



## BENEFITS SUMMARY 1/1/2023

### New Hires

#### City of Folsom Fire Department Middle Management Employees (CFFMME)

<b>Term of Agreement:</b>	1/1/20 through 12/31/22 (COLA; 2.5% - 1/1/22)																																																						
<b>Classic Member</b>  <b>Retirement:</b> <b>Member of PERS agency or reciprocal agency prior to 01/01/2013</b>	Safety Public Employee Retirement System (PERS) Formula – <b>2.0% @ 50</b> Highest Average Annual Compensation over a 3-year period (limited to \$305,000 in 2022) <i>Contributions:</i> Employee: 9.0%																																																						
<b>New Member</b>  <b>Retirement:</b> <b>New member as of 01/01/2013</b>	Safety Employee Retirement System (PERS) Formula – <b>2.7% @ 57</b> Highest Average Annual Compensation over a 3-year period (limited to \$134,974 in 2022) <i>Contributions:</i> Employee: 11.25%																																																						
<b>Social Security and Medicare</b>	Employer and Employee both contribute 6.2% to Social Security and 1.45% to Medicare.																																																						
<b>Health and Welfare</b>	<p>Employer pays 80% of premium for dental and vision and contributes set amount for medical.</p> <table> <tr> <th>Monthly Contributions</th><th>Employee Only</th><th>Employee +1</th><th>Employee +2</th></tr> <tr> <td><b>Medical (City contribution)</b></td><td>\$654.00</td><td>\$1305.00</td><td>\$1,695.00</td></tr> <tr> <td><b>Dental (80%; Delta Dental)</b></td><td>\$38.39</td><td>\$74.86</td><td>\$113.25</td></tr> <tr> <td><b>Vision (80%; VSP)</b></td><td>\$7.54</td><td>\$10.80</td><td>\$19.36</td></tr> <tr> <td colspan="4"><b>Medical Monthly Employee Share (pre-tax) per plan chosen:</b></td></tr> <tr> <td><b>Kaiser High Deductible Health Plan HMO</b></td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td></tr> <tr> <td><b>Sutter High Deductible Health Plan HMO</b></td><td>\$21.80</td><td>\$41.20</td><td>\$54.00</td></tr> <tr> <td><b>Western Health Advantage High Deductible HMO</b></td><td>\$0.00</td><td>\$0.00</td><td>\$0.00</td></tr> <tr> <td><b>Kaiser HMO</b></td><td>\$116.14</td><td>\$235.27</td><td>\$307.36</td></tr> <tr> <td><b>Sutter Health Plus HMO</b></td><td>\$189.80</td><td>\$375.80</td><td>\$490.10</td></tr> <tr> <td><b>Western Health Advantage HMO</b></td><td>\$233.96</td><td>\$470.93</td><td>\$613.69</td></tr> <tr> <td><b>Delta Dental</b></td><td>\$9.60</td><td>\$18.71</td><td>\$28.31</td></tr> <tr> <td><b>VSP Vision</b></td><td>\$1.89</td><td>\$2.70</td><td>\$4.84</td></tr> </table> <p>*The City contributes into an HSA for those selecting a High Deductible Health Plan in Kaiser or WHA. Those waiving medical with proof of other coverage receive <u>\$300.00</u> per month as additional compensation.</p>			Monthly Contributions	Employee Only	Employee +1	Employee +2	<b>Medical (City contribution)</b>	\$654.00	\$1305.00	\$1,695.00	<b>Dental (80%; Delta Dental)</b>	\$38.39	\$74.86	\$113.25	<b>Vision (80%; VSP)</b>	\$7.54	\$10.80	\$19.36	<b>Medical Monthly Employee Share (pre-tax) per plan chosen:</b>				<b>Kaiser High Deductible Health Plan HMO</b>	\$0.00	\$0.00	\$0.00	<b>Sutter High Deductible Health Plan HMO</b>	\$21.80	\$41.20	\$54.00	<b>Western Health Advantage High Deductible HMO</b>	\$0.00	\$0.00	\$0.00	<b>Kaiser HMO</b>	\$116.14	\$235.27	\$307.36	<b>Sutter Health Plus HMO</b>	\$189.80	\$375.80	\$490.10	<b>Western Health Advantage HMO</b>	\$233.96	\$470.93	\$613.69	<b>Delta Dental</b>	\$9.60	\$18.71	\$28.31	<b>VSP Vision</b>	\$1.89	\$2.70	\$4.84
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<b>Retiree Health</b>	<p>The City contributes \$25 per pay period into an HRA for each probationary/permanent employee hired after May 8, 2007.</p> <p>After 120 months of City employment a retiree qualifies for dental and vision coverage. City funded portion depends on the number of years worked for The City of Folsom. City pays 50%-80% of premium.</p>																				
<b>Life Insurance</b>	\$60,000 policy paid by City for you; \$2,000 for each eligible dependent. Accidental Death and Dismemberment: \$60,000.																				
<b>Disability Insurance</b>	Short- and long-term disability paid by City with benefit of 60% salary up to age 65 for non-job related injuries or illnesses. Workers compensation insurance covers on-the-job injuries or illnesses.																				
<b>EAP</b>	Employee assistance program (confidential); City pays \$2.22/mo.																				
<b>Shifts</b>	Employees work either a 56-hour workweek or a 40-hour workweek. Those working a 56-hour workweek work a total of 4 shifts within a 12-day cycle. Employees assigned a 40-hour workweek may work a flexible schedule upon approval of the Fire Chief.																				
<b>Overtime</b>	Employees assigned a 56-hour workweek are compensated at the x1.5 of total hourly compensation rate for all hours worked in emergency response that are not part of the employee's normally assigned work schedule.																				
<b>Holidays</b>	Shift employees receive a 6% Holiday Pay differential; non-shift receive 13 City paid holidays including one floating holiday.																				
<b>Annual Leave</b>	<p>The City provides paid Annual Leave for use as vacation or sick time leave; accrual rates increase with service credit:</p> <p><i>Shift personnel (56-hour work week):</i></p> <table border="1"> <thead> <tr> <th>Length of Service</th><th>Annual Leave Accrual</th></tr> </thead> <tbody> <tr> <td><b>0 - 5 years</b></td><td>23 hours per month</td></tr> <tr> <td><b>5 – 10 years</b></td><td>28 hours per month</td></tr> <tr> <td><b>10 – 15 years</b></td><td>32 hours per month</td></tr> <tr> <td><b>15+ years</b></td><td>35 hours per month</td></tr> </tbody> </table> <p><i>Non-shift personnel (40-hour work week):</i></p> <table border="1"> <thead> <tr> <th>Length of Service</th><th>Annual Leave Accrual</th></tr> </thead> <tbody> <tr> <td><b>0 - 5 years</b></td><td>16 hours per month</td></tr> <tr> <td><b>5 – 10 years</b></td><td>19 hours per month</td></tr> <tr> <td><b>10 – 15 years</b></td><td>22 hours per month</td></tr> <tr> <td><b>15+ years</b></td><td>25 hours per month</td></tr> </tbody> </table>	Length of Service	Annual Leave Accrual	<b>0 - 5 years</b>	23 hours per month	<b>5 – 10 years</b>	28 hours per month	<b>10 – 15 years</b>	32 hours per month	<b>15+ years</b>	35 hours per month	Length of Service	Annual Leave Accrual	<b>0 - 5 years</b>	16 hours per month	<b>5 – 10 years</b>	19 hours per month	<b>10 – 15 years</b>	22 hours per month	<b>15+ years</b>	25 hours per month
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<b>Cash Out of Annual Leave</b>	Employees may cash out up to 40 hours of annual leave for non-shift personnel and 56 hours of annual leave for shift personnel per fiscal year.																				
<b>Management Leave</b>	In recognition that exempt managers often work more than 40 hours per week, the City provides paid Management Leave; Miscellaneous and Fire Mid-Management positions: 80 hours per year.																				

