	**$1.41**	**$8.82**

Public Utilities - IBEW Supervisory

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **Public Utilities Supervisory** unit. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to twice your annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount $700,000. The City pays 100% of the cost of basic Life Insurance. In addition, Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of your Life Insurance is provided.

LTD Coverage

The City offers a voluntary Long-Term Disability (LTD) Plan with coverage equal to 60% of your monthly pay up to a $7,000 maximum. If employees elect to participate in this benefit, it is paid for out of the City's contribution to the 457 Deferred Compensation Plan. To qualify for benefits, employees must meet the plan's definition of disability. Other rules apply. See LTD insurance booklet for details.

457 Deferred Compensation Plan

The City makes a monthly contribution of $250 to the 457 Deferred Compensation Plan provided a contribution of at least $25 per pay period to one of the two plans is made. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 8% for employees hired on or before October 18, 2011 (Tier 1). Employees hired between October 19, 2011 and December 31, 2012 (Tier 2) also have a benefit factor of 2.7%@55 years of age, but pay their employee share of 8%.
Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2% @ 62 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,100 annual stipend under the **"Health Opt-Out"** program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep your beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs	Full Time Employee			3/4 Time Employee			1/2 Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	**$0.00**	**$390.39**	**$461.66**	**$101.84**	**$496.02**	**$606.04**	**$203.68**	**$601.64**	**$750.41**
Anthem Blue Cross 15 HMO	**$0.00**	**$173.62**	**$247.79**	**$0.00**	**$279.25**	**$392.17**	**$91.81**	**$384.87**	**$536.54**
Anthem Blue Cross 20 HMO	**$0.00**	**$80.30**	**$118.61**	**$0.00**	**$185.93**	**$262.99**	**$45.79**	**$291.55**	**$407.36**
Kaiser 15 HMO	**$0.00**	**$136.36**	**$171.57**	**$0.00**	**$241.98**	**$315.95**	**$73.94**	**$347.61**	**$460.32**
Kaiser 30 HMO	**$0.00**	**$83.97**	**$101.65**	**$0.00**	**$189.59**	**$246.02**	**$48.03**	**$295.22**	**$390.40**
Local Advantage	**$5.41**	**$32.22**	**$56.59**	**$12.29**	**$39.10**	**$63.47**	**$19.16**	**$45.97**	**$70.34**
Delta DPO	**$5.41**	**$32.22**	**$56.59**	**$12.29**	**$39.10**	**$63.47**	**$19.16**	**$45.97**	**$70.34**
Delta Care HMO	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$1.95**	**$0.00**	**$1.41**	**$8.82**

Police Unit-RPOA

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **RPOA Unit**. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to $6,000 is provided. The City pays 100% of the cost of basic Life Insurance.

LTD Coverage

The City's Long Term Disability (LTD) plan is designed to protect employees from losing their ability to earn a living due to a long term or permanent disability. The LTD plan is administered through The Standard. Please contact the RPOA for specific details on eligibility, enrollment, and benefits.

457 Deferred Compensation Plan

The City has two 457 Deferred Compensation Plans available for participation. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 3%@50 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 9% for employees hired on or before February 16, 2012 (Tier 1). Employees hired between February 17, 2012 and December 31, 2012 (Tier 2) also have a benefit factor of 3%@50 years of age, but pay the employee share of 9%. Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2.7@57 years of age and must pay the employee share of 12.25%; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the "Health Opt-Out" program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment; please refer to the City's website for complete plan details.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep your beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Calculation of the Monthly/Bi-weekly Insurance Costs

1. Select the Applicable City Contribution
2. Determine Combined Medical and/or Dental Plan Cost
3. Monthly Cost to Employee (subtract total cost from City contribution)
4. Employee Cost will be Deducted on a Bi-weekly Basis (24 pay periods)

