# Benefits 2026

CITY OF CHULA VISTA

*Middle Managers/Professionals*

## *Health and Welfare*

The City provides an annual allotment of $21,284 ($886.83 twice monthly) for Middle Management/Professional employees to use toward the purchase of benefits available under the City's IRS Section 125 Cafeteria Benefits Plan (Flex Plan). From this allotment employees may choose coverage for themselves and their eligible dependents under one of the medical insurance plans offered by the City. Eligible employees may decline medical insurance coverage. With the remaining money, employees may elect dental insurance coverage for themselves and their dependents and/or set aside funds in a flexible spending account (FSA) for reimbursement of eligible health care or dependent care expenses. The Flex Allotment and taxable cash option are prorated based on date of hire.

### MEDICAL INSURANCE

The City offers a Kaiser Permanente HMO, Aetna Whole Health Southern CA HMO, Aetna Full Network HMO, and the Aetna PPO plans to its active employees and their eligible dependents. Medical insurance coverage is effective on the first of the month following an employee's date of hire. The Flex Allotment of employees waiving coverage and those with Employee Only medical coverage is fixed at $13,250 ($552.08 twice monthly).

### DENTAL INSURANCE

The City currently offers the Cigna DHMO and Cigna DPPO Plans. Coverage is effective on the first of the month following an employee's date of hire.

### VISION INSURANCE

The City currently offers the EyeMed PPO vision plan. Coverage is effective on the first of the month following an employee's 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 Care FSA allocation is $3,400. Dependent/Child Care FSAs are limited to $7,500 from all sources.

### CASH PAYMENT OPTION

Employees hired before January 1, 2019, may elect to receive up to $9,600 ($400 twice monthly) of unused Flex Plan Allotment funds remaining after electing medical, dental, vision, and/or FSA coverage as a taxable cash option.

### LIFE INSURANCE

The City provides eligible 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. A 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 employees with Short Term and Long-Term Disability insurance. If the employee is disabled according to the policy's definition of disability, the employee may be eligible to receive a benefit based upon 60% of the 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 the employee continues 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 the employee's monthly earnings to a maximum of $10,000 per month. Employees do not pay into State Disability Insurance (SDI).

# *Retirement*

### 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 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 Retirement | Local Safety 3% @ 50 | 15.000% | 50 |
| Tier 2 Retirement | Local Safety 3% @ 55 | 15.000% | 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*

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:

- One Year Final Compensation (Tier 1 only)
- 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.

### POST EMPLOYMENT HEALTH PLAN (PEHP)

Employees may participate in a Post Employment Health Plan (PEHP), funded with mandatory eligible employee contributions, specifically any unused vacation balances due to the employee at the time of retirement will be rolled over into the PEHP. Employees not wishing to participate may sell back up to 100% of vacation (annual) balances the last full pay period of employment prior to retirement.

# *Vacation, Holidays and Leaves*

### VACATION

Middle Managers/Professionals will be credited vacation hours on a biweekly basis and shall accrue the following:

- 10 days (0 - 4 years of service)
- 15 days (5 - 9 years of service)
- 20 days (10 - 14 years of service)
- 25 days (15+ years of service)

The maximum accrual is three times the annual accrual. Employees who have completed at least five (5) years of service have the option of selling a total of 104 hours of vacation per fiscal year back to the City, four times per fiscal year in 26-hour increments, via irrevocable election consistent with IRS regulations.

### MANAGEMENT LEAVE

Middle Managers/Professionals receive 88 hours per fiscal year. Hours are credited at the beginning of each fiscal year and must be used prior to June 30. Hours are pro-rated based on start date.

### SICK LEAVE
Middle Managers/Professionals accrue 96 hours per year at a rate of 3.69 hours per pay period. If during a fiscal year in which the employee was employed as of July 1, they used 32 hours or less of sick leave, they may convert 25% of the remaining year's accrual to vacation hours.

### HARD HOLIDAYS
The City is closed and employees receive compensation for the following 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

### FLOATING HOLIDAYS
Employees are credited with 24 hours each fiscal year for the following three floating holidays:

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

### VOLUNTARY WORK FURLOUGH
Employees may elect 40 hours credit to their voluntary work furlough leave bank once every fiscal year. There will be a deduction of 1.92% from the employee's gross wages every pay period to pay for the furlough. Furlough hours will be available for employees to use throughout the fiscal year and must be exhausted by June 30 of each year. Any remaining balance by the end of the fiscal year will be forfeited.

### LEAVE BALANCE PAYOFF AT TERMINATION
All vacation and accrued floating holidays are paid in a lump sum payment upon termination (non-retirements). Employees not wishing to participate in the PEHP may sell back up to 100% of vacation (annual) balances the last full pay period of employment prior to retirement. 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 eligible unused sick leave to additional CalPERS service credit at the rate of 0.004 year of service credit for each day of unused sick leave. There is no payoff for unused Management Leave.

## *Other Benefits*

### MILEAGE REIMBURSEMENT
Unclassified and Confidential Middle Managers/Professionals shall be entitled to mileage reimbursement when required to use their private automobile for authorized City business.

### SPECIAL ASSIGNMENT
Unclassified and Confidential Middle Managers/Professionals may receive up to 15% additional compensation when assigned by the City Manager to a special project.

### PROFESSIONAL ENRICHMENT
Eligible employees may use up to a maximum of $2,500 per fiscal year to pay for eligible education, conferences, certification, and training per the City's Professional Enrichment Program.

### BILINGUAL PAY
Upon recommendation of the Department Head, approval of the Director of Human Resources and successful completion of a bilingual performance evaluation, a Middle Manager/Professional will receive $100 per month in addition to his/her regular pay on the condition that bilingual skills are continuously utilized in the performance of his/her duties.

***Information contained herein is for informational purposes only. If there is conflicting information, the Memorandum of Understanding between the City of Chula Vista and Chula Vista Middle Managers/Professionals Association and/or the Civil Service Rules will prevail.***