



## **Fire Benefits**

- Membership in the Public Employees Retirement System (CalPERS, [www.calpers.ca.gov](http://www.calpers.ca.gov)). 3%@50 formula (City shall pay 9% of the required employee's contribution to CalPERS on behalf of each employee). Survivor's Continuance; Level 4 coverage under the 1959 Survivor's Benefit; and Pre-Retirement Option 2W Benefit. CalPERS will use the employee's single highest year salary when calculating an employee's retirement pension. PERS on PERS.
- Cafeteria Plan – The Cafeteria Plan offers employees the opportunity to purchase the following optional benefits: medical, dental and optical insurance. Each month, employees will be provided with an amount which will total an amount which includes the family rate of PORAC, family dental (Guardian) and family optical (VSP). Employees will be eligible to receive cash (subject to taxation as wages) through the cafeteria plan if they either opt out of receiving one, two or all of the optional benefits provided through the plan or if they choose optional benefits that do not cost as much as the maximum dollar amount they receive through the plan.
- Health Insurance is provided by CalPERS. Employees can choose one from a choice of four PPO plans: PERSSelect, PERSChoice, PERSCare and PORAC which are administered by Blue Cross ([www.anthem.com/calpers](http://www.anthem.com/calpers)) or one from a choice of three HMO plans: Kaiser ([www.kaiserpermanente.org/california](http://www.kaiserpermanente.org/california)), Blue Shield and Blue Shield NetValue ([www.mylifepath.org](http://www.mylifepath.org)).

### PERSCare, PERSChoice and PERSSelect:

Benefits are subject to a \$500 (individual) or \$1000 (family) deductible.

Each office visit has a \$20.00 co-pay.

PPO/Out of Area: PERSCare Providers: Employee pays 10% after deductible is met. Non-PPO providers: Employee pays 40% and any difference that is not covered by Blue Cross.

PPO/Out of Area PERSChoice and PERSSelect: Employee pays 20% after the deductible is met. Non-PPO providers: Employee pays 40% and any difference that is not covered by Blue Cross. Non-PPO PERSChoice and PERSSelect providers: employee pays 40%.

### PERSCare/PERSChoice/PERSSelect Retail Pharmacy Benefits:

Generic: \$5.00, Preferred: \$15.00, Non-Preferred: \$45.00 (PERSChoice/PERSSelect not to exceed 30-day supply); (PERSCare not to exceed 34-day supply).

### PERSCare/PERSChoice/PERSSelect Mail Order Program:

Generic: \$10.00, Preferred: \$25.00, Non-Preferred: \$75.00 (not to exceed a 90-day supply).

### PORAC:

Benefits are subject to a \$300 (individual) or \$900 (family) deductible (PPO) and \$600 (individual) or \$1,600 (family) (Non-PPO).

Each PPO office visit has a \$20.00 co-pay (deductible does not apply). Each Non-PPO visit has a 10% co-pay.

Periodic Health Exam- PPO: NO Charge (Maximum \$500 for combined PPO and Non-PPO for age 7 and over).

Non-PPO – No charge (Maximum \$500 for combined PPO and Non-PPO for age 7 and over).

Diagnostic X-Ray/Lab: PPO-10%, Non-PPO- 10%.

Prescription Drugs - Retail:

PPO: Generic (\$10.00), Brand Formulary (\$25.00), Non-Formulary (\$45.00); Compound (\$45.00).

Non-PPO: Generic (\$10.00), Brand Formulary (\$25.00), Non-Formulary (\$45.00), Compound (Not Covered)

Prescription Drugs - Mail Order:

PPO: Generic (\$20.00), Brand Formulary (\$40.00), Non-Formulary (\$75.00).

Non-PPO: Not Available

The Dental Insurance is provided by The Guardian. Employees can choose either the standard or enhanced plan. The standard plan has a maximum of \$2,000 per family member for dental expenses. These expenses include 2 cleanings a year and preventive treatment reimbursed at 100% of usual and customary charges; basic work reimbursed at 80% and major work reimbursed at 80%. There is one \$50.00 deductible per family member. There is a \$2,000 maximum (lifetime) for orthodontic expenses for children and/or adults and a separate \$50.00 deductible for each family member.

The enhanced plan has a maximum of \$3,000 per family member for dental expenses. These expenses include 3 cleanings a year and preventive treatment reimbursed at 100% of usual and customary charges, basic work reimbursed at 100% of usual and customary charges; basic work reimbursed at 80% and major work reimbursed at 80%. There is one \$50.00 deductible per family member. There is a \$3,000 maximum (lifetime) for orthodontic expenses for children and/or adults and a separate \$50.00 deductible.

Vision Insurance is provided by Vision Service Plan (VSP), [www.vsp.com](http://www.vsp.com). Employees can choose either the standard or enhanced plan. The standard plan's coverage includes: one eye exam every twelve months; spectacle lenses or contacts once every twelve months, frames once every twelve months. There is a \$10.00 co-pay for an eye exam or contacts and a \$10.00 co-pay for materials. The plan covers up to \$120.00 for frames.

The enhanced plan's coverage includes one eye exam every twelve months; spectacle lenses or contacts once every twelve months; frames once every twelve months. There is one \$10.00 co-pay either for an eye exam or contacts or materials. The plan covers up to \$300.00 for frames. Tints, scratch proof, anti-glare, and progressive bifocals are all covered after co-pay.

Retiree Medical:

For Battalion Chiefs who retire (service retirement only) after July 1, 1980, but before October 4, 2008, and who have over 15 years of active service with the City, the City shall contribute the

difference between the PERS statutory minimum and the actual cost of the medical insurance premium up to the two-party rate of PERSCare through age 65.

