



**CITY OF
CUPERTINO**



Summary of
Benefits
2023



Human Resources Division

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CITY OF CUPERTINO
Appointed, Unrepresented, CEA, and Operating Engineers (OE3) Groups
Effective January 1, 2023
Monthly Rates

Medical Plans in Region 1 - Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba county.

City Contribution: Employee 935.88
Employee +1 1,591.01
Employee +2 or more 2,068.31

HMO PLANS	Employee ONLY		Employee + 1		Employee + 2 or more		Premium Difference from 2022 (EE, EE+1, EE+2)
	Monthly Premium	Employee Cost	Monthly Premium	Employee Cost	Monthly Premium	Employee Cost	
Anthem Blue Cross Del Norte EPO*	1,200.12	264.24	2,400.24	809.23	3,120.31	1,052.00	13.54% Increase
Anthem Blue Cross Select HMO	1,128.83	192.95	2,257.66	666.65	2,934.96	866.65	11.13% Increase
Anthem Blue Cross Traditional HMO	1,210.71	274.83	2,421.42	830.41	3,147.85	1,079.54	7.71% Decrease
Blue Shield Access+ HMO	1,035.21	99.33	2,070.42	479.41	2,691.55	623.24	7.81% Decrease
Blue Shield Access+ EPO*	1,035.21	99.33	2,070.42	479.41	2,691.55	623.24	7.81% Decrease
Blue Shield Trio HMO*	888.94	0.00	1,777.88	186.87	2,311.24	242.93	1.08% Decrease
Health Net Smart Care HMO	1,174.50	238.62	2,349.00	757.99	3,053.70	985.39	1.86% Increase
Kaiser Permanente HMO	913.74	0.00	1,827.48	236.47	2,375.72	307.41	6.61% Increase
UnitedHealthcare HMO*	1,044.07	108.19	2,088.14	497.13	2,714.58	646.27	2.33% Increase
Western Health Advantage HMO*	760.17	0.00	1,520.34	0.00	1,976.44	0.00	2.55% Increase
PPO PLANS	Monthly Premium	Employee Cost	Monthly Premium	Employee Cost	Monthly Premium	Employee Cost	
PERS Gold	825.61	0.00	1,651.22	60.21	2,146.59	78.28	17.74% Increase
PERS Platinum	1,200.12	264.24	2,400.24	809.23	3,120.31	1,052.00	13.54% Increase

Medical Opt-Out - Employees who have proof of other coverage may opt out of medical insurance and receive a credit of \$375.00 monthly. (Excludes Elected Officials and OE3 employees)

*Limited to certain counties, please visit the CalPERS website to verify which plans are available in your area:

<https://www.calpers.ca.gov/page/active-members/health-benefits/plans-and-rates/zip-search>

Same Cost for Employee Only, Employee + 1 or Family Coverage			
PLANS	Monthly Premium	Employer Contribution	Employee Cost
Delta Dental PPO	114.30	114.30	0.00
VSP Vision	16.34	14.94	1.40
VSP Vision - Safety Glasses (OE3 Employees ONLY)	19.16	19.16	0.00
Aetna Employee Assistance Program	1.46	1.46	0.00

Visit Human Resources Benefits page on The Hub to access enrollment forms and plan information:

LIFE INSURANCE	Employer Contribution	Employee Cost
Basic Life Insurance (maximum coverage \$250,000)	up to \$52.50 maximum	0.00
AD&D Insurance (maximum coverage \$250,000)	up to \$7.50 maximum	0.00
Voluntary Supplemental Life	0%	100%
CalPERS 1959 Survivor Benefit	5.20	2.00



DISABILITY	Employer Contribution	Employee Cost
Short Term Disability	0.00	1.10% of biweekly salary
Long Term Disability	up to \$54.60 maximum	0.00

CALPERS RETIREE HEALTH BENEFITS

Appointed, Unrepresented, CEA, and Operating Engineers Units

Employees are eligible for health benefits at the time of retirement with the City of Cupertino with the following criteria:

Employees hired **PRIOR** to August 1, 2004, and have five or more full-time years of service with the City of Cupertino, are eligible for health benefits. Employees receive a City paid health premium contribution equal to the amount provided to active employees in the same bargaining unit. No cash back is provided if the cost of the health premium is less than the City's health premium contribution.

