

CITY OF SANTA MARIA

2022 BENEFITS OVERVIEW

FULL-TIME and PART-TIME EMPLOYEES

ELIGIBILITY INFORMATION

A robust benefits package is offered to Full-time and Part-time employees.

OPEN ENROLLMENT

Annual open enrollment for the 2023 plan year is September 19, 2022 – October 14, 2022, with benefits renewing January 1st. This is the time of the year when you are free to make changes to your benefit selections such as adding/deleting dependents, switching from one plan to another, etc.

BENEFITS PACKAGE

HEALTH INSURANCE

The City of Santa Maria offers several health care plan options through CalPERS for employees to choose from, with various coverage options for you and your eligible dependents.

The City's contribution to the monthly premium is determined by the MOU of the labor organization that represents you.

HEALTH INSURANCE PLANS OFFERED

Anthem BC Select HMO	Anthem PERS Platinum PPO
Anthem BC Traditional HMO	Anthem PERS Gold PPO
Blue Shield Access+ HMO	PORAC (Police & Rangers only)
Blue Shield Trio HMO	

DENTAL INSURANCE

The city offers a Dental PPO plan through *The Standard Insurance Company* for you and your eligible dependents.

VISION INSURANCE

The city offers a vision care plan option through *VSP* for you and your eligible dependents.

FLEXIBLE SPENDING ACCOUNTS

The city offers employees the opportunity to enroll in Flexible Spending Accounts (FSA) through *Navia*. There are two plans available: the Health Care Reimbursement Account and Dependent Care Account. These accounts can be used to set aside pre-tax dollars to help pay for IRS-qualified health and/or work-related dependent care expenses. The 2022 IRS-mandated maximum contribution limits are \$2,850 for the Health Care Account and \$5,000 for the Dependent Care Account.

RETIREMENT AND 457 PLANS

The City of Santa Maria is part of the *CalPERS Retirement System*. All FT and PT employees are automatically enrolled in the CalPERS retirement plan. In addition, the city has two Voluntary 457 Plans offered through *Empower Retirement* or *CalPERS*, which an employee may choose to enroll in, and make additional contributions towards future retirement income.

NOTE: The City of Santa Maria does not participate in Social Security.

LONG TERM DISABILITY INSURANCE

The city provides a long-term disability coverage as described below through *The Standard Insurance Company*. The benefit waiting period is 180 days with a minimum benefit of \$100/m.

Class 1 – Non-Safety Management Members

- 66.67 % of the 1st \$9,000 (max monthly benefit is \$6,000)
- The cost is paid by you.

Class 2- Non-Sworn Police employees and General members

- 66.67 % of the 1st \$7,500 (max monthly benefit is \$5,000)
- The cost is shared between you and the city.

If you are not able to return to any occupation, the benefit will last until you reach the Social Security Normal Retirement Age if you become disabled before age 62.

SHORT TERM DISABILITY INSURANCE

The city provides a short-term disability coverage as described below through *The Standard Insurance Company*. The benefit waiting period is 30 days, with a maximum payment period of 180 days.

Class 1 – Non-Safety Management Members

- 66.67 % of the 1st \$2,078 of weekly earnings reduced by deductible income with a max weekly benefit of \$1,385.
- The cost is paid by you.

Class 2- Non-Sworn Police employees and General members

- 66.67 % of the 1st \$1,731 of weekly earnings reduced by deductible income with a max weekly benefit of \$1,154.
- The cost is shared between you and the city.

GROUP LIFE, AD&D INSURANCE AND SUPPLEMENTAL VOLUNTARY BENEFITS

Group Basic Life/AD&D – The city provides Basic Term Life coverage and Accidental Death & Dismemberment (AD&D) coverage through *The Standard Life Insurance Company*. The coverage amounts and cost is determined by the MOU that governs your conditions of employment. You can purchase additional coverage for your qualified dependents.

Supplemental Voluntary Benefits – The city also offers employees the opportunity to purchase a variety of supplemental insurance options with several carriers. These plans offer additional financial protections and are meant to supplement the core health insurance coverages by providing case benefits to help pay for out-of-pocket health. These plans are available through *US Chimienti & Associates*.

Legal Shield & ID Shield – Benefit that provides access to separate Identity Theft and Legal Insurance. You can enroll in one or both plans.

EMPLOYEE ASSISTANCE PROGRAM

Employee Assistance Program (EAP) – The city offers an EAP through *MHN* and pays for 100% of the benefit. This benefit offers completely confidential counseling services via in-person visits and phone calls as well as other valuable employee assistance.

LEAVE BENEFITS

Leave benefits are determined by the MOU that governs your conditions of employment.