Fire Unit-RCFA

Summary of Benefits 2021

Health, Vision, and Dental Coverage

The City offers six (6) 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. Vision coverage is only available upon enrolling in a health plan.

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 a 457 Deferred Compensation Plan. 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.

Effective the first pay period following January 1, 2019, employees hired on or before June 10, 2011will begin paying a percentage of the Retirement Plan cost (refer to MOU). 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. Information is subject to change upon each fiscal year.

Medical Opt-Out Option

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, Flexible Spending Account, and Legal Services 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: **https://riversideca.gov/human/employee-hub**

Bi-Weekly Costs	Coverage Levels		
Insurance Plan	**Employee Only**	**Employee + 1**	**Family**
Blue Shield PPO	$221.18	$624.03	$833.57
Blue Shield HMO 15	$58.23	$306.71	$506.05
Blue Shield HMO 20	$3.26	$195.21	$351.70
Blue Shield HMO 20 Trio	$0.00	$119.61	$247.32
Kaiser HMO 15	$0.00	$170.96	$292.09
Kaiser HMO 30	$0.00	$114.96	$217.25
Local Advantage	$17.02	$45.14	$70.70
Delta DPO	$17.02	$45.14	$70.70
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 beneficiary information up to date. Forms are available on the employee online homepage.

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. If a registered domestic partner qualifies as a dependent and meets the IRS requirements of section 152 deductions are pre-tax, verification is required annually.