



# BENEFITS SUMMARY 1/1/2024

## New Hires

**City of Folsom Fire Department  
Middle Management Employees (CFMME)**

<b>Term of Agreement:</b>	January 1, 2023 through December 31, 2025																
<b>Salary Increase (COLA)</b>	January 1, 2024 – 3%																
<b>California Public Employee Retirement System (CalPERS) – Safety Fire</b>	<p><b><u>Classic Member</u></b>  <b>Hired on or prior to October 16, 2011</b></p> <ul style="list-style-type: none"> <li>Formula: 3% @ 50</li> <li>Final Compensation: Average monthly compensation during 12 highest paid consecutive months (<i>limited to \$345,000 in 2024</i>)</li> <li>Employee Contribution: 9%</li> </ul> <p><b>Hired on or after October 17, 2011</b></p> <ul style="list-style-type: none"> <li>Formula: 2% @ 50</li> <li>Final Compensation: Average monthly compensation during 36 highest paid consecutive months (<i>limited to \$345,000 in 2024</i>)</li> <li>Employee Contribution: 9%</li> </ul> <p><b><u>PEPRA Member</u></b>  <b>Hired on or after January 1, 2013</b></p> <ul style="list-style-type: none"> <li>Formula: 2.7% @ 57</li> <li>Final Compensation: Average monthly compensation during 36 highest paid consecutive months (<i>limited to \$151,446 in 2024</i>)</li> <li>Employee Contribution: 12%</li> </ul>																
<b>Social Security and Medicare</b>	Employer and Employee both contribute 6.2% to Social Security and 1.45% to Medicare.																
<b>Health and Welfare</b>	<p>Employer pays 80% of premium for dental and vision and contributes set amount for medical.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #4f81bd; color: white;"> <th style="text-align: left;">Monthly Contributions</th> <th style="text-align: center;">Employee Only</th> <th style="text-align: center;">Employee +1</th> <th style="text-align: center;">Employee +2</th> </tr> </thead> <tbody> <tr> <td><b>Medical (City contribution)</b></td> <td style="text-align: right;">\$750.00</td> <td style="text-align: right;">\$1,497.00</td> <td style="text-align: right;">\$1,944.00</td> </tr> <tr> <td><b>Dental (80%; Delta Dental)</b></td> <td style="text-align: right;">\$39.54</td> <td style="text-align: right;">\$77.10</td> <td style="text-align: right;">\$116.65</td> </tr> <tr> <td><b>Vision (80%; VSP)</b></td> <td style="text-align: right;">\$7.54</td> <td style="text-align: right;">\$10.80</td> <td style="text-align: right;">\$19.36</td> </tr> </tbody> </table>	Monthly Contributions	Employee Only	Employee +1	Employee +2	<b>Medical (City contribution)</b>	\$750.00	\$1,497.00	\$1,944.00	<b>Dental (80%; Delta Dental)</b>	\$39.54	\$77.10	\$116.65	<b>Vision (80%; VSP)</b>	\$7.54	\$10.80	\$19.36
Monthly Contributions	Employee Only	Employee +1	Employee +2														
<b>Medical (City contribution)</b>	\$750.00	\$1,497.00	\$1,944.00														
<b>Dental (80%; Delta Dental)</b>	\$39.54	\$77.10	\$116.65														
<b>Vision (80%; VSP)</b>	\$7.54	\$10.80	\$19.36														

