Fire Management – RFMG

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 twice your annual salary, rounded to the next higher multiple of $1,000 is provided, up to a maximum amount of $700,000. 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.

LTD Coverage
The 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 Management Association. Please contact Riverside Fire Management Association (RCFA) for specific details on eligibility, enrollment, and benefits.

457 Deferred Compensation Plan
The City offers a 457 Deferred Compensation Plan. The City makes a monthly contribution of $260 ($250, if enrolled in LTD) to a 457 Deferred Compensation Plan provided a contribution of at least $25 semimonthly to one of the two plans is made. Contributions can be deducted on a pre-tax and/or after-tax (ROTH) basis. 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, which is offered through CalPERS. The retirement benefit factor is 3%@50 years of age for employees hired on or before June 10, 2011.

Employees hired on or before June 10, 2011 pay 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. Visit 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 $2,000 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, Critical Illness, 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	$209.86	$755.36	$991.43
Blue Shield HDHP	$42.71	$421.03	$565.03
Blue Shield HMO 15	$0.00	$278.49	$469.07
Blue Shield HMO 20	$0.00	$154.52	$297.44
Blue Shield HMO 20 Trio	$0.00	$69.33	$179.82
Kaiser HMO 15	$0.00	$117.32	$217.49
Kaiser HMO 30	$0.00	$110.71	$208.66
Local Advantage	$14.43	$40.44	$67.64
Delta DPO	$14.43	$40.44	$67.64
Delta Care HMO	$0.00	$2.02	$11.73

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.