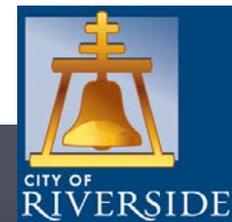
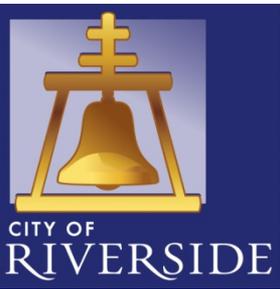


Arts & Innovation

Human Resources Department

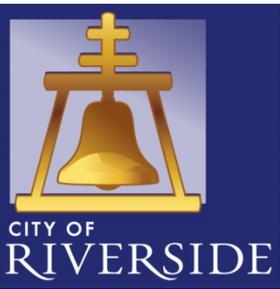
Benefits Division
New Employee Orientation





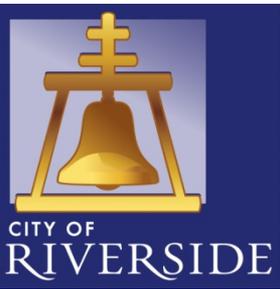
Benefits: What You Need to Know

- Health, Vision, and Dental Insurance
- Long Term Disability Insurance (LTD)
- State Disability Insurance (SDI)
- Life Insurance and Additional Life Insurance
- Deferred Compensation
- Flexible Spending Accounts (FSAs)
- CalPERS - Retirement Plan
- Employee Assistance Programs (EAP)
- Wellness Program
- Employee Discounts



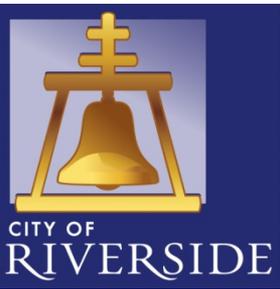
Health Insurance Plans

- City offers five (5) Health Plans provided through Anthem Blue Cross and Kaiser Permanente
- Health Opt Out
 - Must provide proof of alternate coverage
- Who are considered eligible dependents to be covered?
 - Spouse, Registered Domestic Partner, and Children (natural, adopted or legal guardianship) up to age 26. Verification documentation must be submitted such as a Marriage Certificate or Birth Certificate



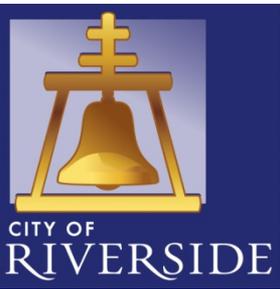
Vision Insurance Plan

- City offers one **(1)** vision plan provided through Vision Service Plan (VSP)
- VSP is a bundled benefit; enrollment is **AUTOMATIC** with ALL health plan selections
 - Dependents covered under your health plan are automatically enrolled into the vision plan
 - Can not enroll in this benefit as a separate plan



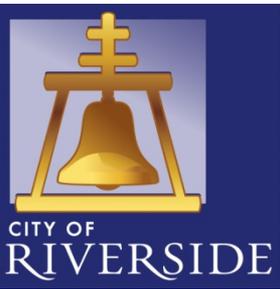
Dental Insurance Plans

- City offers three (**3**) Dental Plans provided through Delta Dental of California and Local Advantage Plus
- Enrollment and termination of benefits
 - Open Enrollment
 - Mid-year - can **ONLY add or drop dependents** if there is a “Qualifying Event”
- Who are considered eligible dependents to be covered?
 - Same as Health Insurance



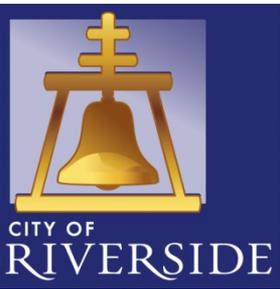
Open Enrollment

- Annually in November
- Changes effective January 1st of following year
- May add or drop dependents
 - If adding dependents must provide documentation; birth cert., marriage cert., etc.
- May switch plans
- Outside of Open Enrollment changes may only be made within 30 days of a qualifying event; birth of child, marriage, divorce, etc.



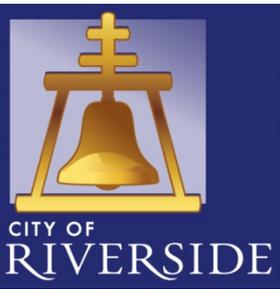
LTD Insurance

- Long-Term Disability (LTD) Insurance is voluntary **ONLY** for Management and Executive employees
 - Eligible employees may enroll anytime
- Enrollment is **AUTOMATIC** for IBEW (35) employees; IBEW employees have a separate benefit amount and policy for LTD coverage



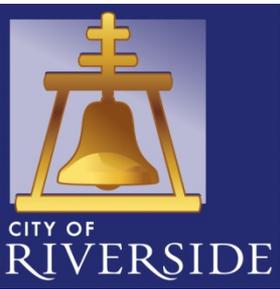
State Disability Insurance (SDI)