	<table border="1"> <thead> <tr> <th colspan="4">Medical Monthly Employee Share (pre-tax) per plan chosen:</th> </tr> </thead> <tbody> <tr> <td>Kaiser High Deductible Health Plan HMO</td> <td>\$32.91</td> <td>\$68.83</td> <td>\$91.58</td> </tr> <tr> <td>Sutter High Deductible Health Plan HMO</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Western Health Advantage High Deductible HMO</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Kaiser HMO</td> <td>\$211.83</td> <td>\$426.66</td> <td>\$556.76</td> </tr> <tr> <td>Sutter Health Plus HMO</td> <td>\$127.10</td> <td>\$250.30</td> <td>\$327.50</td> </tr> <tr> <td>Western Health Advantage HMO</td> <td>\$192.92</td> <td>\$388.85</td> <td>\$507.59</td> </tr> <tr> <td>Delta Dental</td> <td>\$9.89</td> <td>\$19.28</td> <td>\$29.16</td> </tr> <tr> <td>VSP Vision</td> <td>\$1.89</td> <td>\$2.70</td> <td>\$4.84</td> </tr> </tbody> </table> <p>*The City contributes into an HSA for those selecting a High Deductible Health Plan in SHP or WHA. Those waiving medical with proof of other coverage receive <u>\$300.00</u> per month as additional compensation.</p>	Medical Monthly Employee Share (pre-tax) per plan chosen:				Kaiser High Deductible Health Plan HMO	\$32.91	\$68.83	\$91.58	Sutter High Deductible Health Plan HMO	\$0.00	\$0.00	\$0.00	Western Health Advantage High Deductible HMO	\$0.00	\$0.00	\$0.00	Kaiser HMO	\$211.83	\$426.66	\$556.76	Sutter Health Plus HMO	\$127.10	\$250.30	\$327.50	Western Health Advantage HMO	\$192.92	\$388.85	\$507.59	Delta Dental	\$9.89	\$19.28	\$29.16	VSP Vision	\$1.89	\$2.70	\$4.84
Medical Monthly Employee Share (pre-tax) per plan chosen:																																					
Kaiser High Deductible Health Plan HMO	\$32.91	\$68.83	\$91.58																																		
Sutter High Deductible Health Plan HMO	\$0.00	\$0.00	\$0.00																																		
Western Health Advantage High Deductible HMO	\$0.00	\$0.00	\$0.00																																		
Kaiser HMO	\$211.83	\$426.66	\$556.76																																		
Sutter Health Plus HMO	\$127.10	\$250.30	\$327.50																																		
Western Health Advantage HMO	\$192.92	\$388.85	\$507.59																																		
Delta Dental	\$9.89	\$19.28	\$29.16																																		
VSP Vision	\$1.89	\$2.70	\$4.84																																		
<b>Retiree Health</b>	<p>The City contributes \$25 per pay period into an HRA for each probationary/permanent employee hired after May 8, 2007.</p> <p>After 120 months of City employment a retiree qualifies for dental and vision coverage. City funded portion depends on the number of years worked for The City of Folsom. City pays 50%-80% of premium.</p>																																				
<b>Life Insurance</b>	\$60,000 policy paid by City for you; \$2,000 for each eligible dependent. Accidental Death and Dismemberment: \$60,000.																																				
<b>Short Term Disability Insurance</b>	STD 60% of the first \$2,087 of your pre-disability earnings, reduced by deductible income. Maximum \$1,252 before reduction by deductible income.																																				
<b>Long Term Disability Insurance</b>	LTD 60% of the first \$10,000 of your pre-disability earnings, reduced by deductible income. Maximum \$6,000 before reduction by deductible income.																																				
<b>Workers Compensation</b>	Workers compensation insurance covers on-the-job injuries or illnesses.																																				
<b>Employee Assistance Program</b>	ConcernPlus – First Responders EAP (confidential); City pays \$10.69/mo.																																				
<b>Holidays</b>	Shift employees receive a 6% Holiday Pay differential; non-shift receive 13 City paid holidays including one floating holiday.																																				
<b>Annual Leave</b>	<p>The City provides paid Annual Leave for use as vacation or sick time leave; accrual rates increase with service credit:</p> <p><i>Shift personnel (56-hour work week):</i></p> <table border="1"> <thead> <tr> <th>Length of Service</th> <th>Annual Leave Accrual</th> </tr> </thead> <tbody> <tr> <td><b>0 - 5 years</b></td> <td>23 hours per month</td> </tr> <tr> <td><b>5 – 10 years</b></td> <td>28 hours per month</td> </tr> <tr> <td><b>10 – 15 years</b></td> <td>32 hours per month</td> </tr> <tr> <td><b>15+ years</b></td> <td>35 hours per month</td> </tr> </tbody> </table>	Length of Service	Annual Leave Accrual	<b>0 - 5 years</b>	23 hours per month	<b>5 – 10 years</b>	28 hours per month	<b>10 – 15 years</b>	32 hours per month	<b>15+ years</b>	35 hours per month																										
Length of Service	Annual Leave Accrual																																				
<b>0 - 5 years</b>	23 hours per month																																				
<b>5 – 10 years</b>	28 hours per month																																				
<b>10 – 15 years</b>	32 hours per month																																				
<b>15+ years</b>	35 hours per month																																				

