



2024 Benefits Summary

Encinitas Firefighters Association, IAFF 3787 (EFFA)

Cafeteria Health Plan

The City provides an amount equal to the high median of the medical monthly premiums of all CalPERS medical plans available in San Diego County to plan participants. The amount received is determined by the level of coverage selected. The 2024 annual maximum is \$27,175.92 (\$1,132.33 twice monthly), toward the purchase of qualified benefits on a pre-tax basis under the City's Section 125 Cafeteria Benefits Plan. The remaining balance is available as additional income, up to \$7,098 per year (\$295.75 twice monthly). Qualified benefits include: health, dental, vision, dependent care flexible spending account (FSA) and healthcare FSA..

Retirement

The City contracts with the California Public Employees' Retirement System (CalPERS):

Retirement Tier	Retirement Formula
Tier 1 – Classic	3.0% @ 55
Tier 2 – Classic	3.0% @ 55
Tier 3 – New Member	2.7% @ 57

Retiree Health Savings Plan (RHS)

EFFA and the City have established a defined contribution trust as a benefit to the bargaining unit employees. The purpose of the trust is to supplement the cost of medical insurance after retirement. Individual trust accounts have been established for employees hired after March 15, 1995, and 1% of the base pay for all the members in the bargaining unit represented by EFFA is apportioned equally among all current bargaining unit employees who were hired after March 15, 1995.

457 Deferred Compensation

The City offers a 457 and/or 401(a) deferred compensation. These accounts are voluntary and employee funded.

Life, Accidental Death and Dismemberment and Long-Term Disability Insurance

The City provides Basic Group Term Life Insurance, Accidental Death and Dismemberment (AD&D) and Long-Term Disability Insurance (LTD). Group Term Life Insurance is equal to 1x your basic annual earnings up to a maximum of \$150,000. AD&D is up to the amount of your Group Term Life Insurance. LTD benefits are up to 75% of monthly earnings up to a maximum of \$6,500 per month. Employees may choose to purchase additional life insurance through the City's Voluntary Optional Life Insurance program.

Sick Leave

Shift personnel accrue fifteen (15) hours of sick leave per month for each full month of service and shall be charged hour-for-hour for sick time off. An employee may accumulate an unlimited number of sick leave days. Sick leave can be used for family members who are ill or require preventative care. A shift employee who uses seventy-two (72) or fewer hours of sick leave during a calendar year may cash out 20% of the balance of that year's accrual, rounded up to the nearest hour.

Vacation Leave

Employees earn vacation hours based on the following years of service:

Completed Years of Service	Paid Annual Vacation	Monthly Accrual Rate	Maximum Accumulation
Hire – 5 years	168 hours (7 shifts)	14 hours	408 hours
6 -10 years	192 hours (8 shifts)	16 hours	432 hours
11 – 15 years	240 hours (10 shifts)	20 hours	480 hours
16 + years	312 hours (13 shifts)	26 hours	552 hours

Credit is given to new employees for related continuous prior public service employment at the rate of one year for every two years worked.

Holiday Pay

Each full-time shift employee shall receive payment for 132 extra hours (5.5 extra shifts) per year for each full year actually worked after the completion of probation. Holiday pay will be prorated for the portion of the year actually worked.

Education Incentive

An additional thirty dollars (\$30.00) will be added to the monthly base salary of an employee who has at least 30 college units.

An additional sixty dollars (\$60.00) will be added to the monthly base salary of an employee who has at least 60 college units or an Associate Degree or higher.

An additional one hundred dollars (\$100.00) will be added to the monthly base salary of an employee who has an Associate degree or higher and a Fire Officer Certificate (pre 2016 rules) or completion of the State Fire Marshall's Core Curriculum and requirements necessary to open a State Certified Company Officer Position Task Book.

Educational incentive pay shall not be cumulative.

Employee Assistance Program (EAP)

Confidential services are available to employees and household members to assist with personal and professional issues. Eight sessions per issue are available each calendar year.

Tuition Assistance

Eligible employees may receive up to \$1,200 in reimbursement per fiscal year for approved coursework tuition, required textbooks and registration.

Computer Purchase Program

The City will loan employees who successfully complete the probationary period of employment an interest free loan of up to \$3,000.

Social Security and Medicare

The City does not participate in the Social Security program. The City and employees each pay 1.45% to Medicare Insurance.

This document is intended to provide a general summary of benefits available to employees of the City of Encinitas. Exact benefits an employee is entitled to receive are determined by the City Council through collective bargaining agreements between the City and the union representing the employee's classification, as well as through various Resolutions and Ordinances. If there is a conflict between the information in this summary and the official plans/contracts, the official documents will prevail.