



BENEFITS SUMMARY 1/1/2024

New Hires

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

Term of Agreement:	January 1, 2023 through December 31, 2025																																																				
Salary Increase (COLA)	January 1, 2024 – 3%																																																				
Classic Member Retirement: Member of PERS agency or reciprocal agency prior to 01/01/2013	<p>Safety Public Employee Retirement System (PERS) Formula – 2% @ 50 Highest Average Annual Compensation over a 3-year period <i>(limited to \$345,000 in 2024)</i> Contributions: Employee: 9%</p>																																																				
New Member Retirement: New member as of 01/01/2013	<p>Safety Employee Retirement System (PERS) Formula – 2.7% @ 57 Highest Average Annual Compensation over a 3-year period <i>(limited to \$151,446 in 2024)</i> Contributions: Employee: 12%</p>																																																				
Social Security and Medicare	Employer and Employee both contribute 6.2% to Social Security and 1.45% to Medicare.																																																				
Health and Welfare	<p>Employer pays 80% of premium for dental and vision and contributes set amount for medical.</p> <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 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>\$300.00</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	<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>																				
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	ConcernPlus – First Responders EAP (confidential); City pays \$10.69/mo.																				
Holidays	Shift employees receive a 6% Holiday Pay differential; non-shift receive 13 City paid holidays including one floating holiday.																				
Annual Leave	<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>0 - 5 years</td> <td>23 hours per month</td> </tr> <tr> <td>5 – 10 years</td> <td>28 hours per month</td> </tr> <tr> <td>10 – 15 years</td> <td>32 hours per month</td> </tr> <tr> <td>15+ years</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>0 - 5 years</td> <td>16 hours per month</td> </tr> <tr> <td>5 – 10 years</td> <td>19 hours per month</td> </tr> <tr> <td>10 – 15 years</td> <td>22 hours per month</td> </tr> <tr> <td>15+ years</td> <td>25 hours per month</td> </tr> </tbody> </table>	Length of Service	Annual Leave Accrual	0 - 5 years	23 hours per month	5 – 10 years	28 hours per month	10 – 15 years	32 hours per month	15+ years	35 hours per month	Length of Service	Annual Leave Accrual	0 - 5 years	16 hours per month	5 – 10 years	19 hours per month	10 – 15 years	22 hours per month	15+ years	25 hours per month
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Cash Out of Annual Leave	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.																				

Management Leave	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.										
Shifts	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.										
Overtime	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.										
Probation Period	12 months for most classifications.										
Deferred Compensation	For those participating in the City's deferred compensation program, the City agrees to make the following matching contributions: <table border="1" data-bbox="574 779 1398 993"> <thead> <tr> <th>Length of Service</th> <th>Maximum City Matching Contribution</th> </tr> </thead> <tbody> <tr> <td>0-10 years</td> <td>\$250.00 per month</td> </tr> <tr> <td>10-15 years</td> <td>\$275.00 per month</td> </tr> <tr> <td>15-20 years</td> <td>\$300.00 per month</td> </tr> <tr> <td>20+ years</td> <td>\$350.00 per month</td> </tr> </tbody> </table>	Length of Service	Maximum City Matching Contribution	0-10 years	\$250.00 per month	10-15 years	\$275.00 per month	15-20 years	\$300.00 per month	20+ years	\$350.00 per month
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Tuition Reimbursement	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 \$1,500.00 per fiscal year, and the Fire Chief may authorize reimbursement above this limit.										
SCBA Optics Reimbursement	Optical wear (lenses) suitable for insertion into SCBA mask are reimbursable by the City when submitted timely.										
EMT 1A /Paramedic Pay	Fire Department Mid-Management Employees shall receive: \$250 per month for EMT 1A certification OR \$550 per month for Paramedic License In addition to their base salary.										
Pre-Retirement Option 2W Death Benefit	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, 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.