

**CITY OF EL CENTRO**  
**Benefit Summary - Miscellaneous Employees**  
 Effective January 1, 2009

Regular employees working 30 or more hours per week are eligible for these benefits on the first of the month following the completion of one (1) month of active service.

**GROUP INSURANCE PLAN**

Group health insurance including medical, dental, vision, and mental health counseling coverage provided. Employees have a choice of available Core or Buy-Down plan. The City pays 100% of cost for employee coverage under the Core Plan and a credit to the employee under the Buy Down Plan. City pays up to 84% of dependent coverage for both plans. Employee pays the remainder of the dependent coverage.

COVERAGE	CITY CONTRIBUTION	EMPLOYEE COST MONTHLY
<b>MEDICAL, DENTAL AND VISION</b>		
<b>CORE PLAN</b>	Deductible: Individual - \$300 Family - \$900	Office Visit Co-pay: In Network: \$25 Out-of-Network: 70%
Employee Only	\$537.14	\$0
Employee + Spouse	\$856.20	\$158.92
Employee + Child(ren)	\$804.20	\$175.98
Employee + Family	\$1,076.20	\$338.79
<b>BUY-DOWN PLAN</b>	Deductible: Individual - \$450 Family - \$1,350	Office Visit Co-pay: In Network: \$25 Out-of-Network: 60%
Employee Only	\$537.14	(\$38.28)
Employee + Spouse	\$856.20	\$107.38
Employee + Child(ren)	\$804.20	\$128.86
Employee + Family	\$1,076.20	\$235.25

Plan description packages are available in Human Resources.

**Health Coverage**

The City offers health coverage for employees and dependents through a self-funded plan administered by Employee Benefits Management Services (EBMS). Rates are included in the amounts shown above.

**Prescription Coverage**

The City offers prescription coverage for employees and dependents through a self-funded plan administered by Employee Benefits Management Services (EBMS). Rates are included in the amounts shown above.

**Dental Coverage**

The City offers dental coverage for employees and dependents through Delta Dental. Rates are included in the amounts shown above.

**Vision Coverage**

The City offers vision coverage for employees and dependents through Vision Service Plan (VSP). Rates are included in the amounts shown above.

**Group Life / AD&D**

\$20,000 basic life insurance and \$20,000 accidental death and dismemberment (AD&D) insurance provided to employees at the City's expense. \$1,000 of basic life for the employee's eligible spouse/domestic partner and \$1,000 of basic life coverage for employee's eligible child(ren) is also provided. *Note: this benefit may vary depending on applicable MOU.*

**Employee Assistance Program**

The Employee Assistance Program (EAP) through The Standard helps employees and eligible dependents to resolve issues with the help of caring professionals. Employees and eligible dependents are allowed 3 free visits per incident per calendar year.

**Short Term Disability**

Short Term Disability (STD) insurance provides financial protection for eligible employees by paying up to 60% (\$500 max) of the employees weekly salary for up to 180 days in the event of a covered disability. The waiting period before benefits become payable is 30 days. The cost of this insurance is paid by the City.

<b>Long Term Disability</b>	Long Term Disability (LTD) insurance provides financial protection for eligible employees by paying up to 60% (\$3,000 max) of the employees weekly salary in the event of a covered disability. The waiting period before benefits become payable is 180 days. The cost of this insurance is paid by the City.
<b>Additional Life Insurance</b>	Additional life insurance for employee, spouse and/or child(ren) may be purchased by employees. Premiums are paid through payroll deductions. Guaranteed issue amounts are available at the time an employee is newly hired. Any amounts requested after the first 30 days of employment will require a medical history statement.
<b>Flexible Spending Accounts</b>	Employees can enroll in Flexible Spending Accounts (FSA) for pre-taxed deductions for dependent care and unreimbursed medical, dental, vision and/or pharmaceutical expenses. Employee can newly enroll in these plans at the time of hire or in January of each year.
<b>Cancer/ICU/Accident Insurance</b>	The City offers an open enrollment each January for optional cancer, disability and accident insurance through AFLAC. The premiums are paid through payroll deductions and can be pre-tax or after-tax.

