Public Utilities Field Unit-IBEW

Summary of Benefits 2026

Health, Vision, and Dental Coverage
The City offers seven (7) 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 $100,000 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.

Short-Term Disability
Employees are automatically enrolled in Short-Term Disability coverage through The Standard Insurance Co. This benefit pays 60% of the employee's eligible earnings with a maximum amount of $2,500 per week. Monthly premiums are $53.44. The City will contribute $25.60 and employees pay the remaining amount of $27.84 deducted on an after-tax basis.

LTD Coverage
The City offers a voluntary Long-Term Disability (LTD) Plan with coverage equal to 60% of the employees' eligible earnings, up to a $11,000/month maximum. The associated premium is paid by the employee on an pre-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.

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. The City makes a monthly contribution of $75 to the Deferred Compensation Plan provided a contribution of at least $25 semimonthly to one of the two plans is made. Please refer to the Deferred Compensation plan summary for the maximum annual allowable contribution under IRS rules.

Retirement Plan
Employees are automatically covered under the City's Retirement Plan, CalPERS. The retirement benefit factor is 2.7%@55 years of age for employees hired on or before December 31, 2012. Employees hired between October 19, 2011 and December 31, 2012 (Tier 2), have a benefit factor of 2.7%@55 years of age and pay the 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. Visit the CalPERS website at: www.calpers.ca.gov for more detailed information. Information is subject to change each fiscal year.

Medical Opt-Out Option
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, Flexible Spending Accounts, and Legal Services plans are available to all City employees for optional voluntary 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**

Semimonthly Costs	Coverage Levels		
Insurance Plan	**Employee Only**	**Employee + 1**	**Family**
Blue Shield PPO	$145.88	$807.86	$986.43
Blue Shield HDHP	$0.00	$473.53	$560.03
Blue Shield HMO 15	$43.03	$330.99	$464.07
Blue Shield HMO 20	$32.67	$207.02	$292.44
Blue Shield HMO 20 Trio	$0.00	$121.83	$174.82
Kaiser HMO 15	$2.58	$169.82	$212.49
Kaiser HMO 30	$27.09	$163.21	$203.66
Local Advantage	$0.00	$15.44	$42.64
Delta DPO	$0.00	$15.44	$42.64
Delta Care HMO	$0.00	$0.00	$0.00

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. A beneficiary checklist is available on the Benefits website above.

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