2023 – City Health Contribution:

Employee Only	\$935.88
Employee + 1	\$1,591.01
Employee + 2	\$2,068.31

Appointed, Unrepresented, CEA, and Operating Engineers:

Employees are eligible for health benefits at the time of retirement with the City of Cupertino with the following criteria:

Employees hired **AFTER** August 1, 2004, and have ten or more full-time years of CalPERS service, including five years with the City of Cupertino, are eligible for health benefits (CalPERS Health Benefit Vesting Requirement -100/90 Formula). The City contribution is set forth by the "State" as follows:

CalPERS service (including 5 years with Cupertino)

10 years	50%**	15 years	75%**
11 years	55%**	16 years	80%**
12 years	60%**	17 years	85%**
13 years	65%**	18 years	90%**
14 years	70%**	19 years	95%**
		20 years	100%**

** 2023 – "State Employees" 100/90 Formula/Health City Contribution Levels:

Employee Only	\$883.00/Month
Employee + 1	\$1,669.00/Month
Employee + 2	\$2,124.00/Month

HEALTH REIMBURSEMENT ACCOUNT (HRA)

Appointed, Unrepresented, CEA, and Operating Engineers Units

Effective 10/1/2016, the City eliminated HRA contributions of \$163.00 per employee per month. Employees, however, will be able to keep their existing banks and the City will continue to pay the administrative fee for maintaining those banks. Health Reimbursement Account (HRA) is to be used towards health related expenses as determined by the IRS. If the employee separates from the City of Cupertino, the employee may use their HRA funds until their account is depleted.

DENTAL INSURANCE

Appointed, Unrepresented, CEA, and Operating Engineers Units

Group Plan: **Delta Dental Plan of California**

Group Number: 1539-0006

Coverage: Dental Program covers several categories of benefits. Delta will provide payment for a maximum of **\$2,500** for each person covered each calendar year.

Basic Benefit: Oral Surgery – 75/25%
Diagnostic and Preventative Benefits - 100%/PPO or 75%/25% Premier
Cleanings: Four per calendar year
Prosthetic Benefits - 75/25%
Orthodontic Benefits - 60/40% (**\$2,500** Lifetime Maximum)
See Delta Benefit Summary for more details in coverage

City's Cost: City Contribution **\$126.78 per month** for each employee including dependents (no cash back).

Premium: **\$114.30 per month**

Employee Cost: **\$0.00 per month**

Employees who retire from the City of Cupertino are eligible for Retiree COBRA Dental Benefits provided the premium is paid in full by the Retiree each month. No City contribution.

VISION INSURANCE

Appointed, Unrepresented, CEA, and Operating Engineers Units

Group Plan: **Vision Service Plan (VSP)**

Group Number: 12074461

Coverage: Standard Eye Examination and Glasses

Wellvision Exam:	Every 12 months* (\$20 co-pay)
Prescription Glasses:	Every 12 months* (\$20 co-pay)
Frame:	Every 24 months* (\$130 - \$150 allowance)
Contacts:	Every 12 months* (\$130 allowance)

*From last date of service

Co-payments: \$20/\$20 - The first co-payment applies to the eye examination and the second co-payment applies to materials. Services obtained through out-of-network providers may differ in plan benefits.

Laser Vision

Correction: Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.

City's Cost: City Contribution is **\$14.94 per month** for each employee including dependents

Premium: **\$16.34 per month**

Employee Cost: **\$1.40 per month / \$.70 per pay period (24)**

Safety Glasses – OE3 Employees Only: ProTec Safety Rx Plan

Copay: \$10.00 (materials)

City's Cost: City Contribution **\$19.16 per month** for each employee including dependents

Premium: **\$19.16 per month**

Employee Cost: **\$0**

Employees who retire from the City of Cupertino are eligible for Retiree COBRA Vision benefits provided that the premium is paid by the Retiree in full each month. No City contribution.