- Enrollment is **AUTOMATIC** for General Unit (SEIU), Refuse (SEIU), and Confidential Units
 - Employees **NOT** in these groups are not eligible to enroll in SDI
- Employee's responsibility to file the SDI claim
 - Claim process is managed thru Employment Development Department (EDD) of California



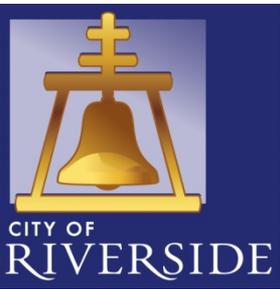
Life Insurance

- **ALL** Benefited City employees are provided a basic amount of term life insurance
 - Amount of life insurance depends on your employee group; consult your **MOU** or **FBSP**
 - Basic life insurance is provided at **NO** cost to benefited employees
- Employees **MAY** enroll in **additional life** insurance at ANY time during the year. A medical history statement may be required.
 - Enroll at <http://www.standard.com/enroll/>
 - Guaranteed Issue amounts of \$100k (employee) & \$50k (spouse) if you enroll within first 30 days
 - Max \$300K (employee) & \$150K (spouse)



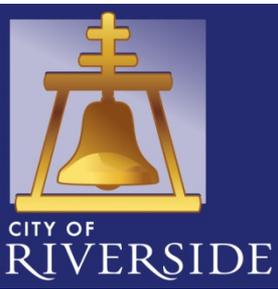
Deferred Compensation (457)

- Two 457 Plans – Great West Retirement Services and ICMA-Retirement Corporation
- Deferred Comp sessions held twice a month, see calendar
- Enrollment is optional, employees **MAY** start, stop, or change their deductions at any time during the year
 - Minimum to participate is \$10/pay period
 - Executive, City Council, Management, and Confidential units are eligible for a City Contribution with a minimum participation of \$12.50 per paycheck
 - IBEW Supervisory, RPOA Supervisory, RPAA Police Management, and RFMG are eligible for a City Contribution with a minimum participation of \$25.00 per paycheck
- 2015 IRS Defined Annual Maximums
 - 50 or older \$24,000; 49 or younger \$18,000
- Circumstances that allow withdrawal of funds prior to Retirement
 - Employees are eligible to borrow up to 50% of deferred comp balance (Must have a minimum of **\$2K** to borrow funds)
 - Unforeseeable Emergency (may or may not be approved)



Flexible Spending Accounts

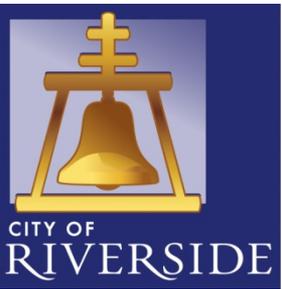
- City offers Health & Dependent Care FSA accounts
- Maximum annual election amounts for 2015
 - Health \$2550
 - Dependent Care \$5000
- FSA accounts are a calendar year benefit
- Enrollment and termination of benefits
 - Open Enrollment or within 30 days of hire
 - Can **ONLY** change contributions if there is a qualifying event (i.e. birth, adoption)
- Monthly administrative fee to participate is \$6.00 per month (\$3.00 per paycheck)



CALPERS – Retirement Plan

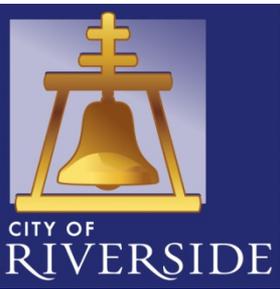
- City offers a defined benefit plan through CalPERS. Benefited employees are automatically enrolled in CalPERS and enrollment is mandatory.
 - **Local Police (Safety):**
 - **1st Tier** (RPOA, RPOA Supervisory & RPAA) - The retirement formula is 3% at age 50 for employees hired before February 16, 2012. The City pays the Employee Share (9%).
 - **2nd Tier** (RPOA only) - The retirement formula is 3% at age 50 for new employees hired on or after February 17, 2012. The employee must pay the Employee Share (9%).
 - **3rd Tier** (RPOA, RPOA Supervisory & RPAA)* – The retirement formula is 2.7% at age 57 for new members hired on or after January 1, 2013 and the employee must pay the Employee Share (9% or 12.25% after 12/1/14). Classic members (CalPERS members prior to 12/31/12) hired on or after January 1, 2013 may be placed in a different tier.
 - **Local Fire (Safety):**
 - **1st Tier** (RCFA & RFMG) - The retirement formula is 3% at age 50 for employees hired before June 10, 2011. The City pays the Employee Share (9%).
 - **2nd Tier** (RCFA & RFMG) - The retirement formula is 3% at age 55 for new employees hired on or after June 11, 2011. The employee must pay the Employee Share (9%).
 - **3rd Tier** (RCFA & RFMG)* - The retirement formula is 2.7% at age 57 for new members hired on or after January 1, 2013 and the employee must pay the Employee Share (9% or 12.25% after 6/30/14). Classic members (CalPERS members prior to 12/31/12) hired on or after January 1, 2013 may be placed in a different tier.
 - **Local Miscellaneous:**
 - **1st Tier** - The retirement formula is 2.7% at age 55. The City pays the Employee Share (8%).
 - **2nd Tier** - The retirement formula is 2.7% at age 55, and: SEIU and SEIU Refuse employees hired on or after June 8, 2011 must pay Employee Share (8%). IBEW, IBEW Supv., Executive, Elected Officials, Management and Confidential employees hired or sworn in on or after October 19, 2011 must pay Employee Share (8%).
 - **3rd Tier*** - The retirement formula is 2% at age 62 for new members hired on or after January 1, 2013 and the employee must pay the employee share as indicated below. Classic members (CalPERS members prior to 12/31/12) hired on or after January 1, 2013 may be placed in a different tier. SEIU and SEIU Refuse employees must pay the Employee Share (8%). IBEW and IBEW Supv employees must pay the Employee Share (8%). Executive, Elected Officials, Management and Confidential employees must pay the Employee Share (7%).

