

# City of Petaluma



## City Provided Benefits

### CalPERS – Health Benefits

Eligibility begins the first of the month following your hire date. You pay a monthly employee contribution based on your Bargaining Unit's MOU. CalPERS offers a number health plans for the Bay Area. Open Enrollment is held each fall to allow members to make health plan changes.

If you plan to enroll a spouse or any dependents in benefits, we will need the following:

- If enrolling a spouse we will need a copy of your marriage certificate & your spouse's Social Security card
- If enrolling dependent children we will need copies of their birth certificates and Social Security cards
- If you plan to enroll only yourself and have no dependents no additional documentation is needed
- If you choose to decline Medical benefits and opt for Cash in Lieu, we will need documentation that you (and any dependents) have Medical insurance through a different source - i.e. written proof of coverage that contains names, policy numbers, and effective dates.

### CalPERS – Retirement

The City of Petaluma pays into the CalPERS retirement fund for each eligible employee. You will also pay a monthly employee contribution based on your Bargaining Unit's MOU. The minimum retirement age for a service retirement for most members is 50 years old with five years of service credit (52 years for PEPR). The more service credit you have, the higher your retirement benefits will be. Your retirement benefits are based on a formula - not what you contribute into the system. Please refer to the CalPERS publication you received within your new hire packet for more information.

### MetLife – Dental Benefits

Dental Benefits, for you and qualified members of your family, are paid for by the City of Petaluma. Eligibility begins the first of the month following your hire date.

### MetLife – Vision Benefits

Vision Benefits, for you and qualified members of your family, are paid for by the City of Petaluma. Eligibility begins the first of the month following your hire date.

### New York Life- Life and Accident Insurance

Basic Term Life and Basic Personal Accident Insurance are paid for by the City of Petaluma. Eligibility begins the on your hire date. Refer to your Bargaining Unit's (MOU) or Employment Contract for specific amounts of coverage.

### New York Life- Long Term Disability Insurance

Long Term Disability Insurance is paid for by the City of Petaluma. Based on eligibility, this plan pays a benefit of up to 60% of your monthly covered earnings. You must be disabled for 60 days before benefits may be payable.

### Concern– Employee Assistance Program (EAP)

EAP Benefits, for you and qualified members of your family, are paid for by the City of Petaluma. EAP offers help with emotional, family and other personal problems; guidance on financial and legal issues; support healthy choices; and much more 24/7. There is no charge to you for covered services.

# City of Petaluma



## Voluntary Benefits

The City offers various voluntary benefits, as listed below. Enrollment in any of these benefits is completely voluntary and if you choose to enroll, please note that the cost of such benefit(s) is at your full expense. If you are interested in learning more about any of the voluntary benefits, please visit the City's website (<https://cityofpetaluma.org/voluntary-benefits-full-time-employees/>) or contact Human Resources for further details and any applicable enrollment information/forms.

### New York Life – Voluntary Life Insurance

Provides additional Term Life Insurance for you and your family, offering affordable rates and convenient payroll deductions. If you wish to elect this benefit, please note that you only have 30 days from your date of hire to do so, otherwise you will have to wait to enroll during the following Open Enrollment.

### MetLife – PrePaid Legal

Access to a national network of experienced attorneys. Employees are covered for a wide range of personal legal matters. If you wish to elect this benefit, please note that you only have 30 days from your date of hire to do so, otherwise you will have to wait to enroll during the following Open Enrollment.

### LifeLock – Identity Theft

Identity theft protection, providing proprietary technology that searches for a wide range of potential threats to you and your family's identity. You may choose to enroll in this benefit at any time.

### Nationwide – Pet Insurance

Suite of Pet Insurance plans specifically designed for employees, which gives you superior protections at group rates. You may choose to enroll in this benefit at any time.

### Navia – Flex Spending (FSA's) & Commuter Benefits

Allows you to pay for out-of-pocket medical, child care and/or commuter expenses with tax-free dollars. If you wish to elect this benefit, please note that you only have 30 days from your date of hire to do so, otherwise you will have to wait to enroll during the following Open Enrollment.

### Aflac

Supplemental insurance coverages: Accident, Hospital, Short Term Disability, Cancer Care, Critical Care, etc. (Note: the City of Petaluma does not pay into State Disability Insurance – SDI). You may choose to enroll in this benefit at any time.

### Deferred Compensation 457 Plans

We offer three plans through: CalPERS, Empower Retirement and MissionSquare. Please note that you may enroll in a 457 plan at any time and you have the flexibility to change, pause, or stop your contributions at any time.