	<p><i>Non-shift personnel (40-hour work week):</i></p> <table border="1"> <thead> <tr> <th>Length of Service</th> <th>Annual Leave Accrual</th> </tr> </thead> <tbody> <tr> <td><b>0 - 5 years</b></td> <td>16 hours per month</td> </tr> <tr> <td><b>5 – 10 years</b></td> <td>19 hours per month</td> </tr> <tr> <td><b>10 – 15 years</b></td> <td>22 hours per month</td> </tr> <tr> <td><b>15+ years</b></td> <td>25 hours per month</td> </tr> </tbody> </table>	Length of Service	Annual Leave Accrual	<b>0 - 5 years</b>	16 hours per month	<b>5 – 10 years</b>	19 hours per month	<b>10 – 15 years</b>	22 hours per month	<b>15+ years</b>	25 hours per month
Length of Service	Annual Leave Accrual										
<b>0 - 5 years</b>	16 hours per month										
<b>5 – 10 years</b>	19 hours per month										
<b>10 – 15 years</b>	22 hours per month										
<b>15+ years</b>	25 hours per month										
<b>Cash Out of Annual Leave</b>	Employees may cash out up to 40 hours of annual leave for non-shift personnel and 56 hours of annual leave for shift personnel per fiscal year.										
<b>Management Leave</b>	In recognition that exempt managers often work more than 40 hours per week, the City provides paid Management Leave; Miscellaneous and Fire Mid-Management positions: 80 hours per year.										
<b>Shifts</b>	Employees work either a 56-hour workweek or a 40-hour workweek. Those working a 56-hour workweek work a total of 4 shifts within a 12-day cycle. Employees assigned a 40-hour workweek may work a flexible schedule upon approval of the Fire Chief.										
<b>Overtime</b>	Employees assigned a 56-hour workweek are compensated at the x1.5 of total hourly compensation rate for all hours worked in emergency response that are not part of the employee’s normally assigned work schedule.										
<b>Probation Period</b>	12 months for most classifications.										
<b>Deferred Compensation</b>	<p>For those participating in the City’s deferred compensation program, the City agrees to make the following matching contributions:</p> <table border="1"> <thead> <tr> <th>Length of Service</th> <th>Maximum City Matching Contribution</th> </tr> </thead> <tbody> <tr> <td><b>0-10 years</b></td> <td>\$250.00 per month</td> </tr> <tr> <td><b>10-15 years</b></td> <td>\$275.00 per month</td> </tr> <tr> <td><b>15-20 years</b></td> <td>\$300.00 per month</td> </tr> <tr> <td><b>20+ years</b></td> <td>\$350.00 per month</td> </tr> </tbody> </table>	Length of Service	Maximum City Matching Contribution	<b>0-10 years</b>	\$250.00 per month	<b>10-15 years</b>	\$275.00 per month	<b>15-20 years</b>	\$300.00 per month	<b>20+ years</b>	\$350.00 per month
Length of Service	Maximum City Matching Contribution										
<b>0-10 years</b>	\$250.00 per month										
<b>10-15 years</b>	\$275.00 per month										
<b>15-20 years</b>	\$300.00 per month										
<b>20+ years</b>	\$350.00 per month										
<b>Tuition Reimbursement</b>	With advance approval and budget availability, employees who attend job related classes/training can be reimbursed for costs of books, tuition, and lodging up to \$1,500.00 per fiscal year, and the Fire Chief may authorize reimbursement above this limit.										
<b>SCBA Optics Reimbursement</b>	Optical wear (lenses) suitable for insertion into SCBA mask are reimbursable by the City when submitted timely.										

<b>EMT 1A /Paramedic Pay</b>	Fire Department Mid-Management Employees shall receive: \$250 per month for EMT 1A certification OR \$550 per month for Paramedic License In addition to their base salary.
<b>Pre-Retirement Option 2W Death Benefit</b>	The City provides the Pre-Retirement Option 2W Death Benefit pursuant to Government Code section 21548.

Disclaimer: This summary was composed by Human Resources in an effort to help new hires easily understand benefits; however, should a discrepancy occur between this summary, the MOU or actual benefit plans, the MOU and official benefit plan summaries rule. Costs and benefit designs change with time: fiscal year, calendar year, and when negotiated.