SHORT TERM DISABILITY – State of California

Appointed, Unrepresented, CEA and Operating Engineers Units

Group Plan: **EDD (California Employment Development Department) –Short Term Disability Insurance**

Coverage: The weekly benefit amount is about 60 to 70 percent (depending on income) of wages earned 5 to 18 months before the claim start date up to the maximum weekly benefit amount.

- Disability Insurance - An employee may receive up to 52 weeks of Disability Insurance Benefits per claim. There is seven-day, non-payable waiting period.
- Paid Family Leave - An employee may receive up to 8 weeks of Paid Family Leave (PFL) benefits in a 12-month period.

The daily benefit amount is calculated by dividing the weekly benefit amount by seven. The maximum benefit amount is calculated by multiplying the weekly benefit amount by 6 or adding the total wages subject to SDI tax paid in your base period.

- For claims beginning on or after January 1, 2023, weekly benefits range to a maximum of up to \$1,620/week. To qualify for SDI benefit, you must earn at least \$300 in wages that are subject to SDI deductions during the 12-month **base period** of your claim.
- Your weekly benefit payment amount may vary if you receive other income (such as sick leave pay, paid time off, etc.) while receiving DI/PFL benefits from the EDD.

City's Cost: **None**

Employee Cost: **0.9% of Employee's Bi-Weekly Salary**

LONG TERM DISABILITY

Appointed, Unrepresented, CEA, and Operating Engineers Units

Group Plan: **CIGNA/New York Life - Long Term Disability Insurance**

Operating Engineers (OE3)

Coverage: 66-2/3% of Pre-disability Earnings of base salary up to \$7,000 per month. Elimination Period is **60 days** of each disability.

Appointed, Unrepresented, and CEA

Coverage: 66-2/3% of Pre-disability Earnings of base salary up to \$7,000 per month. Elimination Period is **365 days** of each disability.

The City shall provide Long Term Disability (LTD) insurance for employees. LTD income protection coverage shall be up to \$7,000 of covered monthly salary.

Term: To age 65 (two years LTD maximum)
69+ (one year LTD maximum)

Appointed, Unrepresented, CEA, and OE3

City Contribution: **Premium .48** of each \$100 of insured earnings to a maximum of \$7,000 per month.

Max Premium: **\$50.40 per month per employee**

Employee Cost: **None**

LIFE INSURANCE

Appointed, Unrepresented, CEA, and Operating Engineers Units

Group Plan: **Hartford Life Insurance Company**

Policy No: 698457

Coverage: **2 ½ times** annual salary rounded to the next highest \$50,000
Maximum Coverage \$250,000

OE3 Only: **5 times** annual salary rounded to the next highest \$50,000
Maximum Coverage \$250,000

Eligibility: All regular employees who work at least 20 hours per week

Additional Life Insurance purchased by the employee is available. See HR for enrollment and benefit information

City's Cost: City Contribution – 2 ½ times (Appointed, Unrepresented &CEA) and 5 times (OE3) annual salary rounded to next highest \$50,000.
Maximum - \$250,000
(Life = .21 per thousand, AD&D = .03 per thousand)

Premium: **\$52.50 Life and \$7.50 AD&D per month maximum**

Employee Cost: **None**

CALPERS RETIREMENT

Appointed, Unrepresented, CEA, Operating Engineers, and City Council:

The City of Cupertino pays the employee/employer share contribution of base salary to the Public Employees' Retirement System (CalPERS) as follows:

