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CITY OF ANAHEIM SUMMARY OF EMPLOYEE BENEFITS 2009

MEDICAL PLANS: Effective January 2009
Eligible the first of month following one complete month of employment

Plan	Total Cost	City Cost	Employee Cost	Cost per Pay Period
Kaiser Health Plan				
Single	\$ 341.23	\$320.79	\$ 20.44	\$ 10.22
2-Party	\$ 682.46	\$641.54	\$ 40.92	\$ 20.46
Family	\$ 956.69	\$907.77	\$ 57.92	\$ 28.96
Aetna HMO				
Single	\$ 401.93	\$380.79	\$ 21.14	\$ 10.57
2-Party	\$ 805.51	\$767.63	\$ 37.88	\$ 18.94
Family	\$1,139.33	\$1,077.53	\$ 61.80	\$ 30.90
Aetna OAMC (90/60) (\$250 deductible)				
Single	\$ 569.89	\$428.55	\$141.34	\$ 70.67
2-Party	\$1,139.79	\$850.07	\$289.72	\$144.86
Family	\$1,612.81	\$1,188.79	\$424.02	\$212.01
Aetna High Option OAMC Plan (80/70) (\$1000 deductible)				
Single	\$ 512.26	\$ 414.70	\$ 97.56	\$ 48.78
2-Party	\$1,024.51	\$ 824.23	\$200.28	\$100.14
Family	\$1,449.68	\$1,153.86	\$295.82	\$147.91

DENTAL PLANS: Effective January 2009
Eligible the first of month following six (6) complete months of employment

Plan	Total Cost	City Cost	Employee Cost	Cost per Pay Period
DeltaCare USA				
Single	\$14.82	\$14.82	\$0.00	\$0.00
2-Party	\$24.50	\$24.50	\$0.00	\$0.00
Family	\$36.22	\$36.22	\$0.00	\$0.00
Delta Dental Plan (PPO)				
Single	\$ 50.83	\$24.99	\$25.84	\$12.92
2-Party	\$ 86.41	\$38.89	\$47.52	\$23.76
Family	\$132.15	\$56.03	\$76.12	\$38.06
Note: PPO dentists provide a higher level of benefits. Call 1-800-765-6003 to locate a Delta PPO dentist.				

VISION CARE: Effective January 2009
Included in Medical Plan

Kaiser	Examination - \$15.00 Co-payment	Glasses - \$150.00 allowance toward standard frames and lenses every 24 months
Aetna – HMO	Examination \$0 Co-payment with Network Provider	\$200 materials allowance every 12 months (Network Provider)
Aetna – OAMC	Examination \$0 Co-payment with Network Provider	\$200 materials allowance every 12 months (Network Provider)
Aetna High Option OAMC Plan	Examination \$0 Co-payment with Network Provider	\$200 materials allowance every 12 months (Network Provider)

Health Care Opt Out Plan: A \$125 monthly taxable bonus if employee is eligible to decline medical coverage. To qualify, employee must prove coverage by another medical plan.

Medicare: Employees hired after March 31, 1986 pay 1.45% Medicare tax and are covered by Medicare. City contributes an equal amount.

EMPLOYEE ASSISTANCE PROGRAMS

REACH - Free of charge to employees and family members.

125 SALARY REDUCTION PLAN:

Health Care Flexible Spending Account - Employee may set aside money before taxes to pay for health care expenses that are not reimbursed by a medical or dental plan.

Dependent Care Flexible Spending Account - Employee may set aside money before taxes to pay for dependent care such as children under 12 being cared for by others, care provided in full-time residential institution and other situations.

DISABILITY INSURANCE

Short Term Disability: 100% City paid. First 30 days covered by sick leave, vacation or leave without (if other leave time is not available). If disability lasts longer than 30 calendar days, this plan will pay 60% of the employee's base pay, after withholding taxes and less deductible benefits for a maximum of five months. Police Sworn, non-management receive a benefit of 85% of the employee's base rate of pay before withholding taxes and less deductible benefits.

