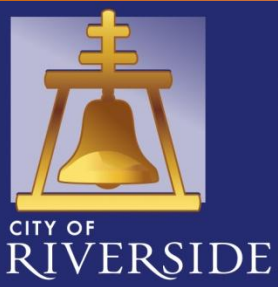




Human Resources Department

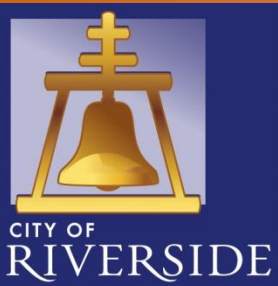
Benefits Division
New Employee Orientation

CITY OF
RIVERSIDE



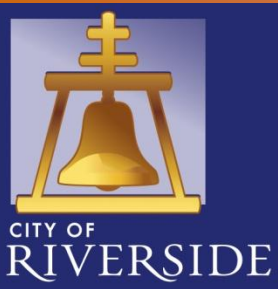
Benefits: What You Need to Know

- Health, Vision, and Dental Insurance
- Life Insurance
- Long Term Disability (LTD) Insurance & State Disability Insurance (SDI)
- Deferred Compensation
- Flexible Spending Accounts (FSAs)
- Retirement/COBRA
- Employee Assistance Program (EAP)
- Wellness Program
- Liberty Mutual



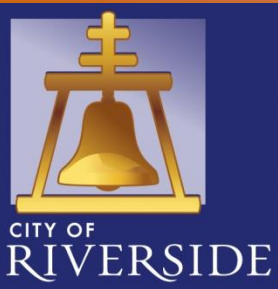
Health Insurance Plans

- City offers seven (**7**) Health Plans provided through Anthem Blue Cross and Kaiser Permanente
- Enrollment and termination of benefits
 - Open Enrollment
 - Mid-year -can **ONLY** change health plans if there is a “Qualifying Event”
- Who are considered eligible dependents to be covered?
 - Spouse, Registered Domestic Partner, Children (natural, adopted or legal guardianship) up to age 26
 - New dependent verification process



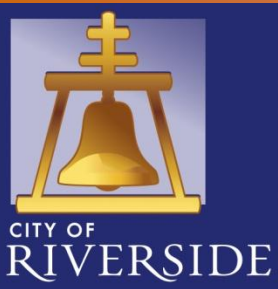
Vision Insurance Plan

- 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 enrolled into the vision plan
 - Can not enroll in this benefit as a separate plan



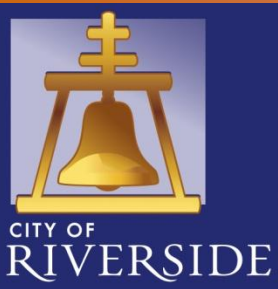
Dental Insurance Plans

- 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** change health plans if there is a qualifying event
- Who are considered eligible dependents to be covered?
 - Same as Health Insurance



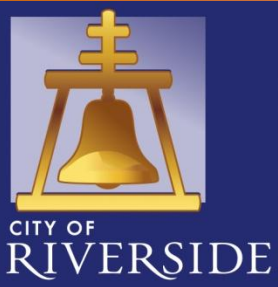
Life Insurance

- **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 **FBSR**
 - Basic life insurance is provided at **NO** cost to benefited employees
- Employees **MAY** enroll in **additional life** insurance at ANY time during the year, however a medical history statement may be required
 - Max 300,000



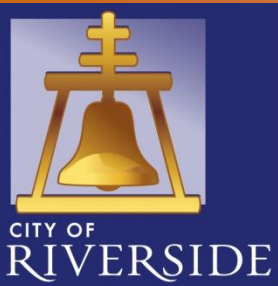
LTD Insurance

- Long-Term Disability (LTD) Insurance is voluntary **ONLY** for Management and Executive employees
 - Enrollment is **AUTOMATIC** for IBEW (35) employees; IBEW employees have a separate benefit amount and policy for LTD coverage
- Eligible employees may enroll within 30 days of hire or promotion, or during the Open Enrollment period



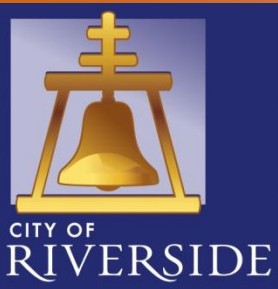
State Disability Insurance (SDI)