*For additional information on the Public Employees' Pension Reform Act (PEPRA) of 2013, please visit the CalPERS website.



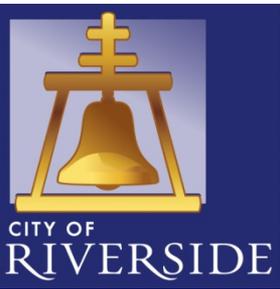
Employee Assistance Programs (EAP)

- **Police Department Employees** – Benefit provided through The Counseling Team International
- **All other employees** – Benefit provided through Community Action EAP
- Both provide professional assistance to the employee and their family members
 - Benefit is provided at **NO** cost to City employees
- No enrollment is necessary
- All information is kept highly confidential



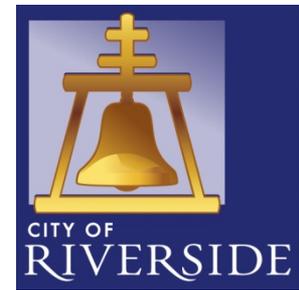
Available Resources

- Policies and Procedures Manual
- Fringe Benefits and Salary Plan (FBSP)
- MOUs
- HR Benefits Website
- Employee Online

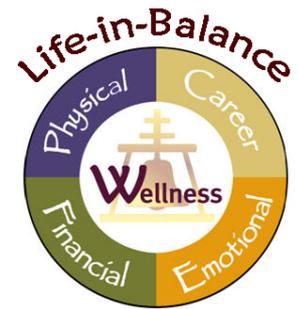


Benefits Website (Internet)

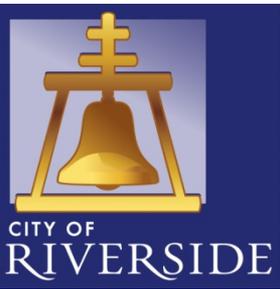
- <http://www.riversideca.gov/human/benefits/>
- Benefit Plan Summaries
- Benefit Plan Rate Sheets
- Direct Links to Plan Providers
- Benefits Forms
- FAQ's
- Open Enrollment Information
- Beneficiary Checklist



Wellness Program



- Four areas of focus: Physical, Career, Financial and Emotional Health
- Wellness Website
(www.riversideca.gov/human/wellness)
- 3-4 Wellness Workshops per month
- Maintain Don't Gain – Annually
- Thrive Across America - Annually
- Get Fit Challenge - Annually
- Step Up Your Health (Stairwell Program) - Ongoing
- Annual Wellness Fair - Spring

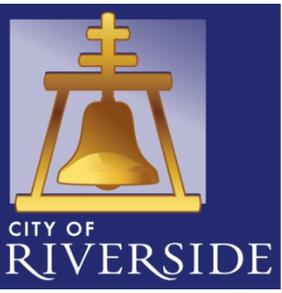


Employee Discounts*

Employee Discounts may be found on the City's Intranet and are regularly updated.

- **Auto/Home Insurance** – Liberty Mutual and Altura Credit Union
- **Banking** – Altura Credit Union, Arrowhead Credit Union, Bank of America, Union Bank, and Visterra Credit Union
- **Cell Phone** – AT&T and Verizon
- **Fitness** – Canyon Crest Athletic Club, Crunch Fitness, Curves, Karla Adams, KO Fitness, Milli-Fit, Reveille, Room to Dance, Source Studio, and Tournament House.
- **Mortgage/Home Loans** – Altura Credit Union, City of Riverside Down Payment Assistance, Full Circle Home Loans, and Provident Funding
- **Tuition** – Brandman University, Cal Baptist University, Devry University, National University, UC Riverside, University of Phoenix and University of Redlands

*Employee Discounts are subject to change without notice.



Thank You!

- Any questions...