Benefits 2026

CITY OF CHULA VISTA

Senior Management

Health and Welfare

The City provides an annual allotment of $21,540 ($897.50 twice monthly) for Senior Managers to use toward the purchase of benefits available under the City's IRS Section 125 Cafeteria Benefits Plan (Flex Plan). From this allotment employees must choose coverage for themselves and their eligible dependents under one of the medical insurance plans offered by the City. If the employee has other eligible, employer-sponsored group medical insurance coverage, the employee may elect to decline medical insurance from the City. With the remaining allotment amount, employees may elect 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 or dependent care expenses; and/or place a portion of up to $7,000 ($291.67 twice monthly) in a taxable cash option. The Flex Allotment and taxable cash option are prorated based on an employee's date of hire.

MEDICAL INSURANCE

The City offers a Kaiser Permanente HMO, Aetna Whole Health Southern CA HMO, Aetna Full Network HMO, and Aetna PPO plans to its active employees and their eligible dependents. Coverage is effective on the first of the month following an employee's date of hire. The Flex Allotment for Employee Only medical coverage, employees waiving medical coverage, or employees who are covered by another Chula Vista City employee is fixed at an annual amount of $13,762.

DENTAL INSURANCE

The City currently offers a Cigna DHMO and Cigna DPPO plan. 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 and Dependent/Child Care FSAs. FSAs may be funded by your Flex Plan allotment and/or payroll deductions. The maximum annual Health FSA contribution is $3,400. The maximum annual Dependent/Child Care FSA contribution is limited to $7,500 from all sources.

CASH PAYMENT OPTION

Flex Plan Allotment up to $7,000 ($291.67 twice monthly) remaining after electing medical insurance, dental insurance, vision insurance and/or FSA coverage may be placed in a taxable cash option.

LIFE INSURANCE

The City provides 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. An employee can elect coverage for their dependent spouse or domestic partner up to the lesser of $100,000 and 50% of the employee's 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. LTD benefits duration is based on the employee's age when the disability occurs up to the 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 Retirement	Local Safety 3% @ 50	14.000%	50
Tier 2 Retirement	Local Safety 3% @ 55	14.000%	50
Tier 3 Retirement	Local Safety 2.7% @ 57	14.250%	50

Tier 1 – Employees who became CalPERS members in the noted category with the City of Chula Vista prior to 04/22/2011
Tier 2 - Employees who became members of CalPERS or a reciprocal agency in the noted category between 04/22/2011 through 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 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.

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 leave) balance the last full pay period of employment prior to their last day on payroll.

Vacations, Holidays and Leaves

VACATION

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

- 15 days (0 - 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 may sell back to the City up to 120 hours of accrued vacation each per calendar year via irrevocable election consistent with IRS regulations.

MANAGEMENT LEAVE

Senior Managers receive 96 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

Senior Managers accrue 96 hours per year at a rate of 3.69 hours per pay period. If during a year in which the employee was employed as of July 1, they use 32 hours or less of sick leave, they may convert 25% of the remaining year's accrual to cash via irrevocable election consistent with IRS regulations.

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 floating holidays:

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

LEAVE BALANCE PAYOFF AT TERMINATION

All accrued floating holidays are paid in a lump sum payment upon termination. Retiring employees who do not wish to participate in the PEHP may cash out up to up to 100% of vacation (annual leave) balance the last full pay period of employment prior to their last day on payroll. 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 each day of unused sick leave. There is no payoff for unused management leave.

Other Benefits

MILEAGE REIMBURSEMENT

Senior Managers shall be entitled to mileage reimbursement when required to use their private automobile for authorized City business.

SPECIAL ASSIGNMENT

Senior Managers may receive up to 10% 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 and training provided under the City's Professional Enrichment Program.

Information contained herein is for informational purposes only. If there is conflicting information, the employee's Unrepresented Compensation Summary for Senior Management will prevail.