SUMMARY OF PLAN DIFFERENCES

CALPERS MEMBERSHIP	CLASSIC MEMBER		CLASSIC MEMBER (with previous employer)		NEW/PEPRA MEMBER	
TIER	TIER 1		TIER 2		TIER 3	
RETIREMENT FORMULA	2.7 @55		2.0 @60		2.0 @62	
APPLIES TO	Current employees hired before 12/29/12 (Includes City Council)		Employees hired after 12/29/12 with Classic Membership and without a six-month break in CalPERS or a Reciprocity System (Includes City Council)		New Employees to Cupertino and CalPERS (or have not worked for six months or more in CalPERS) (Includes City Council)	
PERSABLE SALARY	Capped at: \$330,000 (2023)		Capped at: \$330,000 (2023)		Capped at: \$175,250 (2023) No uniform allowance	
RETIREMENT	Employee Contribution paid by City = 0%		Employee Contribution paid by City = 0%		Employee Contribution paid by City = 0%	
	Employee Contribution paid by Employee = 8%		Employee Contribution paid by Employee = 7%		Employee Contribution paid by Employee = 7%	
Total	8%		7%		7%	
Employer Contribution Rate	FY 22-23	FY 23-24	FY 22-23	FY 23-24	FY 22-23	FY 23-24
UAL*	9.74%	10.71%	9.74%	10.71%	9.74%	10.71%
Total	<u>22.14%</u>	<u>22.04%</u>	<u>22.14%</u>	<u>22.04%</u>	<u>22.14%</u>	<u>22.04%</u>
	31.88%	32.75%	31.88%	32.75%	31.88%	32.75%
*UAL = Unfunded Accrued Liability						
PAID ON	Highest Year		Highest 3-year average		Highest 3-year average	

To be eligible for service retirement, the employee must be at least age 50 and be vested with five years of CalPERS service credit.

The City of Cupertino contracts for the following PERS options:

- 2.7% at age 55 for employees hired prior to 12/29/12 with highest twelve consecutive months.
- 2% at age 60 for employees hired after 12/29/12 with three-year final compensation.
- Service credit for unused sick leave
- Military service buy-back option
- 1959 Survivor Benefit – 4th Level
- Peace Corps buy back option

1959 SURVIVOR BENEFIT

Appointed, Unrepresented, CEA, and Operating Engineers Units

The 1959 Survivor Benefit provides a monthly allowance to eligible survivors of members who were covered for this benefit program and died before retirement. This benefit coverage is available by contract amendment for those members who are not covered by federal Social Security with their employers. Covered members are required to pay a \$2 monthly fee that is deducted from their salary.

Monthly Benefit Payments:

Benefit Level	One Survivor	Two Survivors	Three or More Survivors
Level 4	\$950	\$1,900	\$2,280

City's Cost: City Contribution is \$5.20 per month per employee

Employee Cost: \$2.00 per month / \$.93 per pay period

DEFERRED COMPENSATION

Appointed, Unrepresented, CEA, and Operating Engineers Units

457 Plans: **Nationwide Deferred Compensation**
MissionSquare Retirement
PERS 457 Program administered by Voya

Each employee may elect to become a participant of the plan and defer payment of compensation. The maximum amount that may be deferred during the 2023 calendar year is \$22,500. If age 50 or older the employee may defer \$30,000 a year. "Pre-Retirement" Catch-Up provision amount is \$45,000.

Operating Engineers Unit

City contributes \$15.00 per OE3 member per pay period to deferred compensation.

FLEXIBLE SPENDING ACCOUNT (FSA)

Appointed, Unrepresented, CEA, and Operating Engineers Units

Voluntary Benefit: **TASC – Total Administrative Services Corporation**

Employees may contribute payroll deductions on a pretax basis to spend on qualifying expenses throughout the calendar year.