(2) Insurance Plan Plan Includes Vision	Full Time Employee (Monthly Premiums)		
	Employee (Only)	Employee + 1 dependent	Family
Anthem Blue Cross PPO	$814.72	$1625.78	$2078.32
Anthem Blue Cross 15 HMO	$590.98	$1192.24	$1650.58
Anthem Blue Cross 20 HMO	$498.94	$1005.60	$1392.22
Kaiser 15 HMO	$555.23	$1117.71	$1498.14
Kaiser 30 HMO	$503.41	$1012.93	$1358.29
Local Advantage	$65.82	$119.44	$168.18
Delta DPO	$65.82	$119.44	$168.18
Delta Care HMO	$20.00	$30.32	$45.14

Coverage Type	(1) Monthly City Contribution (*) contribution increase effective Pay Period Begin 09/25/15
Employee (Only)	$480.00
Employee+1	$890.00*
Family	$1,177.00*

Example of Benefit Calculations

Plan	(3) Employee Cost
Kaiser 15 HMO (Family)	$1,498.14
Delta Care HMO (Family)	$45.14
TOTAL MONTHLY COST (before City Contribution)	$1,543.28
Employee Monthly Cost	$366.28 ($1,543.28-$1,177)
EMPLOYEE BI-WEEKLY COST	$183.14

Police Supervisory Unit-RPOA Supervisory

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **RPOA Supervisory Unit**. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to twice the annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount of $700,000.
The City pays 100% of the cost of basic Life Insurance. In addition, Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of your Life Insurance is provided.

LTD Coverage

The City's Long Term Disability (LTD) plan is designed to protect employees from losing their ability to earn a living due to a long term or permanent disability. The LTD plan is administered through The Standard.

Please contact the RPOA-Supervisory unit for specific details on eligibility, enrollment, and benefits.

457 Deferred Compensation Plan

The City makes a monthly contribution of $215 ($200, if enrolled in LTD) to a 457 Deferred Compensation Plan provided a contribution of at least $25 per pay period to one of the two plans is made. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 3%@50 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 9% for employees hired on or before February 16, 2012 (Tier 1). Employees hired between February 17, 2012 and December 31, 2012 (Tier 2) also have a benefit factor of 3%@50 years of age, but pay the employee share of 9%. Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2.7@57 years of age and must pay the employee share of 12.25%; except for "Classic" members who may be placed in Tier 2 Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the "Health Opt-Out" program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details. **dditional Life Insurance** and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep your beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year.

For complete details on health, vision, and dental premium rates, please visit the City's Human Re-

Calculation of the Monthly/Bi-weekly Insurance Costs

1. Select the Applicable City Contribution
2. Determine Combined Medical and/or Dental Plan Cost
3. Monthly Cost to Employee (subtract total cost from City contribution)
4. Employee Cost will be Deducted on a Bi-weekly Basis (24 pay periods)

(2) Insurance Plan Plan Includes Vision	Full Time Employee (Monthly Premiums)		
	Employee (Only)	Employee + 1 dependent	Family
Anthem Blue Cross PPO	$814.72	$1625.78	$2078.32
Anthem Blue Cross 15 HMO	$590.98	$1192.24	$1650.58
Anthem Blue Cross 20 HMO	$498.94	$1005.60	$1392.22
Kaiser 15 HMO	$555.23	$1117.71	$1498.14
Kaiser 30 HMO	$503.41	$1012.93	$1358.29
Local Advantage	$65.82	$119.44	$168.18
Delta DPO	$65.82	$119.44	$168.18
Delta Care HMO	$20.00	$30.32	$45.14

Coverage Type	(1) Monthly City Contribution (*) contribution increase effective Pay Period Begin 09/25/15
Employee (Only)	$480.00
Employee+1	$890.00*
Family	$1,177.00*

Example of Benefit Calculations

Plan	(3) Employee Cost
Kaiser 15 HMO (Family)	$1,498.14
Delta Care HMO (Family)	$45.14
TOTAL MONTHLY COST (before City Contribution)	$1,543.28
Employee Monthly Cost	$366.28 ($1,543.28-$1,177)
EMPLOYEE BI-WEEKLY COST	$183.14

Police Administrators—RPAA

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **RPAA** unit. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to twice the annual salary, rounded to the next higher multiple of $1,000 is provided, up to the maximum amount of $700,000
The City pays 100% of the cost of basic Life Insurance. In addition, you receive Accidental Death & Dismemberment (AD&D) coverage equal to the basic amount of Life Insurance is provided.