Long Term Disability: 100% City paid at the rate of .62¢/\$100 of salary for Miscellaneous Employees and .18¢/\$100 of salary for Safety members (excluding APA members - Rate is identical, however, APA members pay the LTD rate). After 180 days of disability employee receives 60% of pre-disability base pay for as long as disability remains or until the maximum

coverage age is reached. The 60% disability is taxable income. However, the Carrier does not automatically take out such taxes from the employee's check.

LIFE INSURANCE BENEFITS

Basic Life and AD&D: Covers employee 24 hours a day on or off the job. Life insurance coverage may be purchased on spouse or dependent children under age 25 who reside in the USA or Canada. Accidental Death and Dismemberment pays only if employee's death is the result of an accident (coverage is twice the amount of basic life).

Fulltime Employee:				
Amount of Coverage	Employee Cost		City Cost	
	Employee	W/Dependent	Employee	W/Dependent
\$50,000	\$5.75	\$1.60	\$5.75	\$0.00

Dependent Life Coverage:

Spouse	\$10,000
Child or Children	
Birth to 6 months	\$ 500
6 months to 21 years of age (25 if student)	\$10,000

Management Life Insurance and AD&D: Except for the City Manager, the amount of insurance provided is twice employee's annual salary minus the amount of Basic Life Insurance rounded up to the next higher \$50,000 level. City Manager's is three times his/her annual salary minus the amount of Basic Life Insurance rounded up to the next higher \$50,000 level. The City pays 100% for Administrative and Executive level management. The premium is split 50/50 for members of the Middle, Supervisory and Professional management groups.

Supplemental Life Insurance (Age Rated): 100% Employee-Paid; Cost based on Age-Banded group term life rates. Employee is eligible if enrolled in basic life and management life (if applicable). Employee can choose additional supplemental coverage in \$50,000 increments, from \$50,000 to \$700,000 (up to a combined seven times earnings to a maximum of \$750,000). Employees may also choose to cover their eligible spouse up to 50% of employees' supplemental coverage (cost based on employee's age). Refer to the Age Banded Chart below.

**Age Banded Per Month
per \$1,000 Coverage**

Under 35	\$0.06
35 – 39	\$0.08
40 – 44	\$0.12
45 – 49	\$0.20
50 – 54	\$0.30
55 – 59	\$0.48
60 – 64	\$0.60
65 – 69	\$1.10
70 – 74	\$1.84
75 +	\$3.60

Anaheim Police Association Life Insurance: Is administered by the Association. The City contributes \$12 per month for each eligible employee.

RETIREMENT PLANS:

The City of Anaheim is a member of CalPERS and is not under Social Security, except that employees hired after March 31, 1986 are required to participate in Medicare (1.45%)

PERS Formula

Miscellaneous Employees: 2.7% @ 55 Benefit
Fire and Police Safety: 3.0% @ 50 Benefit

Public Employee's Retirement System (PERS): Effective July 10, 2009

Group	City Contribution		Employee Contribution		Total City and Employee
	Paid by City	Paid by Employee	Paid by City	Paid by Employee	
Miscellaneous Employees	15.744%	0.505%	7.000%	1.000%	24.249%
Miscellaneous Management	15.744%	0.505%	7.000%	1.000%	24.249%
Fire Safety (Management)	24.600%	0.000%	0.000%	9.000%	33.600%
Fire Safety (Bargaining Unit)	24.600%	0.000%	0.000%	9.000%	33.600%
Police Safety (Management)	26.368%	0.000%	9.000%	0.000%	35.368%
Police Safety (Bargaining Unit)	26.368%	0.000%	9.000%	0.000%	35.368%

EPMC (Paying and reporting the value of employer paid member contributions) for Miscellaneous PERS members in the General, Clerical, Confidential, International Brotherhood of Electrical Workers, Police, Police Safety, and Management Units.

