

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 Fire Association. 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 can be deducted on a pre-tax and/or after-tax (ROTH) 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	Full Time Employee		
	Employee (Only)	Employee +1	Family
Anthem Blue Cross PPO	\$147.38	\$476.44	\$645.29
Anthem Blue Cross 15 HMO	\$14.02	\$217.27	\$382.48
Anthem Blue Cross 20 HMO	\$0.00	\$119.44	\$247.05
Kaiser 15 HMO	\$0.00	\$149.32	\$263.15
Kaiser 30 HMO	\$0.00	\$95.45	\$191.14
Local Advantage	\$15.41	\$42.22	\$66.59
Delta DPO	\$15.41	\$42.22	\$66.59
Delta Care HMO	\$0.00	\$0.00	\$6.46

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.