LTD Coverage

The City's Long Term Disability (LTD) plan is designed to protect employees from losing their ability to earn a living due to a long term or permanent disability. The LTD plan is administered through The Standard. Please contact the RPAA for specific details on eligibility, enrollment, and benefits.

457 Deferred Compensation Plan

The City makes a monthly contribution of $215 ($200, if enrolled in LTD) to a 457 Deferred Compensation Plan provided a contribution of at least $25 per pay period to one of the two plans is made. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 3%@50 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 9% for employees hired on or before February 16, 2012 (Tier 1). Employees hired between February 17, 2012 and December 31, 2012 (Tier 2) also have a benefit factor of 3%@50 years of age, but pay the employee share of 9%. Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2.7@57 years of age and must pay the employee share of 12.25%; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at: www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the "Health Opt-Out" program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment.

IMPORTANT NOTE:
This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION
Be sure to keep your beneficiary information up to date . Forms are available in the City's HR website under Benefit

INSURANCE PREMIUMS
Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Calculation of the Monthly/Bi-weekly Insurance Costs

1. Select the Applicable City Contribution
2. Determine Combined Medical and/or Dental Plan Cost
3. Monthly Cost to Employee (subtract total cost from City contribution)
4. Employee Cost will be Deducted on a Bi-weekly Basis (24 pay periods)

(2) Insurance Plan Plan Includes Vision	Full Time Employee (Monthly Premiums)		
	Employee (Only)	Employee + 1 dependent	Family
Anthem Blue Cross PPO	$814.72	$1625.78	$2078.32
Anthem Blue Cross 15 HMO	$590.98	$1192.24	$1650.58
Anthem Blue Cross 20 HMO	$498.94	$1005.60	$1392.22
Kaiser 15 HMO	$555.23	$1117.71	$1498.14
Kaiser 30 HMO	$503.41	$1012.93	$1358.29
Local Advantage	$65.82	$119.44	$168.18
Delta DPO	$65.82	$119.44	$168.18
Delta Care HMO	$20.00	$30.32	$45.14

Coverage Type	(1) Monthly City Contribution (*) contribution increase effective Pay Period Begin 09/25/15
Employee (Only)	$480.00
Employee+1	$890.00*
Family	$1,177.00*

Example of Benefit Calculations

Plan	(3) Employee Cost
Kaiser 15 HMO (Family)	$1,498.14
Delta Care HMO (Family)	$45.14
TOTAL MONTHLY COST (before City Contribution)	$1,543.28
Employee Monthly Cost	$366.28 ($1,543.28-$1,177)
EMPLOYEE BI-WEEKLY COST	$183.14

Fire Unit-RCFA

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **RCFA** unit. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to $10,000 is provided. The City pays 100% of the cost of basic Life Insurance.

LTD Coverage

The City's Long Term Disability (LTD) plan is designed to protect employees from losing their ability to earn a living due to a long term or permanent disability. The LTD plan is administered through The Standard. Please contact the RCFA for specific details on eligibility, enrollment, and benefits.

457 Deferred Compensation Plan

The City offers two 457 Deferred Compensation Plans available for participation. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 3%@50 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 9% for employees hired on or before June 10, 2011 (Tier 1). For employees hired between June 11, 2011 to December 31, 2012 the benefit factor is 3% @ 55 years of age and the employee pays their own share of 9% (Tier 2). Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2.7% @ 57 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the "Health Opt-Out" program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional enrollment**;** please refer to the City's website for complete plan details.

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

Bi-Weekly Costs (effective PPB 1/30/15)	Full Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	**$131.86**	**$425.39**	**$584.16**
Anthem Blue Cross 15 HMO	**$19.99**	**$208.62**	**$370.29**
Anthem Blue Cross 20 HMO	**$0.00**	**$115.30**	**$241.11**
Kaiser 15 HMO	**$2.12**	**$171.36**	**$294.07**
Kaiser 30 HMO	**$0.00**	**$118.97**	**$224.15**
Local Advantage	**$15.41**	**$42.22**	**$66.59**
Delta DPO	**$15.41**	**$42.22**	**$66.59**
Delta Care HMO	**$0.00**	**$0.00**	**$5.07**

IMPORTANT NOTE:

This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION

Be sure to keep your beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS

Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.

