



# 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. Term

This salary and benefits plan shall cover the time period from July 1, 2022 to June 30, 2024.

## 3. Salary

The salary range for this position shall be increase as follows:

First full pay period of July 2022	3.0%
First full pay period of July 2023	3.0%

## 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
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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 5<sup>th</sup> 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.

### 7a. Vacation Cash out

Beginning January 1, 2023, employees in this group are eligible to request to cash out up to 40 hours accrued vacation pay two times per year. The employee must have a minimum balance of 100 hours as of December 31 of the election year to be eligible. Employees must have used a minimum of 40 hours of vacation leave in the prior year. All employees in the group will complete a form between December 1 and December 31 of each year. They will mark one of three choices:

- a. I am not eligible to participate as I have not met the criteria
- b. I am eligible to participate, but I choose to NOT cash out any vacation next calendar year.
- c. I am eligible and I choose to cash out \_\_\_\_\_ hours of vacation next calendar year.

Vacation hours cashed out applies only to hours earned in the following calendar year. Payment of vacation hours elected for cash out will be on the first paycheck in June and December of the year following the election. Vacation that is used is understood to be on a first-earned basis. Elections are irrevocable.

## **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.

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.

### **8b. Conversion of Leave to Deferred Compensation Plan**

Beginning January 1, 2023, Clerical 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 2022, the maximum amount an employee can contribute to their 457 account is \$20,500. 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 40 hours.

Maximum lifetime amount = maximum 173 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 they convert 173 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 173-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.

Annual conversion amount = 40 hours

#### 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.

## **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
Indigenous People's 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

Employees shall also receive 2 floating holidays per year, with a maximum accrual of 16 hours, given every January 1. Once this maximum is reached, no further holidays can be added until the employee uses some of the hours. If the balance is less than 16 hours, the employee will receive additional floating holidays hours the following January 1, to a maximum 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 Friday	9 hours per day and 4 hours

Alternate work schedules are subject to the Fire Chief's approval. Requests must be submitted in writing to the Administrative Services Manager

### **11. Bereavement Leave**

The Department provides up to forty (40) hours of paid leave for the death or critical illness in the employee's immediate family or household. For this purpose, immediate family or household means father, mother, husband, wife, domestic partner, son, daughter, sister, brother, grandparents, or mother/father in law. This leave is not charged to the employee's sick, vacation or holiday accruals. The leave must be used within six (6) months of the date of the event.

### **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 Resources Manager or directly by employees:

- Mission Square (formerly ICMA) – (800) 326-7272  
Additional information is available at their website at [www.icmarc.org](http://www.icmarc.org).

In the Mission Square plan, there are two deferment options:

- Before tax deferrals
- After tax (Roth) deferrals

Mission Square also has a self-brokerage account, where the employee can direct the purchase and sales of individual stocks and equities.

- VALIC – John Lee at 415-314-9142.  
Additional information is available at their website at [www.valic.com](http://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. Participants may contribute up to the statutory limits each year.

## 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 \$2,850 per year (adjusted annually to statutory limits)
- 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.