<b>SCBA Optics Reimbursement</b>	Optical wear (lenses) suitable for insertion into SCBA mask are reimbursable by the City when submitted timely.										
<b>Deferred Compensation</b>	<p>For those participating in the City's deferred compensation program, the City agrees to make the following matching contributions:</p> <table> <tr> <th>Length of Service</th><th>Maximum City Matching Contribution</th></tr> <tr> <td><b>0-10 years</b></td><td>\$250.00 per month</td></tr> <tr> <td><b>10-15 years</b></td><td>\$275.00 per month</td></tr> <tr> <td><b>15-20 years</b></td><td>\$300.00 per month</td></tr> <tr> <td><b>20+ years</b></td><td>\$350.00 per month</td></tr> </table>	Length of Service	Maximum City Matching Contribution	<b>0-10 years</b>	\$250.00 per month	<b>10-15 years</b>	\$275.00 per month	<b>15-20 years</b>	\$300.00 per month	<b>20+ years</b>	\$350.00 per month
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<b>EMT 1A /Paramedic Pay</b>	<p>Fire Department Mid-Management Employees shall receive:            \$250 per month for EMT 1A certification OR            \$425 per month for Paramedic License            In addition to their base salary.</p>										
<b>Tuition Reimbursement</b>	With advance approval and budget availability, employees who attend job related classes/training can be reimbursed for costs of books, tuition, and lodging up to \$900.00 per fiscal year, and the Fire Chief may authorize reimbursement above this limit.										
<b>Pre-Retirement Option 2W Death Benefit</b>	The City provides the Pre-Retirement Option 2W Death Benefit pursuant to Government Code section 21548.										

Disclaimer: This summary was composed by Human Resources in an effort to help new hires easily understand benefits; however, should a discrepancy occur between this summary and the MOU or actual benefit plans, the MOU and official benefit plan summaries rule. Costs and benefit designs change with time: fiscal year, calendar year, and when negotiated. This summary was written 1/1/2023 and reflects benefits as of this date.