Fire Management –RFMG

Summary of Benefits 2015

This benefit insert provides a **BRIEF** description of Benefits offered to employees in the **Fire Management** unit. Also, below is the information concerning bi-weekly costs for Health/Vision and Dental coverage.

Health, Vision, and Dental Coverage

The City offers five (5) Health Plans, one (1) Vision plan and three (3) Dental plans. Vision coverage is provided through Vision Service Plan (VSP) and is automatically included with all health plan selections.

Life Insurance Coverage

A basic amount of Life Insurance equal to $10,000 is provided. The City pays 100% of the cost of basic Life Insurance.

LTD Coverage

The City's Long Term Disability (LTD) plan is designed to protect employees from losing their ability to earn a living due to a long term or permanent disability. The LTD plan is administered through The Standard. Please contact the Fire Management Association for specific details on eligibility, enrollment, and benefits.

457 Deferred Compensation Plan

The City makes a monthly contribution of $210 ($200, if enrolled in LTD) to a 457 Deferred Compensation Plan provided a contribution of at least $25 per pay period to one of the two plans is made. Contributions are deducted on a pre-tax basis. A minimum contribution of at least $10 per pay period **MUST** be made to participate.

Retirement Plan

Employees are automatically covered under the City's Retirement Plan, which is offered through CalPERS. The retirement benefit factor is 3%@50 years of age for employees hired on or before December 31, 2012 and the City pays the employee share of 9% for employees hired on or before June 10, 2011 (Tier 1). For employees hired between June 11, 2011 to December 31, 2012 the benefit factor is 3% @ 55 years of age and the employee pays their own share of 9% (Tier 2). Employees hired on or after January 1, 2013 (Tier 3) are subject to the Pension Reform Act with a benefit factor of 2.7% @ 57 years of age and must pay 50% of the normal cost; except for "Classic" members who may be placed in Tier 2. Please see the CalPERS Retirement Plan booklet or visit the website at www.calpers.ca.gov for more detailed information.

Other Benefit Information

Employees may elect to waive the Health insurance coverage offered by the City and receive a $2,000 annual stipend under the "Health Opt-Out" program. Employees hired mid-year will receive a pro-rated amount. Please review the "Fringe Benefits and Salary Resolution" for complete details.

Additional Life Insurance and **Flexible Spending Account** plans are available to all City employees for optional

For complete details on health, vision, and dental premium rates, please visit the City's Human Resources Benefits website at: **http://www.riversideca.gov/human/benefits/**

**Premiums have been adjusted to reflect the increase in City contribution per the new contract approved by Council with PPB 4/24/15

Bi-Weekly Costs	Full Time Employee		
Insurance Plan	**Employee (Only)**	**Employee +1**	**Family**
Anthem Blue Cross PPO	$0.00	$365.39	$564.16
Anthem Blue Cross 15 HMO	$0.00	$148.62	$350.29
Anthem Blue Cross 20 HMO	$0.00	$55.30	$221.11
Kaiser 15 HMO	$0.00	$111.36	$274.07
Kaiser 30 HMO	$0.00	$58.97	$204.15
Local Advantage	$15.41	$42.22	$66.59
Delta DPO	$15.41	$42.22	$66.59
Delta Care HMO	$0.00	$0.00	$5.07

IMPORTANT NOTE:

This benefit insert does not supersede any City policies, Summary of Benefits, or Evidence of Coverage (EOC). All documents can be found in the City's HR website.

BENEFICIARY INFORMATION

Be sure to keep your beneficiary information up to date. Forms are available in the City's HR website under Benefit Forms.

INSURANCE PREMIUMS

Health, Vision and Dental benefit premiums are pre-taxed and are deducted from **24** bi-weekly pay periods during the calendar year. Deductions are after-tax for a Registered Domestic Partnership.