Plans: Health Care Flexible Spending Account

- \$3,050 - Maximum election
- Includes \$610 maximum carryover from the previous year

Dependent Care Flexible Spending Account

- \$5000 Maximum – per individual or married couples filing jointly
- \$2500 Maximum – for a married individual filing separately

Transit Flexible Spending Account

- \$300 Maximum per month

Parking Flexible Spending Account

- \$300 Maximum per month

EMPLOYEE ASSISTANCE PROGRAM

Appointed, Unrepresented, CEA, and Operating Engineers Units

Group Plan: **Aetna - Resources for Living**

City's Cost: Premium is **\$1.46 per month** for each employee including their dependents

Employee Cost: None

The Employee Assistance Program (EAP) is available to all employees. The EAP is designed to provide professional counseling services for employees and family members. The City has selected Aetna - Resources for Living to administer the EAP Program.

Aetna - Resources for Living is an employer sponsored program, available at no cost to the employee and all members of the household. Children living away from home are covered up to age 26. The benefit includes up to 6 counseling sessions per issue each year.

Services are confidential and available 24 hours a day, 7 days a week.

WELLNESS PROGRAM

Appointed, Unrepresented, CEA, and Operating Engineers Units

Benefited full-time employees are eligible to participate in the City's Wellness Program. Employees may earn up to **four (4) hours of Wellness Leave per calendar year**.

RECREATION BUCKS

Appointed, Unrepresented, CEA, and Operating Engineers Units

The REC BUCKS program is a reimbursable wellness benefit available to employees and their dependent family members. Dependent family members are those family members listed on the employee's dental plan coverage.

Each full-time, benefited employee may be reimbursed for allowable expenses each calendar year. The amount will be pro-rated for employees hired after the first of the year, with the benefit starting the first day of the month following the employee's hire date. Part-time, benefited employees may be reimbursed for a pro-rated portion annually, depending on the number of hours worked.

Appointed, Unrepresented, OE3 and CEA

Appointed, Unrepresented, and CEA employees receive **\$500 Rec Bucks** each year.

SPORTS CENTER MEMBERSHIP

Appointed, Unrepresented, CEA, and Operating Engineers Units

Benefited employees receive Sports Center Membership **each calendar year**.

Retirees

CalPERS retired City of Cupertino employees and City Council Members are eligible to receive Sports Center Membership **each calendar year**. *Spouses not included.*

VACATION ACCRUAL

Appointed, Unrepresented, CEA, and Operating Engineers Units

Service Time	Annual Accruals	Bi-Weekly Accrual	Maximum Hours Allowed
(8 hour schedule)			
0 - 3 Years	80 Hours	3.08 Hours	160 hours
4 - 9 Years	120 Hours	4.62 Hours	240 hours
10 - 14 Years	160 Hours	6.16 Hours	272 hours
15 - 19 Years	176 Hours	6.77 Hours	320 hours
20 + Years	192 Hours	7.39 Hours	352 hours

Regular employees working less than full time, but at least 20 hours per week, shall earn a pro-rated amount of **vacation** based upon the number of hours actually worked in a pay period.

VACATION SELL BACK

Appointed, Unrepresented, CEA, and Operating Engineers Units

Employees may convert, **twice per calendar year**, up to a maximum of **80 hours** of unused vacation time for payment. The employee must have a **minimum balance of 120 hours** at the time of conversion.

COMPENSATORY PAYMENT

Unrepresented (non-exempt), CEA, and Operating Engineers Units

Eligible employees may convert any/or all accumulated compensatory time to cash **twice** each calendar year. Compensatory time may be earned up to a maximum of 80 hours per calendar year. An employee may carry over up to 80 hours into the next calendar year, but this carry over balance will be automatically paid out at the end of the calendar year if not used. Any compensatory time earned exceeding 80 hours will be paid in cash at the rate of time and one-half.

SICK LEAVE ACCRUAL

Appointed, Unrepresented, CEA, and Operating Engineers Units

Employees Hired prior to 10/17/12

All full-time employees hired prior to October 17, 2012 (other than those holding temporary status), shall earn eight (8) hours per month sick leave time, **without limit on accumulation**. Eligible employees have the option to convert sick hours to vacation. An employee may convert sick leave in excess of 320 hours to vacation leave on a one-to-one basis with a maximum of 48 hours and a minimum of 4 hours and may convert up to an additional 32 hours on the basis of one hour of sick leave to 0.7 hour of vacation leave. The conversion of sick leave in excess of 320 hours to vacation leave as described herein is limited to no more than a total of 80 hours per calendar year.