For Firefighters, Fire Engineers and Fire Captains who retire (service retirement only) after July 1, 1980, but before October 4, 2008, the City shall contribute the difference between the PERS statutory minimum and the actual cost of the medical insurance premium up to the two-party rate of PERSCare up to age 65.

For Fire Battalion Chiefs who retire (service retirement only) after October 4, 2008, and who have 15 years of active service in the City, the City shall contribute the difference between the PERS statutory minimum and the actual cost of the medical insurance premium up to the two-party rate of PORAC through age 65.

For Firefighters, Fire Engineers and Fire Captains who retire after October 4, 2008, the City shall contribute the difference between the PERS statutory minimum and the actual cost of the medical insurance premium up to the two-party rate of PORAC up to age 65.

- City paid 457 Deferred Compensation (\$30.00/monthly) administered by ICMARC ([www.icmarc.org](http://www.icmarc.org)). 401K and 401K Roth plans are also available. Employees may contribute accumulated sick leave to deferred compensation. The employee must have a minimum of 15 years of service with the City of Beverly Hills. The employee's sick leave balance cannot be reduced below 500 hours by the contribution. The contribution is limited to no more than three consecutive years (although an employee may contribute more than three years over his/her career), and the contribution can be used only for funding the deferred compensation "catch-up." A contribution shall not exceed the amount which will bring the annual deferral to the maximum allowable by law. The contribution will be calculated at the then existing sick-leave pay-off percentage.
- \$100,000 life insurance policy under the City's life insurance program provided by The Guardian; employee can purchase an additional \$5,000 for a total of \$105,000.
- Additional voluntary life insurance offered through RSL (Reliance Standard Life).
- Long-Term Care insurance available for purchase through UNUM.
- Flexible Spending Accounts (FSA) offered by Conexis. Employees can participate in both a health care and dependent care flexible spending account whereby employees will be able to defer up to \$2,500 per year for health care and up to \$5,000 per year for dependent care to pay for any eligible out of pocket expenses related to health care or dependent care on a pre-tax basis.

#### ADDITIONAL BENEFITS

- 6 shifts (144 hours/yr.) first four years; 9 shifts (216 hours/yr.) after 4 years and through 14 years; 12 shifts (288 hours/yr.) after 14 years. Employees may receive cash payment for up to six shifts vacation accumulated but not taken during the calendar year. Employees who separate from City service shall receive an amount equal to accumulated vacation at the time of separation. The rate of payoff shall be calculated at the rate of pay, including all bonuses, received by the employee at the time of his or her separation.
- Fire personnel assigned to an average 56 hour week (suppression personnel) shall accrue sick leave at the rate of 5.52 hours for each complete biweekly period of employment. Fire personnel assigned to an administrative assignment shall accrue sick leave at the rate of 3.94 hours for each complete biweekly period of employment.  
For Firefighters, Fire Engineers and Fire Captains who separate from the City, if they have 10 or more continuous years of service, they are eligible for sick leave pay-off upon separation from

employment with the City at the rate of 3% of accumulated, sick leave per full year of service. Sick leave shall be calculated at the rate of pay, including all bonuses, received by the employee at the time of his or her separation. Employees who separate with 20 or more years of continuous years of service shall be eligible for sick leave payoff upon separation from employment with the City at the rate of 4% of accumulated sick leave per full year of service. Sick leave shall be calculated at the rate of pay, including all bonuses, received by the employee at the time of his or her separation.

For Fire Battalion Chiefs who have 7 or more continuous years of service at the time of their separation shall be eligible for sick leave pay off upon separation of employment with the City. The rate of sick leave pay off shall be calculated as follows: For the first 7 full years of service 21% of accumulated sick leave. For each year thereafter, 5% of accumulated sick leave per full year of service on or after July 1, 1990 to a maximum of 79%. The maximum rate of sick leave payoff is 100% of accumulated sick leave.

- 10 paid holidays. Fire suppression personnel working a 24-hour shift shall be allowed ½ shift off for each holiday for a total of 120 hours a year. Fire suppression employees shall be entitled to one (12-hour) paid personnel holiday each fiscal year. Fire employees assigned to a 9/80 or 4/10 work schedule shall be entitled to one paid personnel holiday (equaling the number of hours of their regularly scheduled work day) each fiscal year.
- Administrative Leave – Fire Battalion Chiefs working a 24-hour shift shall receive 192 hours of Administrative Leave per fiscal year. Fire Battalion Chiefs working an administrative assignment shall receive 137.14 hours of Administrative Leave per fiscal year. Administrative Leave in excess of 192 hours (or 137.14 hours for an administrative assignment) may be granted with the recommendation of the Fire Chief and the approval of the City Manager.
- Bereavement leave for spouse, parent, brother, sister, child, grandparent, grandchild, in-law or registered partner of the employee. Fire personnel assigned to a 56-hour week have 48 hours of bereavement leave. Fire personnel assigned to a 40-hour week, have 32 hours of bereavement leave.
- Fire Battalion Chiefs receive up to \$1,000 per fiscal year to compensate them for unreimbursed medical related expenses (medical, dental or optical costs).
- Military buy back option to a maximum of four years buy back time at expense of the employee.
- Uniform allowance for Firefighters, Fire Engineers and Fire Captains is \$600.00 per calendar year after two years of service. Fire Battalion Chiefs shall receive an annual uniform allowance of \$600.00.
- Tuition assistance upon approval.
- Employee Fitness Center.
- Discount tickets to Southern California attractions.
- Library Card from City of Beverly Hills Library.
- Beverly Hills City Employees Federal Credit Union.