Benefits 2026

CITY OF CHULA VISTA

IAFF Employees

Health and Welfare

The City provides medical and dental benefits to IAFF represented employees and their eligible dependents. The City pays the full premium for the Kaiser HMO Health Plan, Aetna Whole Health Southern CA HMO Plan, and Cigna Dental HMO Plan. Employees enrolled in the non-Kaiser Full HMO plan will pay $250 per month and the City will pay the balance of the premium. Employees enrolled in the PPO plan shall receive the value of enrollment in the non-Kaiser Full HMO and employees are responsible for the balance. Employees choosing the Cigna DPPO preferred provider plan would be responsible for any additional amount over the Cigna DHMO plan.

MEDICAL INSURANCE

The City offers the Kaiser HMO, Aetna Whole Health Southern CA HMO, Aetna Full Network HMO, and the Aetna PPO plans to its active employees and their dependents. The City pays the full premium for the Kaiser HMO Health Plan and Aetna Whole Health Southern CA HMO Plan. Employees enrolled in the non-Kaiser Full HMO plan will pay $250 per month and the City will pay the balance of the premium. Employees enrolled in the PPO plan shall receive the value of enrollment in the non-Kaiser Full HMO and employees are responsible for the balance. Medical insurance coverage is effective on the first of the month following the employee' s date of hire in that eligible position. Employees pay any difference between the City's share of the full medical premium through twice monthly pre-tax payroll deductions. Eligible individuals retiring from the City may choose to continue participating in the City's health plans at their own cost.

DENTAL INSURANCE

The City currently offers the Cigna DHMO and Cigna DPPO Plans. Employees choosing the Cigna DPPO preferred provider plan would be responsible for any additional amount over the Cigna DHMO plan. Coverage is effective on the first of the month following the employee' s date of hire in that eligible position.

VISION INSURANCE

The City currently offers the EyeMed PPO Vision plan. Coverage is effective on the first of the month following the employee' s date of hire in that eligible position.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The City offers both Health Care and Dependent/Child Care FSAs. FSAs may be funded through payroll deductions. The maximum annual payroll deduction for Health Care FSA is $3,400. Dependent/Child Care FSAs are limited to $7,500 from all sources.

LIFE INSURANCE

The City provides IAFF employees with a $50,000 Group Term Life and Accidental Death and Dismemberment policy. In addition to the basic life insurance provided by the City, employees 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.

BASIC 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 Safety 3% @ 50	11.000%	50
Tier 2 Retirement	Local Safety 3% @ 55	11.000%	50
Tier 3 Retirement	Local Safety 2.7% @ 57	14.250%	50

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

457 DEFERRED COMPENSATION

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

RETIREMENT HEALTH SAVINGS ACCOUNT

All IAFF employees participate in a retiree medical expense reimbursement plan administered by IAFF. Employees contribute $100 per month. Upon retirement, 100% of the cash value of the employee's vacation leave balance is transferred to their Retiree Health Savings Account. See MOU Article 2.21 for additional details.

Vacation, Holidays and Leaves

VACATION

IAFF employees will be credited vacation hours on a biweekly basis and shall accrue the following:

Years of Service	IAFF Suppression	IAFF Squad	IAFF Non-Suppression
0 - 4	112 hours	84 hours	80 hours
5 - 9	168 hours	126 hours	120 hours
10 - 14	224 hours	168 hours	160 hours
15+	288 hours	210 hours	200 hours

The maximum accrual is two times the annual accrual. Employees who have completed at least four years of service may sell back up to one week (56 hours for employees assigned in Fire Suppression and 40 hours for employees assigned to other divisions) of accrued vacation hours back to the City via irrevocable election consistent with IRS regulations.

SICK LEAVE

IAFF employees assigned to the Fire Suppression Division will accrue sick leave at a biweekly rate of 5.15 hours, employees assigned to Squad will accrue sick leave at a biweekly rate of 3.87 hours, and Non-Suppression divisions will accrue sick leave at a biweekly rate of 3.68 hours. If during the fiscal year, the employee's accumulated sick leave balance is more than a two-year accrual, he or she shall have the option of converting 50% of the accumulated unused sick leave for the calendar year to cash via irrevocable election consistent with IRS regulations.

HOLIDAYS

Fire Suppression
Employees will receive 140 hours holiday pay (approximately 5.3846 hours per pay period) each fiscal year.

Non-Suppression
The City is closed and employees receive compensation for the following Hard Holidays:

- New Year's Day - January 1
- Farmworkers Day - March 31
- Juneteenth – June 19
- Labor Day - First Monday in September
- Thanksgiving Day - Fourth Thursday in November
- Christmas - December 25
- Martin Luther King, Jr. Day - Third Monday in January
- Memorial Day - Last Monday in May
- Independence Day - July 4
- Veterans Day - November 11
- Day after Thanksgiving

<u>Floating Holidays:</u>

- Lincoln's Birthday - February 12
- Admission Day - September 9
- Washington's Birthday - Third Monday in February

LEAVE BALANCE PAYOFF AT TERMINATION

All vacation and accrued floating holidays are paid in a lump sum payment upon termination. Sick leave balances will not be paid upon termination. If the employee retires from the City within four months of separation from employment, he/she may convert unused sick leave to additional CalPERS service credit at the rate of 0.004 year of service credit for every 8 hours of unused sick leave.

Other Benefits

MILEAGE REIMBURSEMENT
IAFF employees shall be entitled to mileage reimbursement when required to use their private automobile for authorized City business.

SPECIAL ASSIGNMENT
IAFF employees may receive up to 15% additional compensation when assigned by the City Manager to a special project.

UNIFORM ALLOWANCE
IAFF employees shall receive $7.69 biweekly for cleaning and maintenance of uniforms.

DIFFERENTIAL PAY
Employees assigned to the Training Division or other 40-hour administrative assignment will receive 15% additional compensation.

EDUCATION INCENTIVE PAY
IAFF employees are also eligible for education incentives based upon their level of education as follows:

- $200 per month - AA/AS/30 fire training units (hired prior to April 25, 2017) OR AA/AS/60 fire training units (hired on or after April 25, 2017 and before January 7, 2020)
- $300 - BA/BS/30 fire training units (hired prior to January 1, 2015)
- $400 - MA/MS or higher (i.e., Ph.D. or other doctorate degree)

OUT OF CLASS ASSIGNMENT
Employees assigned duty as an Acting Fire Engineer, Acting Fire Captain, or Acting Battalion Chief for a period of at least one full regularly scheduled, continuous work shift (24-hour period) receive 5% Out of Class pay.

CALLBACK PAY
IAFF employees who are called back to work before the scheduled start of their next regular shift shall be paid actual overtime worked, with two-hour minimum overtime. See Article 2.04 of the IAFF MOU for additional information.

PROFESSIONAL ENRICHMENT
IAFF employees may use up to a maximum of $2,000 per fiscal year to pay for education, conferences, and training. Employees may request Professional Enrichment expense reimbursements on a first come, first served basis until the annual allotment of funds has been exhausted.

BILINGUAL PAY
Upon recommendation of the Department Head, approval of the Director of Human Resources and successful completion of a bilingual performance evaluation, an IAFF employee will receive Bilingual Pay as indicated below in addition to his/her regular pay on the condition that bilingual skills are continuously utilized in the performance of his/her duties.

Basic Level	$125 per month
Advanced Level	$225 per month

Information contained herein is for informational purposes only. If there is conflicting information, the Memorandum of Understanding between the City and IAFF and/or Civil Service Rules will prevail.