Fire Safety employees pay the full 9% statutorily required employee share of PERS. Such contributions are designated as "Employer Pick-Up" contributions under the provisions of Section 414(h) (2) of the Internal Revenue Code.

Police Officer Trainees are in Miscellaneous PERS

PERS Miscellaneous and Safety Plan Benefits: Military Buyback (G.C. 20930.3), Fourth Level 1959 Survivor Benefit (G.C. 21382.5), Pre-Retirement Optional Settlement 2 Death Benefit (G.C. 21548), and \$5,000 Death Benefit (G.C.21623.5).

TAX DEFERRED SAVINGS PLANS

Retirement Health Savings Plan (RHS): Allows employees to save on a tax-free basis for medical expenses incurred in retirement. Eligibility for participation and specific plan components are based upon unit of representation and hire date with the City. For further information please refer to bargaining unit MOU's or to the Personnel Rules for Management and Confidential employees.

Deferred Compensation (457) Plan: Full time employees may participate (voluntarily) in one of two deferred compensation plans offered by the City. Maximum contributions are as defined by law.

LEAVE PROVISIONS

Sick Leave: Accrues at the rate of 3 hours per pay period (annual accrual rate of 78 hours per year). Payment is made each January to employees who have accumulated hours in excess of 175. Payment is made at the employee's base hourly rate of pay.

Vacation: Vacation hours accrue at the rate of 4-9 hours per pay period, depending upon length of service. Employees are eligible for vacation leave upon completion of thirteen pay periods.

Employees can be compensated in cash for accrued vacation. Provisions vary as stated by applicable Bargaining Unit Memorandum of Understanding or Personnel Rules Covering Management, Confidential, and Non-Represented Part-time Employees. All such vacation payments are made at the employee's base hourly rate of pay.

Employees in the classifications of Police Officer and Police Sergeant have paid leave rather than vacation/sick leave, therefore their balance cannot drop below 175 hours as a result of the request.

Miscellaneous Employees (General, Clerical, IBEW, Management and Confidential) and Safety Management (with an average 40 hour work week)		
Years of Service	Earning Rate	Maximum
First 4 years	4 hours/pay period - 106 hours per year or 13.25 days per yr	212 hours
Completion of 4 years	5 hours/pay period - 130 hours or 16.25 days per year	260 hours
Completion of 8 years	6 hours/pay period - 156 hours or 19.5 days per year	312 hours
Completion of 14 years	7 hours/pay period - 182 hours or 22.75 days per year	364 hours
Completion of 19 years	8 hours/pay period - 208 hours or 26 days per year	416 hours
Completion of 24 years	9 hours/pay period - 234 hours per year	468 hours

Fire Battalion Chief – 56 Hour Suppression - Combines sick leave and vacation into one Paid Leave account (40 hour employees earn sick leave and vacation as noted above)		
Years of Service	Earning Rate	
First 4 years	10.75 hours/pay period – 279.5 hours (11.6458 shifts)	
Completion of 4 years	11.5 hours/pay period – 299.0 hours (12.4583 shifts)	
Completion of 8 years	13.0 hours/pay period – 338.0 hours (14.0833 shifts)	
Completion of 14 years	14.25 hours/pay period – 370.5 hours (15.4375 shifts)	
Completion of 19 years	15.75 hours/pay period – 409.5 hours (17.0625 shifts)	
Each January employee paid for hours in excess of 350 (or 750 at employee's option)		

Police (Police Officer, Police Sergeant, Detention Officer, and Senior Detention Officer)- Combines holiday, sick leave and vacation into one Paid Leave account		
Years of Service	Earning Rate	Maximum
First 4 years	10 hours/pay period - 262 hours per year	524hours
Completion of 4 years	11 hours/pay period – 288 hours per year	576 hours
Completion of 8 years	12 hours/pay period – 314 hours per year	628 hours
Completion of 14 years	13 hours/pay period – 340 hours per year	680 hours
Completion of 20 years	14 hours/pay period – 366 hours per year	732 hours
Completion of 25 years	15 hours/pay period – 392 hours per year	784 hours

