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, 11.5 (FY 20-21)
Miscellaneous Members: retirement formula of 2% at 62 and contribute 50% of the Normal Cost, 8.25% (FY 20-21)

MEDICAL BENEFITS

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

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)

VISION BENEFITS

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

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 cp-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

LIFE AND AD&D INSURANCE

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

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
- 10 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