

# 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 of health plans for the Bay Area. Open Enrollment is held each fall to allow members to make health plan changes.

### **Cash-In-Lieu – Medical Cash Back**

Taxable "opt out" amount, if the employee declines medical coverage under the City of Petaluma's group health plan because the employee has coverage under a spouse's or parent's health coverage.

### **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 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.

### **MetLife – Dental and Vision Benefits**

Dental and 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.

### **Cigna – Basic 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.

### **Cigna – 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 and services are confidential.

### **Cigna - Health Advocacy Services**

Health Advocacy Services, for you and qualified members of your family, are paid for by the City of Petaluma. They offer, you and qualified members of your family, assistance with a wide range of healthcare and health insurance issues 24/7. There is no charge to you for covered services.

# City of Petaluma



## Voluntary Benefits

(These benefits are paid for in full by the employee)

### **Cigna – Voluntary Life**

Provides additional Term Life Insurance for you and your family, offering affordable rates and convenient payroll deductions.

### **MetLife – PrePaid Legal**

Access to a national network of 14,000+ experienced attorneys, with an average attorney experience of 25 years. Employees are covered for a wide range of personal legal matters.

### **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.

### **Nationwide – Pet Insurance**

Suite of Pet Insurance plans specifically designed for employees, which gives you superior protections at group rates.

### **Navia – Flex Spending (FSA's)**

Allows you to pay for out-of-pocket medical and/or child care expenses with tax-free dollars.

### **Aflac**

Supplemental insurance coverages: Accident, Hospital, Cancer Care, Critical Care, etc.  
(Note: the City of Petaluma does not pay into State Disability Insurance – SDI).

### **Deferred Compensation 457 Plans**

We offer three plans through: CalPERS, Empower Retirement and MissionSquare.