



# Central County Fire Department

## Summary of Benefits

### **Management**

July 2019

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## 1. Eligible Employees

The classification of employees eligible to receive benefits contained in this summary are:

Fire Chief  
Deputy Fire Chief  
Administrative Services Manager

These positions are unrepresented and classified as at-will employees.

## 2. Health Benefits

### 2a. Medical

The Department contracts with PERS (Public Employees Retirement System) to provide medical insurance coverage. The Department shall pay the premium cost for employees and their eligible dependents. The maximum contribution shall not exceed the three-party Blue Shield HMO premium as offered by PERS. If an employee has other medical coverage, the employee can opt out of the medical plan with proof of other coverage. An employee is eligible for \$200 per month if s/he opts out of medical coverage offered through the Department.

Employees hired prior to December 31, 2015 who retire with a minimum of five (5) years of service with the Department (years of service with the Fire Departments in the Town of Hillsborough and the City of Burlingame are also counted), will receive a retiree medical benefit equivalent to the amount necessary for actual enrollment in single, two-party or family coverage, up to the same maximum Department contribution for medical premiums as active employees.

### 2b. Dental

Employees and their eligible dependents shall be covered by the Department's dental reimbursement plan.

The maximum reimbursement is \$2,000 per year per person covered.

There is no dental benefit offered for retirees.

### 2c. Vision

Employees and their eligible dependents shall be covered by the Department's vision reimbursement plan.

Maximum reimbursement limits are as follows:

\$600/year for employee glasses or contacts, one item only  
Disposable contacts are limited to a 12 month supply  
\$100/year for employee eye exam  
\$350/year for dependents

There is no vision benefit offered for retirees.

### **2d. Retiree Health Savings**

Employees in this unit hired on or after 1/1/2016 are eligible to receive a contribution to a Retiree Health Savings (RHS) account in lieu of a retiree medical benefit. The Department will make a contribution on the employee's behalf.

0 – 5 years of service	\$75/month contribution
6+ years of service	\$100/month contribution

Employees must meet vesting requirements of the plan as follows:

Year 1	20% vested
Year 2	40% vested
Year 3	60% vested
Year 4	80% vested
Year 5	100% vested

### **3. Life Insurance**

The Department provides a term life insurance policy in the amount equal to 100% of salary for the Fire Chief and Deputy Fire Chief, and \$100,000 for the Administrative Services Manager. Coverage starts on the first day of the month following conclusion of a 30-day waiting period.

### **4. Long Term Disability**

The Department will pay the premium for long-term disability coverage to Association member's appropriate LTD carriers for the Fire Chief and Deputy Fire Chief. The Department will provide long-term disability coverage of 60% of covered earnings to a maximum of \$3500 per month for the Administrative Services Manager.

### **5. Retirement**

Employees are enrolled in retirement benefits through PERS.

Employees who are considered "Classic" Safety members by PERS are enrolled in the 3% @ 55 Local Safety Plan, with the single highest year for compensation. Employees who are considered "New" Safety members are enrolled in the 2.7% @ 57 Local Safety Plan, with a 3 year final average for compensation.

Employees who are considered "Classic" Miscellaneous members by PERS are enrolled in the 2.5% @ 55 Miscellaneous Plan, with the single highest year for compensation. Employees who are considered "New" Miscellaneous members are enrolled in the 2% @ 62 Miscellaneous plan, with a 3 year final average compensation.

Retirement benefits are paid for by both the employee and the Department. The Department contributes an amount on behalf of the employee, computed as a percentage of the employee's annual salary and is actuarially determined by PERS. The Department's contribution rates vary from year to year. For classic Safety members, the employee's rate is fixed at 9%. For New Safety and Miscellaneous members, the rate is 50% of the total normal cost. For Classic Miscellaneous members, the employee's rate is fixed at 8%.