## **RETIREMENT**

<b>Cal-PERS Retirement</b>	Employees are automatically covered by the Public Employees Retirement System. Membership shall commence immediately upon employment. The current PERS retirement plan is 2% at 55 for the Miscellaneous group and 3% at 50 for the Local Safety Group. The City pays both employee and employer contributions.
<b>Social Security</b>	Employees do not contribute to Social Security.
<b>Deferred Compensation</b>	The City offers a 457 Deferred Compensation plan through three companies: Lincoln, Nationwide and CalPers. The premiums are paid through payroll deductions.
<b>Post-Retirement Health Coverage</b>	Upon retirement for the City, Employees have the opportunity to participate in the same comprehensive major medical, dental, vision and life insurance program as per the provisions of their MOU.

## **ATTENDANCE & LEAVES**

<b>Work Week / Payday</b>	For miscellaneous employees, the work period is seven (7) days commencing at 12:01 A.M. on Tuesday and continuing through 12:00 midnight the following Monday. Pay-days shall be on a bi-weekly basis occurring every other Friday.
<b>9-80 Work Schedule</b>	The City may approve the use of a 9-80 work schedule for employees in certain City departments where a modified work schedule will enable the City to more effectively meet the public service needs. Employees using the 9-80 work schedule will work nine hours for eight work days, and eight hours on a ninth work day resulting in alternate Fridays off.
<b>Leave Time</b>	Fifteen (15) paid Vacation days per year and twelve (12) Days of Sick Leave per year <b>or</b> twenty-two (22) Days of Annual Leave provided depending on your bargaining group agreement. Leave is provided to utilize as sick leave, to attend medical appointments, vacation leave, etc.
<b>Holidays</b>	The City of El Centro observes the following paid holidays: <ol style="list-style-type: none"> <li>1. January 1st, New Year's Day;</li> <li>2. The third Monday in January, Martin Luther King, Jr. Day;</li> <li>3. The third Monday in February, President's Day;</li> <li>4. One half day on the afternoon of the Friday before Easter, Good Friday;</li> <li>5. The last Monday in May, Memorial Day;</li> <li>6. July 4th, Independence Day;</li> <li>7. The first Monday in September, Labor Day;</li> <li>8. November 11th, Veteran's Day;</li> </ol>

9. The fourth Thursday in November, Thanksgiving Day;
10. The Friday after Thanksgiving Day;
11. One-half day on December 24th;
12. December 25th, Christmas Day;
13. One-half day on December 31st;
14. The anniversary of the birth of the employee, Employee's Birthday.
15. Personal Necessity Day - (as per MOU)

**MISCELLANEOUS**

**Educational Incentive Pay**

An employee who has attained or who attains a higher level of education than is required for his/her position, as certified by the Human Resources Director, and provided your bargaining group agreement contains the provision, shall receive education incentive as follows: (could be subject to additional criteria)

\$50.00 per pay period for an AA or AS Degree or equivalent with a minimum of 30 units of college level courses.

\$75.00 per pay period for a BA or BS Degree or equivalent with a minimum of 45 units of college level courses.

**Tuition Reimbursement**

The City subscribes to and supports an educational tuition reimbursement program for the benefit of employees who want to further or continue their education. Employees who, in their sole discretion, want to broaden their knowledge by pursuing academic training and higher education on their off-duty hours may receive reimbursement for eligible education expenses up to a maximum of \$1,000 per calendar year.

**Bilingual Pay**

Employees will be eligible to receive forty-dollars (\$40.00) per pay period upon becoming certified to use a foreign language in a City administered exam testing language proficiency provided that the position occupied has been "designated" to receive such pay by the Human Resources Director. (could be subject to additional criteria)

**EXECUTIVE MANAGEMENT**

In addition to the above illustrated benefits, employees in positions classified as Management or Executive Management (contract) are eligible for the following:

**Auto Allowance**

The City pays an auto allowance stipend to certain Management and Executive Management classifications. Said auto allowance applies to employee's use of personal vehicles within the County of Imperial. The amount varies from \$100 to \$400 per month.

**Life Insurance**

Amounts between \$120,000 and \$300,000 basic life insurance insurance is provided to employees at the City's expense. Exact amounts vary by MOU and employment contract.

**Severance Pay**

The City provides for severance pay for certain Executive Management positions. Amount offered varies between four and six months. Exact amounts vary by MOU and employment contract.

**Administrative Leave**

The City offers certain Management and Executive Management employees up to 64 hours of Administrative Leave.