Fire (Firefighter, Fire Engineer, and Fire Captain)- (56 hour suppression employees) - Combines sick leave and vacation into one Paid Leave account	
Years of Service	Earning Rate
First 4 years	10.75 hours/pay period – 279.5 hours (11.6458 shifts)
Completion of 4 years	11.5 hours/pay period – 299.0 hours (12.4583 shifts)
Completion of 8 years	13.0 hours/pay period – 338.0 hours (14.0833 shifts)
Completion of 14 years	14.25 hours/pay period – 370.5 hours (15.4375 shifts)
Completion of 19 years	15.75 hours/pay period – 409.5 hours (17.0625 shifts)
Each January employee paid for hours in excess of 350 (or 750 at employee's option)	

Holidays: Ten paid holidays per year.

January 1st - New Year's Day
 Third Monday in January - Martin Luther King's Birthday
 Third Monday in February - President's Day
 Last Monday in May - Memorial Day
 July 4th - Independence Day
 First Monday in September - Labor Day
 November 11 - Veteran's Day
 Fourth Thursday in November - Thanksgiving
 Friday after Thanksgiving
 December 25th - Christmas Day

Note: 56-Hour fire suppression employees receive additional compensation equivalent to 1/10th of their regular biweekly compensation for each holiday listed above plus February 12th (Lincoln's Birthday) and September 9th (Admission' Day) or have option to accumulate 11.2 hours per holiday. Under this option, any hours accrued will be paid off at employee's regular hourly rate as of the end of pay period including October 1st. Selection of option made each September 1st.

Bereavement Leave: An employee has leave with pay for up to 3 consecutive work days if death occurs in the immediate family. For other family members, leave is 1 work day.

MISCELLANEOUS BENEFITS

Automobile Allowance: Mayor, City Council Members, Executive Management and certain designated Administrative Management classifications are eligible to receive either a City-owned vehicle or an automobile allowance of up to \$300 per pay period. Administrative Managers in the classifications of AGM – Electric Services, Finance & Administration, Water Services, and Utilities Joint Services are eligible to receive either a City-owned vehicle or an automobile allowance of up to \$250 per pay period. Administrative Managers in the classifications of City Engineer and Risk Manager are eligible to receive either a City-owned vehicle or an automobile allowance of up to \$225 per pay period.

Executive Medical Exams: Mayor, City Council Members, Executives, Administrative Managers, and Middle Managers are eligible to receive an executive physical exam at UCI or Scripps Medical Centers. Mayor, City Council Members and Executive Managers are eligible for this benefit on an annual basis. Administrative and Middle Managers are eligible to receive this benefit bi-annually. The cost allocated for this benefit is \$1,500.00.

Bilingual Pay: Employees in positions that have been specifically designated by the department head as requiring bilingual skills (speaking, reading, writing, and interpreting) are compensated at the rate of 5% of their regular biweekly rate of pay in addition to their regular pay. Employees represented by the I.B.E.W.-Local 47 receive \$60.00 per pay period. Employees represented by APA receive 2 ½% - Street Level; 5% - Complex Level and 7 ½% Court Certified. Part-Time employees receive .50¢ per hour/or .60¢ per hour depending on their unit of representation. Such designated employees must be certified by an official bilingual certifier.

Tuition Reimbursement: An employee may be reimbursed for tuition of up to 75% of the employees' cost. Department Head approval must be obtained before the employee enrolls. The policy is designed to encourage employees to become better qualified for their present duties and to prepare for advancement with the City. A grade of "C" or better must be attained for undergraduate courses and "B" or better for graduate courses to receive reimbursement. (A.R.210)

Flexible Work Schedules: Many departments offer employees the opportunity to work an alternate work schedule. Most frequently used is the 9/80 Plan. Police have a 3/12 Plan for Sworn Officers in the field and civilian Communication personnel. The City remains open Monday – Friday.