Benefits 2026

CITY OF CHULA VISTA

Elected Officials

Health and Welfare

The City provides Elected Officials with an annual allotment of $22,940 ($955.83 twice monthly) to use toward the purchase of benefits available under the City's IRS Section 125 Cafeteria Benefits Plan (Flex Plan). From this allotment, Elected Officials may choose coverage for themselves under one of the medical insurance plans offered by the City. With the remaining amount, Elected Officials may elect: medical insurance coverage for their dependents; dental and/or vision insurance coverage for themselves and their dependents; set aside funds in a flexible spending account (FSA) for reimbursement of eligible health care or dependent care expenses; and/or place a portion of up to $8,000 ($333.33 twice monthly) in a taxable cash option. The Flex Allotment and taxable cash option are prorated based on date of hire.

MEDICAL INSURANCE

The City currently offers a Kaiser Permanente HMO, Aetna Whole Health Southern CA HMO, Aetna Full Network HMO, and Aetna PPO medical insurance plan to Elected Officials and their eligible dependents through its Flex Plan. Medical insurance coverage is effective on the first of the month following date of hire. Those eligible may waive City-sponsored medical insurance coverage. The Flex Allotment of those eligible to waive coverage and those with Employee Only medical coverage is fixed at an annual amount of $15,162 ($631.75 twice monthly).

DENTAL INSURANCE

The City currently offers Cigna Dental DHMO and Cigna Dental PPO insurance plans. Coverage is effective on the first of the month following date of hire.

VISION INSURANCE

The City currently offers the EyeMed PPO vision plan. Coverage is effective on the first of the month following date of hire.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The City offers both Health Care and Dependent/Child Care FSAs. FSAs may be funded by your Flex Plan allotment and/or payroll deductions. The maximum annual Health FSA allocation is $3,400. Dependent/Child Care FSAs are limited to $7,500 from all sources.

CASH PAYMENT OPTION

The Flex Plan allotment, up to $8,000 ($333.33 twice monthly) remaining after electing medical, dental, vision and/or FSA coverage may be allotted to a taxable Cash Payment Option. The taxable cash payment option is prorated based on date of hire.

LIFE INSURANCE

The City provides Elected Officials with a $50,000 Group Term Life and Accidental Death and Dismemberment policy. In addition to the basic life insurance provided by the City, Elected Officials may purchase Optional coverage in multiples of $10,000, up to a maximum of $550,000 or four times their annual salary, whichever is less. Dependent spouse or domestic partner can elect up to the lesser of $100,000 or 50% of your coverage, in $10,000 increments. Coverage of $10,000 is available for dependent children up to age 26.

SHORT/LONG-TERM DISABILITY (STD/LTD) INSURANCE

The City provides eligible Elected Officials with Short Term and Long-Term Disability insurance. If you are disabled according to the policy's definition of disability, you may be eligible to receive a benefit based upon 60% of your basic earnings up to a maximum of $2,500 per week. Benefits would begin after an "Elimination Period" of 30 days for an accident or sickness and would be paid for as long as you continue to meet the policy's definition of disability. STD benefits are payable for up to nine weeks. After nine weeks, coverage transitions to LTD. LTD benefit is 60% of your monthly earnings to a maximum of $10,000 per month. LTD benefits duration is based on your age when the disability occurs up to your Social Security normal retirement age.

Retirement

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

Retirement Tier	Retirement Formula	Employee Deduction	Minimum Age for Retirement
Tier 1 Retirement	Local Miscellaneous 3% @ 60	11.790%	50
Tier 2 Retirement	Local Miscellaneous 2% @ 60	9.610%	50
Tier 3 Retirement	Local Miscellaneous 2% @ 62	7.500%	52

Tier 1 – Employees who became CalPERS members with the City of Chula Vista prior to 04/22/2011
Tier 2 - Employees who became members of CalPERS or a reciprocal agency between 04/22/2011through 12/31/2012
Tier 3 - New CalPERS members or reciprocal agency members on or after 01/01/2013

Elected Officials may retire when they reach the minimum age for retirement and have at least five years of CalPERS service credit. Following is a summary of the CalPERS contract provisions:

- One Year Final Compensation (Tier 1)
- Three Year Final Compensation (Tier 2 & 3)
- 1959 Survivor Benefit - Level 4
- Post Retirement Survivor's Continuance
- Military Service Credit as Public Service
- Credit for Unused Sick Leave
- Retired Death Benefit $5,000
- Social Security Coverage-None

457 DEFERRED COMPENSATION

The City offers a 457 plan through Nationwide. Participation in the plan is voluntary and 100% employee funded.

Other Benefits

AUTO ALLOWANCE

Elected officials shall be entitled to car allowance up to an amount of $1,000 per month (Mayor) or $550 per month (Council members and City Attorney) at his/her discretion with the allowance contingent upon evidence of adequate auto insurance.

CELL PHONE ALLOWANCE

Elected officials may elect to receive a cell phone allowance of up to $60 per month.

HOUSING AUTHORITY MEETING ALLOWANCE

To reimburse for the additional demands and expenses made upon and incurred in performing their official duty of the City, the Mayor and Council members shall receive as compensation for their services $50 per day for attending meetings of the Housing Authority, but not for more than four meetings per month.

Information contained herein is for informational purposes only. If there is conflicting information, the Compensation Summary for Elected Officials will prevail.