- 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



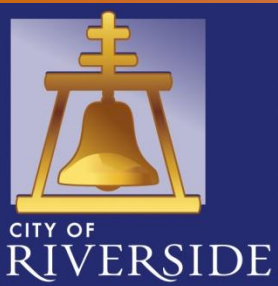
Deferred Compensation

- Two 457 Plans – Great-West and ICMA - Enrollment is optional and continuous...
- Employees **MAY** start, stop, or change their deductions at any time during the year
 - Minimum to participate is \$10/pay period
- 2012 IRS Defined Annual Maximums
 - 50 or older \$22,500; 49 or younger \$17,000
- Circumstances that allow withdrawal of funds before Retirement
 - Purchase of Service Credit (CalPERS)
 - Unforeseeable Emergency
 - Employee are eligible to borrow up to 50% of deferred comp balance (Must have a minimum of **\$2K** to borrow funds)



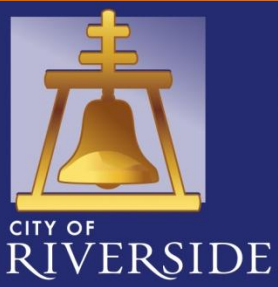
Flexible Spending Accounts

- City offers Health & Dependent Care FSA accounts
- Maximum election amounts
 - Health \$3000
 - Dependent Care \$5000
- FSA accounts are a calendar year benefit
- Enrollment and termination of benefits
 - Open Enrollment or upon hire
 - Can **ONLY** change contributions if there is a qualifying event (i.e. birth, adoption)
- Monthly administrative fee to participate (\$3/check)



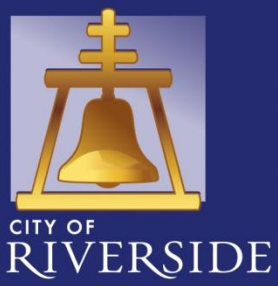
CALPERS -Retirement

- City offers a defined benefit plan through CalPERS
 - Benefited employees are automatically enrolled in CalPERS and enrollment is mandatory
 - Local Miscellaneous - **2.7% @ 55**
 - 2nd Tier- SEIU & SEIU Refuse pay 8% Employee share after June 8, 2011
 - IBEW, Mgmt, Exec, Conf pay 8% Employee share after October 19,2011
 - Local Police– **3% @ 50**
 - 2nd Tier- pay 9% Employee share after February 17, 2012
 - Local Fire -**3% @ 50**
 - 2nd Tier- **3%@ 55** and pay 9% Employee share after May 14, 2011
- Can use Deferred Compensation funds to purchase Service Credit with PERS
- Retirees may participate in the City's medical and dental plans; some units provide a Retiree Health Insurance Fund.



Employee Assistance Program (EAP)

- Benefit provided through Community Action EAP
- Provides professional assistance to employee and their employees
 - Benefit is provided at **NO** cost to City employees
- No enrollment is necessary
- All information is kept highly confidential

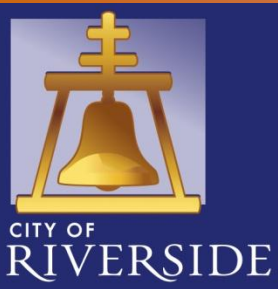


Wellness Program

- 3-4 Wellness Workshops per month
- Wellness Website
(www.riversideca.gov/human/wellness)
- Get Fit Challenge
- Annual Wellness Fair (Spring)

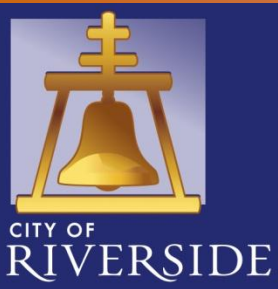
Liberty Mutual

- Auto and Home Insurance Discounts
- Benefits Website-Optional Group Insurance



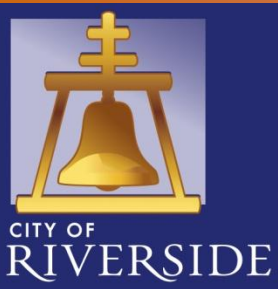
Available Resources

- Policies and Procedures Manual
- Fringe Benefits and Salary Resolution (FBSR)
- MOUs
- HR Benefits Website
- Employee Online



Benefits Website (Internet)

- Benefit Plan Summaries
- Benefit Plan Rate Sheets
- Direct Links to Plan Providers
- Benefits Forms
- FAQ's
- Open Enrollment Information



Thank You!

- Any questions...