

## Safety

### **HEALTH PLANS**

The City offers CIGNA, a point of service plan, for medical insurance. For Dental, the City offers PPO coverage, through MetLife. For health related resources go online at [www.mycigna.com](http://www.mycigna.com) or call (800) 244-6224. For dental care services go online at [www.metlife.com/benefits](http://www.metlife.com/benefits). Vision benefits are available at the employee's cost from [EyeMed](http://EyeMed).

### **CITY PAID BENEFITS**

- Accidental Death & Dismemberment: One times employee's annual salary, up to \$50,000
- Group Term Life: One times employee's annual salary, up to \$50,000
- Long Term Disability: Provides 2/3 of base monthly salary when disabled, after a 60 day waiting period
- The City does not participate in State Disability Insurance (SDI)
- Cigna Identity Force ID Theft Protection

For the medical, dental, and vision plan premium costs for the current year, click here [Plan Costs](#). For detailed benefit plan summaries, click here [Plan Summaries](#). Employees may login to [BenefitBridge](#) for the following:

- Enroll in Benefits
- Compare Plan Options
- Change Address
- Update Dependents and Beneficiaries

### **FLEXIBLE SPENDING ACCOUNTS**

Health and dependent care FSAs are employee funded through payroll deduction. Enrollment must be completed at the time of hire or during the Benefits Open Enrollment period. The plan does not carry forward from year to year.

If interested in any of the above voluntary benefit options, contact **Evan Archer** with **American Fidelity** at (800) 654-8489 Ext. 5948 or [Evan.Archer@americanfidelity.com](mailto:Evan.Archer@americanfidelity.com).

### **DEFERRED COMPENSATION 457 OR ROTH IRA PLAN**

These plans are voluntary and employee funded through payroll deduction. For information and enrollment forms, please contact the Human Resources Department (619) 258-4100 Ext. 262 or visit [www.missionsquare.org](http://www.missionsquare.org).

### **EMPLOYEE ASSISTANCE PROGRAMS (EAP)**

#### **ANTHEM**

EAP offers professional consultants for confidential guidance, information and resources for personal, work, family, relationships, life management, and financial and legal concerns for you and anyone in your household. Consultants are provided at no cost and are available 24 hours per day, 365 days per year at 1-800-999-7222 or at [AnthemEAP.com](http://AnthemEAP.com). To log in, use the program name: **CICCS**.

## **FOCUS PSYCHOLOGICAL SERVICES**

Confidential counseling services for a wide range of life problems for emergency services personnel. Services include individual counseling for adults, adolescents and children, as well as couples and family counseling. Dependents, defined as all your children under 21 years of age and anyone living in your home (parents, roommates, life partners) are covered. Retired personnel are eligible. You or your dependents can call **858-565-0066** and leave a message in the new client voicemail, or with the therapist of your choice. [Focuspsychservices.com](http://Focuspsychservices.com).

## **RETIREMENT BENEFITS**

The City contracts with CalPERS for retirement benefits as set forth in the California Government Code and California Public Employees' Pension Reform Act of 2013.

<b>Retirement Tier</b>	<b>Local Safety Retirement Formula</b>	<b>Current Member Rate (Employee Deduction)</b> <small>EFF. 6/27/19</small>	<b>Minimum Age for Retirement</b>
Tier 1	3% @ 50	12 %	50
Tier 2	3% @ 55	12 %	50
Tier 3	2.7% @ 57	14.5 %	52

*TIER 1 – CalPERS member prior to January 19, 2012*

*TIER 2 – CalPERS member (or reciprocal agency) between 1/19/2012 and 12/31/2012*

*TIER 3 - CalPERS members (or reciprocal agency members) on or after 01/01/2013*

Employees may retire when they reach minimum age for retirement with five years of CalPERS service credit.

Following is a summary of the CalPERS contract provisions:

- 12 Months Final Compensation (Tier 1)
  - 36 Months Final Compensation (Tier 2 & 3)
  - Industrial Disability
  - Social Security Coverage-None
  - Credit for Unused Sick Leave
  - Military Service Credit for Public Service
- Pre-Retirement Death Benefits
- Optional Settlement 2
  - 1959 Survivor Benefit - Indexed
  - Special
- Post-Retirement Death Benefit
- Lump Sum \$500
  - Survivor Allowance (PRSA)

Please refer to CalPERS Publication "Local Safety Member Benefits". Please login to [MyCalPERS](http://MyCalPERS) to determine your tier and review a list of the applicable provisions. Call **888-CALPERS**.

## **MEDICARE**

All Employees hired after March 31, 1986 participate in the Medicare program, which deducts 1.45% of your salary. The City also contributes 1.45% to Medicare on your behalf.

**MEMORANDUM OF UNDERSTANDING** Please refer to the Santee Firefighters' Association Memorandum of Understanding for more detailed information. [SFFA MOU](#)