Employees Hired on or after 10/17/12

All full-time employees hired on or after October 17, 2012 (other than those holding temporary status), shall earn eight (8) hours per month sick leave time, and will **accrue no more than 240 hours of sick leave time**. Eligible employees have the option to convert sick hours to vacation. The conversion is on a two-to-one basis only if the employee's remaining sick leave balance is 40 hours or more. The maximum allowable exchange will be 96 hours of sick time for 48 hours of vacation leave per calendar year.

INCENTIVE LEAVE

Unrepresented, CEA, and Operating Engineers Units

Employees Hired Prior to 10/17/12

Non-vested leave time (sick leave) is paid to employees, upon retirement or termination in good standing, if an employee has a **minimum of 320 hours** of accumulated leave. Incentive leave is paid at the employee's final base hourly rate at the time of termination of employment for Unrepresented, CEA and OE3 units. Incentive leave is paid in accordance to the following schedule: Retirement – up to 85% of accumulated hours. Resignation – up to 70% of accumulated hours.

FLOATING HOLIDAY

Appointed, Unrepresented, CEA, and Operating Engineers Units

Employees accrue .77 hours of floating holiday per pay period (20 hours per year). Regular employees working less than full time, but at least 20 hours per week, shall earn a pro-rated amount of floating holiday. Maximum accumulation is 40 hours.

HOLIDAYS OBSERVED – 8 Hours Paid

Appointed, Unrepresented, CEA, and Operating Engineers Units

1. New Year's Day
2. Martin Luther King Day
3. President's Day
4. Memorial Day
5. Juneteenth
6. Independence Day
7. Labor Day
8. Veteran's Day
9. Thanksgiving Day
10. Day Following Thanksgiving
11. Christmas Eve
12. Christmas Day
13. New Year's Eve

ADMINISTRATIVE LEAVE

Unrepresented, FLSA Exempt

Administrative Leave: Policy No. 13 – Entitled to receive **40** hours of Administrative Leave and accrue **1.54** hours per pay period. Employees may accumulate Administrative Leave hours up to two-times annual accrual. Maximum accumulation is **80** hours.

Employees may convert administrative leave hours to pay **one-time** each calendar year.

EDUCATIONAL REIMBURSEMENT

Appointed, Unrepresented, CEA, and Operating Engineers Units

Tuition reimbursement is available to benefited employees. Classes must be taken from an accredited college, university or continuing education program. All classes and course work must be job related. An employee who receives a "C" grade or better for each course taken will be eligible for up to 100% reimbursement of the cost of tuition and books up to a maximum amount **per calendar year**.

Appointed, Unrepresented, and CEA

Benefited full-time employees in these groups are eligible for a maximum of \$2000 reimbursement per calendar year upon completion of required probationary period.

Operating Engineers Units

Benefited full-time employees in this group are eligible for a maximum of \$2500 reimbursement per calendar year upon completion of required probationary period.

UNIFORM ALLOWANCE

Operating Engineers Unit

Uniform Allowance: City will pay for actual cost of safety shoes up to \$400 from City approved list. City will be billed directly from vendor and any overages would be covered by the employee. For new employees, prorated from the date of employment through the end of the fiscal year in which appointed (*June 30*).

SAFETY FOOTWEAR

CEA

Safety Footwear for Building

and Public Works Inspectors: City will pay for actual cost of safety footwear up to \$400 from City approved list. City will be billed directly from vendor and any overages would be covered by the employee. Any cost exceeding \$400 will be borne by the employee. *On an annual basis (July 1st)*.

EXECUTIVE BENEFITS and LEAVES

City Manager, City Attorney, and Department Heads

Administrative Leave: Policy No. 13 - Entitled to receive 80 hours of administrative leave annually and accrue 3.08 hours per pay period. