



Central County Fire Department

Summary of Benefits

Community Risk and Resiliency Specialist

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1. Eligible Employees

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

Community Risk and Resiliency Specialist

2. Effective date of Benefit programs

The summary of benefits is in place as of July 6, 2020. Both parties agree to discuss compensation and benefits on a schedule to coincide with other CCFD employees.

3. Health Benefits

3a. Medical

Central County Fire Department (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, to a maximum of the three-party Blue Shield HMO premium as offered by PERS. Beginning January 1, 2021, the Department's contribution towards the employee's medical coverage shall be determined by the coverage level the employee selects. The Department's contribution shall be as follows:

- Employee only – shall not exceed the Blue Shield Access + Health Plan Employee only
- Employee plus one – shall not exceed the Blue Shield Access + Health Plan Employee plus one
- Employee plus 2 or more - shall not exceed the Blue Shield Access + Health Plan Family

If an employee has alternate coverage such as through a spouse's employer's plan (NOT individual 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.

3b. Retiree Health Savings

Employees 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

Effective July 1, 2020, the Department contributions amounts will be:

0 – 4 years of service	2% of salary
5 – 19 years of service	3% of salary
20+ years of service	5% of salary

Employee vesting requirements will be changed to 0% until the end of the 5th year of service.

Active employees hired prior to July 1, 2020, will be placed in this schedule based on their current years of service with the Department.

3c. Dental

Employees and their eligible dependents shall be covered by a dental reimbursement plan. Coverage limits are as follows:

Employees	Maximum of \$2000 annually
Dependents	Maximum of \$1500 annually

Coverage for orthodontia is included in the annual maximums.

There is no dental benefit offered for retirees. Full plan details can be found with Human Resources.

3d. Vision

Employees and their eligible dependents shall be covered by a vision reimbursement plan.

Maximum reimbursement limits are as follows:

\$600/year for equipment: glasses and/or contacts
\$100/year for employee eye exam
\$350/year for dependents

There is no vision benefit offered for retirees. Full plan details can be found with Human Resources.

4. Life Insurance

The Department provides a term life insurance policy in the amount equal to \$75,000 for eligible employees. Coverage starts on the first day of the month following conclusion of a 30-day waiting period. Effective July 1, 2020, the amount will be increased to \$100,000 for eligible employees.

5. Long Term Disability

The Department will provide long-term disability coverage of 60% of covered earnings to a maximum of \$3,500.

6. Retirement

Employees who are considered “Classic” members by PERS are enrolled in the 2.5% @ 55 Miscellaneous Plan, with the single highest year for compensation. Employees who are considered “New” members are enrolled in the 2% @ 62 Miscellaneous Plan, with a 3 year final average for 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 members, the employee’s rate is fixed at 8%. For new members, the rate is 50% of the total normal cost.

7. Vacation

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

Years of Service	Bi-Weekly Accrual	Days per Year
> 4	3.08	10
4-9	4.62	15
10	4.92	16
11	5.23	17
12	5.54	18
13	5.85	19
14+	6.15	20

The maximum accrual of vacation leave may not exceed two times the employee’s annual accrual rate. Once the maximum accrual is reached, the employee stops accruing leave until hours are used, bringing the employee’s total below the accrual cap.

This schedule shall be prorated for part-time employees in allocated positions.

8. Sick Leave

Sick leave with pay is granted to all probationary and regular employees who are assigned to allocated positions. Sick leave shall not be considered a right which an employee may use at his or her discretion, but shall be allowed because of an employee’s illness or injury, necessary medical, dental or optical examinations or attendance upon a member of his/her immediate family for the same.

An employee may use up to half the annual sick leave accrual for attendance upon a member of his/her immediate family for illness, injury or necessary medical, dental or optical examinations.

Employees will accrue 4.62 hours of sick leave per pay period. The maximum accrual limit for sick leave is 1560 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.

Sick leave accrual shall be prorated for part-time employees in allocated positions.

8a. Sick Leave upon Retirement

Upon retirement, after ten years of service with the Department (years of prior service with Town of Hillsborough and City of Burlingame shall be included) employees can choose:

- To be paid in cash for accumulated sick leave, not to exceed the equivalent of one month's pay, upon separation from service with the Department. All remaining time is converted to PERS service credit.
- To convert to cash, not to exceed the equivalent of one month's pay, which shall be deposited in the employee's 457 Deferred Compensation Account. All remaining time is converted to PERS service credit.
- To convert all accrued sick leave to PERS service credit.

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 Eve	December 24
Christmas Day	December 25

Employees shall also receive 2 floating holidays per year, with a maximum accrual of 16 hours. A holiday equals eight (8) hours leave. Holiday hours are prorated for part-time employees. If a scheduled holiday falls on an employee's alternate work schedule day off, the holiday will be observed on the day before. If a scheduled holiday falls on a Saturday, the preceding Friday shall be observed. If a scheduled holiday falls on a Sunday, the following Monday shall be observed.

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.

10. Hours of Work and Overtime

The workweek begins on Friday at 12:01 p.m. and ends on Friday at 12:00 p.m.

Employees shall follow a regular work schedule. The following work schedules are currently in effect:

Monday – Thursday	10 hours per day
Monday – Thursday	9 hours per day and
Friday	4 hours

11. 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.

12. 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 medical 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.

13. 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.

14. 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.

15. 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 Manager or directly by employees:

- ICMA – (800) 326-7272
Additional information is available at their website at www.icmarc.org.
- VALIC – John Lee at 415-314-9142.
Additional information is available at their website at www.valic.com
- PERS – (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.

16. 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 Resource Manager.

17. 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

18. Tuition Reimbursement

The Department will reimburse employees up to \$2000 per year for participating in educational programs leading to a college degree or certification program. The Fire Chief must pre-approve any program.

- \$2000/per year maximum reimbursement per employee
- Allowable expenses are registration, books, and course materials toward obtaining an AA/BA/BS degree or certificate program
- Must be an accredited school
- Reimbursement of the registration fee is based on the grade received in class:
 - A = 100% reimbursement
 - B = 80% reimbursement
 - C = 50% reimbursement
 - Pass = 100% reimbursement (for classes with a Pass/No Pass grading system only)

A class must be taken for a grade, unless there is only a pass/no pass option.