

Benefits Summary



Medical Insurance

Employees may choose from several medical plans available through CalPERS. As an employee of the City of Carlsbad you will be eligible to receive benefit credits to off-set healthcare costs. Employees who waive medical insurance are eligible for a waiver credit. The waiver credit is subject to change each year.

Dental and Vision

The city offers VSP vision insurance and United Concordia dental insurance. Employees can choose from a PPO or HMO dental plan.

Life Insurance and Accidental Death & Dismemberment Insurance

The city provides each employee with life insurance and accidental death & dismemberment insurance equivalent to one times their annual base salary up to \$200,000 (two times annual base salary, up to \$400,000, for Management employees).

The city provides spouse and child life insurance and accidental death and dismemberment insurance (\$20,000 for spouse and \$10,000 for children).

Employees may purchase additional life insurance and accidental death & dismemberment insurance.

Disability

The city provides long term and short term disability. Short term disability provides up to 60% of basic monthly earnings while disabled. Long term disability provides up to 66.6% of basic monthly earnings while disabled after the applicable elimination period.

CFA is eligible for long term disability through the California Association of Professional Firefighters, after applicable elimination period.

Flexible Spending Accounts (FSA)

FSAs allow you to set aside pre-tax dollars for eligible health care and dependent care expenses.

Holidays

The city observes 11 scheduled holidays per year. Management, CCEA, CPOA and CPMA employees receive two floating holidays per fiscal year.

Vacation

Employees with less than five years of service accrue 79 hours of vacation per year; additional hours are accrued after additional years of service. CFA employees, working a 112 hour schedule, with less than 3 years of service accrue 127 hours per year; additional hours are accrued after additional years of service.

Sick Leave

Employees accrue 97 hours of sick leave per year. CFA employees working a 112 hour schedule accrue 152 hours per year. There is no maximum on the amount accrued. Employees may convert sick leave to vacation, annually, at a rate of three sick hours to one vacation hour. Accrued sick leave may be converted to service credit upon retirement at a formula designated by CalPERS.

Continued

Retirement	<p>The city participates in the CalPERS retirement plan. Employees new to CalPERS are enrolled with a 2% at 62 formula. CCEA and Management employee's contribute 7.5% of their income on a pre-tax basis, toward the plan.</p> <p>Sworn CPOA and CFA employees new to CalPERS are enrolled with a 2.7% at 57 formula. Sworn employee's contribute 13.5% of their income, on a pre-tax basis, toward the plan.</p>
Deferred Compensation	The city offers a 457 deferred compensation plan through Mission Square Retirement, which includes a Roth option. A Nationwide deferred compensation plan is offered to CFA employees.
Tuition Reimbursement	The city provides a tuition reimbursement program to all eligible employees with a maximum reimbursement of \$10,000 per fiscal year.
Bilingual Pay	<p>The city provides additional compensation to eligible employees for the performance of bilingual skills, based on business need.</p> <p><i>Bilingual test is administered.</i></p>
Voluntary Benefits	The city provides voluntary benefits available at the employee's cost, including accident insurance, critical illness, cancer protection, hospital and pet insurance.
MANAGEMENT ONLY	
Fitness Reimbursement	All management employees are eligible for reimbursement of up to \$450 each fiscal year for eligible fitness related expenses.
Executive Leave	All management employees receive 64 hours of executive leave per fiscal year. Police Lieutenants are not eligible for executive leave.
FIRE ONLY	
Healthcare Trust	All CFA employees are required to contribute \$200 per month into a healthcare trust. The city contributes \$125 per month.
Education Incentive	CFA employees may be eligible for three levels of education incentive. You must present evidence of required documents.
POLICE ONLY	
Uniform Allowance	Police employees are reimbursed \$900 per year. Reimbursement is prorated and paid on a biweekly basis.
Education Incentive	Police employees may be eligible for three levels of education incentive. You must present evidence of required documents.