**6. Vacation**

Vacation accrual rates will change on an employee's anniversary date as follows:

Years of Service	Bi-Weekly Accrual	Annual Hours of Vacation
0 – end of 5 years	3.69	96
5 <sup>th</sup> anniversary	4.93	128
10 <sup>th</sup> anniversary	6.16	160
15 <sup>th</sup> anniversary	7.39	192
20 <sup>th</sup> anniversary	8.0	208

The maximum accrual is 456 hours. Once the maximum accrual is reached, the employee stops accruing leave until hours are used, bringing the employee's total below the accrual cap.

**7. Sick Leave**

Employees will accrue 4.62 hours of sick leave per pay period. There is no maximum accrual limit for sick leave.

**7a. Sick Leave upon Retirement**

Employees can choose:

- To convert up to one-half of 860 hours of their accrued sick leave, not to exceed a maximum of 430 hours, to cash compensation at their regular hourly rate of pay. All remaining time would be converted to PERS service credit.
- To convert to cash, up to one-half of 860 hours of their accrued sick leave, not to exceed a maximum of 430 hours, which shall be deposited in the employee's 457 Deferred Compensation Account, subject to the 457 maximum annual allowable deposit amounts. All remaining time is converted to PERS service credit.
- To convert all accrued sick leave to PERS service credit.

**7b. Conversion of leave to Deferred Comp Plan**

Management employees have the opportunity to roll over accrued sick leave and vacation into their existing 457 account each year. These rollovers are counted toward the annual 457 limit, as set by the IRS annually. (Over 50 catch-up and other additional contribution amounts are not eligible for this program.) For example, in 2019, the maximum amount an employee can contribute to their 457 account is \$25,000. Any conversion of accrued sick or vacation leave is counted toward that maximum; if an employee requests to roll over more than the annual 457 cap, only the amount up to the cap will be converted.

### Sick leave

Annual conversion amount = maximum 300 hours.

Maximum lifetime amount = maximum 430 hours.

Each hour the employee converts is deducted from the total amount of sick leave payout upon retirement. Therefore, if over the course of an employee's employment he converts 430 hours of sick leave into the 457 plan, that employee is not eligible to be paid out for any sick leave upon retirement. Only accrued leave is eligible for conversion. The employee must have a remaining bank of 240 hours after the conversion, in order to be eligible to participate.

If the employee is retiring within the upcoming fiscal year, the 300-hour annual cap does not apply. Request for this conversion must still be submitted by March 1. If the request is not submitted by this date and the employee retires within the upcoming fiscal year, the option to convert to the 457 plan is not available.

If an employee separates employment from CCFD prior to retirement and has participated in the Leave Conversion program, a number of hours equal to the dollar amount that was originally converted to the 457 will be deducted from the employee's accrued vacation leave bank. If the employee does not have enough hours in the accrued bank to cover the deduction, the employee agrees to reimburse the department the remaining balance.

### Vacation leave

Only accrued leave is eligible for conversion.

### Procedure

1. Request must be submitted to HR by March 1 of each year.
2. Approved conversions will take place in July of that same year.
3. Employee's leave banks will be reduced by the amount converted to the 457 plan.

## **8. Administrative Leave**

The Fire Chief and Deputy Fire Chief are granted 80 hours of Administrative Leave per calendar year; the Administrative Services Manager is granted 40 hours of Administrative Leave per calendar year. Administrative Leave balances cannot be carried forward into the next calendar year. Any unused Administrative Leave will be cashed out at the employee's regular rate of pay during the first pay period in December.

Administrative Leave will be paid out upon separation of service with the Department, prorated based upon the effective date of separation.

## 9. Holidays

The following Holidays will be observed:

New Year's Day	January 1
Martin Luther King Day	Third Monday in January
President's Day	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Day after Thanksgiving	Fourth Friday in November
Christmas Day	December 25
New Year's Eve Day	December 31

Employees shall also receive 2 floating holidays per year, with a maximum accrual of 16 hours. Holidays shall also include every day proclaimed by the President of the United States, Governor of California or governing body of the Department as a public holiday and every day declared as a national day of mourning or special day, when approved by the governing body. If a holiday falls on a Sunday, the following Monday shall be observed. If a holiday falls on a Saturday, the preceding Friday shall be observed.

