

City of Alameda Benefits of Employment



RETIREMENT BENEFITS

Full-time employees are enrolled in a defined benefit retirement program with the California Public Employee's Retirement System (CalPERS)

Classic Members:

Safety: retirement formula of 3% at 50 & contribute 15% (9% + 6% Cost Share)
Miscellaneous: retirement formula of 2% at 55 & contribute 8.868% (7% + 1.868% Cost Share)

New Members:

Safety: retirement formula of 2.7% at 57 and contribute 50% of the Normal Cost, 12.25% (FY 23-24)
Miscellaneous Members: retirement formula of 2% at 62 and contribute 50% of the Normal Cost, 8.75% (FY 23-24)

Full-time employees have a choice of medical plans under the CalPERS Health Benefit Program.

MEDICAL BENEFITS



Plan Highlights Include:

- Eight medical plans to choose from, more plans may be available depending on employee's County of residence
- Both HMO & PPO plans available
- City contribution dependent on employee's bargaining unit - 4 plans fully covered by the City contribution
- \$230 cash-in-lie for employees waiving and showing evidence of other coverage



DENTAL BENEFITS

The City provides comprehensive dental coverage to all full-time employees and their eligible dependents through Delta Dental PPO.

Benefits Include:

- \$2,600 per person annual maximum
- \$2,500 lifetime orthodontic maximum
- Out-of-network benefits available
- 80% cost coverage for basic and preventative care (90% cost coverage for employees in the AFCA, APMA, APOA, and IAFF units)

Full-time employees and their eligible dependents may participate, at their own expense* for a low monthly premium.

VISION BENEFITS

Full-time employees and their eligible dependents may participate, at their own expense*. Premiums range from \$7.80 for single party coverage to \$24.00 for a family and benefits Include: \$10 Co-pays for exams every 12 months, \$25 co-pays for prescription glasses, \$150 frame allowance every 24 months, contact lense benefits, out-of-network benefits available.

*Safety Members receive 50% premium contribution from the City. EUPA and AMPU members may be eligible for full premium coverage.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Full-time employees have access to the City's Employee Assistance Program

The City's EAP offers assistance on professional and personal issues effecting employee's ability to work.

Benefits include:

- 10 one-on-one counseling sessions per issue per year for the employee and all members of their household
- Childcare and eldercare assistance
- Financial and Legal Services
- Identity Theft recovery services

Depending on bargaining unit, the City provides full-time employees with a life insurance policy.

LIFE AND AD&D INSURANCE

Depending on bargaining unit, the City provides full-time employees with a \$50,000 to \$100,000 life insurance policy, at no cost to the employee. Employees are also eligible to enroll in supplemental coverage at the time of hire, at their expense, of up to \$240,000 without Evidence of Insurability and up to \$500,000 with Evidence of Insurability.



OTHER BENEFITS OF EMPLOYMENT

Some of the many other benefits to City employment include:

- 4 Day /36 hour work week for most full-time positions
- Vacation starting at two weeks and increasing with years of service
- 11 City Holidays and floating holiday hours
- Unused sick leave converted to service credit at retirement
- 457(b): three tax deferred 457 plans available to choose from - City matching contribution for some Bargaining Units
- Flexible Spending Account: save money on planned medical and dependent care expenses.
- Educational Reimbursement benefits based on bargaining unit

Some benefits and the employer contributions to medical coverage may differ by bargaining unit. For a complete list of benefits by bargaining unit please visit the benefits section of the Human Resources Website here:

<https://www.alamedaca.gov/Departments/Administration/Human-Resources>