



BENEFITS SUMMARY 1/1/2024

New Hires

Unrepresented/Confidential Non-Exempt Employees

Term of Agreement:	July 1, 2022 through June 30, 2025																																																				
Salary Increase (COLA)	July 2024 – 3%																																																				
Classic Member Retirement: Member of PERS agency or reciprocal agency prior to 01/01/2013	Public Employee Retirement System (PERS) - Miscellaneous, Non-Safety Formula – 2% @ 55 Highest Average Annual Compensation over a 3-year period <i>(limited to \$345,000 in 2024)</i> <i>Contributions:</i> Employee: 8%																																																				
New Member Retirement: New member as of 01/01/2013	Public Employee Retirement System (PERS) – Miscellaneous, Non-Safety Formula – 2% @ 62 Highest Average Annual Compensation over a 3-year period <i>(limited to \$151,446 in 2024)</i> <i>Contributions:</i> Employee: 8%																																																				
Social Security and Medicare	Employer and Employee both contribute 6.2% to Social Security and 1.45% to Medicare.																																																				
Health and Welfare	Employer pays 80% of premium for dental and vision and contributes set amount for medical. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #2e75b6; color: white;"> <th style="text-align: left;">Monthly Contributions</th> <th style="text-align: center;">Employee Only</th> <th style="text-align: center;">Employee +1</th> <th style="text-align: center;">Employee +2</th> </tr> </thead> <tbody> <tr> <td>Medical (City contribution)</td> <td style="text-align: right;">\$750.00</td> <td style="text-align: right;">\$1,497.00</td> <td style="text-align: right;">\$1,944.00</td> </tr> <tr> <td>Dental (80%; Delta Dental)</td> <td style="text-align: right;">\$39.54</td> <td style="text-align: right;">\$77.10</td> <td style="text-align: right;">\$116.65</td> </tr> <tr> <td>Vision (80%; VSP)</td> <td style="text-align: right;">\$7.54</td> <td style="text-align: right;">\$10.80</td> <td style="text-align: right;">\$19.36</td> </tr> <tr style="background-color: #2e75b6; color: white;"> <td colspan="4">Medical Monthly Employee Share (pre-tax) per plan chosen:</td> </tr> <tr> <td>Kaiser High Deductible Health Plan HMO</td> <td style="text-align: right;">\$32.91</td> <td style="text-align: right;">\$68.83</td> <td style="text-align: right;">\$91.58</td> </tr> <tr> <td>Sutter High Deductible Health Plan HMO</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Western Health Advantage High Deductible HMO</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Kaiser HMO</td> <td style="text-align: right;">\$211.83</td> <td style="text-align: right;">\$426.66</td> <td style="text-align: right;">\$556.76</td> </tr> <tr> <td>Sutter Health Plus HMO</td> <td style="text-align: right;">\$127.10</td> <td style="text-align: right;">\$250.30</td> <td style="text-align: right;">\$327.50</td> </tr> <tr> <td>Western Health Advantage HMO</td> <td style="text-align: right;">\$192.92</td> <td style="text-align: right;">\$388.85</td> <td style="text-align: right;">\$507.59</td> </tr> <tr> <td>Delta Dental</td> <td style="text-align: right;">\$9.89</td> <td style="text-align: right;">\$19.28</td> <td style="text-align: right;">\$29.16</td> </tr> <tr> <td>VSP Vision</td> <td style="text-align: right;">\$1.89</td> <td style="text-align: right;">\$2.70</td> <td style="text-align: right;">\$4.84</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 10px;">*The City contributes per month into an HSA for those selecting a High Deductible Health Plan in SHP or WHA. Those waiving medical with proof of other coverage receive <u>\$250.00</u> per month as additional compensation.</p>	Monthly Contributions	Employee Only	Employee +1	Employee +2	Medical (City contribution)	\$750.00	\$1,497.00	\$1,944.00	Dental (80%; Delta Dental)	\$39.54	\$77.10	\$116.65	Vision (80%; VSP)	\$7.54	\$10.80	\$19.36	Medical Monthly Employee Share (pre-tax) per plan chosen:				Kaiser High Deductible Health Plan HMO	\$32.91	\$68.83	\$91.58	Sutter High Deductible Health Plan HMO	\$0.00	\$0.00	\$0.00	Western Health Advantage High Deductible HMO	\$0.00	\$0.00	\$0.00	Kaiser HMO	\$211.83	\$426.66	\$556.76	Sutter Health Plus HMO	\$127.10	\$250.30	\$327.50	Western Health Advantage HMO	\$192.92	\$388.85	\$507.59	Delta Dental	\$9.89	\$19.28	\$29.16	VSP Vision	\$1.89	\$2.70	\$4.84
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Retiree Health	The City contributes \$25 per pay period into an HRA for each probationary/permanent employee hired after May 8, 2007. After 120 month 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.										
Life Insurance	\$60,000 policy paid by City for you; \$2,000 for each eligible dependent. Accidental Death and Dismemberment: \$60,000.										
Short Term Disability Insurance	STD 60% of the first \$2,087 of your pre-disability earnings, reduced by deductible income. Maximum \$1,252 before reduction by deductible income.										
Long Term Disability Insurance	LTD 60% of the first \$10,000 of your pre-disability earnings, reduced by deductible income. Maximum \$6,000 before reduction by deductible income.										
Workers Compensation	Workers compensation insurance covers on-the-job injuries or illnesses.										
Employee Assistance Program	ACI EAP (confidential); City pays \$2.12/mo.										
Holidays	13 paid City holidays, including one floating holiday.										
Annual Leave	The City provides paid Annual Leave for use as vacation or sick time leave; accrual rates increase with service credit: <table border="1" data-bbox="581 1115 1149 1308"> <thead> <tr> <th>Length of Service</th> <th>Annual Leave Accrual</th> </tr> </thead> <tbody> <tr> <td>0 - 5 years</td> <td>16 hours per month</td> </tr> <tr> <td>5 – 10 years</td> <td>18.68 hours per month</td> </tr> <tr> <td>10 – 15 years</td> <td>21.34 hours per month</td> </tr> <tr> <td>15+ years</td> <td>24 hours per month</td> </tr> </tbody> </table>	Length of Service	Annual Leave Accrual	0 - 5 years	16 hours per month	5 – 10 years	18.68 hours per month	10 – 15 years	21.34 hours per month	15+ years	24 hours per month
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Cash Out of Annual Leave	Employees may cash out up to 40 hours of annual leave per fiscal year.										
Flexible 9/80 Scheduling	The City offers select classifications and departments, pending business needs, flexible scheduling options. Most staff work 40 hour workweeks, 8:00 a.m. – 5:00 p.m. with a 1-hour lunch. Some classifications are allowed to work flexible scheduling, including a 9/80 work schedule of 9 hour days with every other Friday off.										
Probation Period	6 months for most classifications.										
Deferred Compensation	<i>Employee match not required. 2.5% employee's gross salary.</i>										

Educational Incentive	<p>The incentives listed below are non-cumulative and paid at the highest rate.</p> <ul style="list-style-type: none"> • Associate’s degree: \$150.00/month • Bachelor’s degree: \$250.00/month • Master’s degree: \$250.00/month • Bachelor’s/Master’s (in unrelated field): \$150.00/month
Pre-Retirement Option 2W Death Benefit	<p>The City provides the Pre-Retirement Option 2W Death Benefit pursuant to Government Code section 21548.</p>

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, 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.