## 10. Technology Benefit

Employees are eligible to receive up to \$2,000 per fiscal year for work related technology. This includes items such as computers and accessories, software, phones, chargers and home internet access. Receipts must be included with the reimbursement request form.

## 11. Wellness Benefit

Employees are eligible to receive up to \$1,000 per fiscal year for wellness expenses that are designed or intended to improve overall health. Types of reimbursable items include gym fees, personal trainer, nutritional counseling or programs, smoking cessation or weight loss programs. Home fitness equipment is not included. Receipts must be included with the reimbursement request form.

## 12. Uniform Allowance

Safety Employees will receive \$995 per fiscal year, paid in accordance with PERS guidelines.

## 13. Bereavement Leave

The Department provides up to 3 days of paid leave for the death or critical illness in the employee's immediate family or household. This leave is not charged to the employee's sick, vacation or holiday accruals.

## **14. Family Medical Leaves**

Employees are eligible for family and medical leaves as provided in Federal and State laws. Employees are entitled to twelve (12) weeks of Family Medical Leave (FMLA) and/or California Family Rights (CFRA) leave in a twelve (12) month period providing the employee meets the eligibility requirement of the leave(s).

During the leave, the Department shall continue to provide health benefits. The employees may use sick, vacation and/or holiday accruals while on family leaves to receive pay.

Medical reasons could include:

- Birth or placement of a child,
- To care for a spouse, child, or parent with a serious medical condition or
- To take medical leave while unable to work due to the employee's own serious health condition.

See full Family and Medical Leave policy for details.

## **15. Pregnancy Leave**

California law allows up to a maximum of four (4) months of leave if you become disabled during your pregnancy. This leave will run concurrently when applicable with any other eligible leaves. See full Pregnancy Disability Leave policy for details.

## **16. Jury Duty**

Employees called to serve on a jury receive their regular salary while serving. Before reporting for jury duty, employees should advise their supervisor. Employees will be paid the difference between their salary and the fees paid for jury services excluding mileage reimbursements.

## **17. Deferred Compensation Plans**

The Department offers a voluntary employee-paid tax-qualified retirement investment plan under IRS Section 457 (deferred compensation plan). This plan allows you to save toward your retirement on a pre-tax basis, effectively lowering your current taxable income.

The Department has three 457 plan administrators and appointments to meet with the representatives can be arranged either by the Human Resource Specialist or directly by employees:

- ICMA – Susan Chang at (866) 620-6064



Additional information is available at their website at [www.icmarc.org](http://www.icmarc.org).

- VALIC –at (800) 892-5558 X 89165.  
Additional information is available at their website at [www.valic.com](http://www.valic.com)
- PERS –at (800) 260-0659  
Additional information is available at their website at <http://calpers.ingplans.com>

Participation is optional. Employees can enroll and adjust contribution amounts at any time. Employees can make contributions to only one 457 plan at a time. You can choose the manner in which your savings are invested. Investment vehicles can be changed at any time.

### **18. Flexible Benefit Plan (Section 125 – Cafeteria Plan)**

This optional program allows employees to use **pre-tax** income for the following:

- Dependent Care expenses up to \$5,000 per year
- Unreimbursed Medical Expenses up to \$2,600 per year
- Medical Premiums

The Department’s Section 125 Plan Administrator is Navia. To enroll, please contact the Human Resources.

### **19. Employee Assistance Plan (EAP)**

The EAP is a benefit designed to provide help with personal and professional stress that affects everyone at one time or another. It is a simple way of obtaining professional help to reduce the impact of problems on your life and your job.

The free and confidential services include professional assessment, referral and counseling.

*EAP services are available to all employees, their spouses, domestic partners or dependent children.*

All services are strictly confidential and voluntary and no information regarding your use of the program will be disclosed to the Department without your authorization.

EAP services are provided by **Sutter Health**. To use the service 24 hours a day, 7 days a week, call **(800) 477-2258**.

Some of the services include:

- Counseling for anxiety and stress, drug and alcohol dependency, job burnout, marital and teenager problems
- Legal advice
- Financial planning/counseling
- Departmental Management advice
- Referrals for childcare and eldercare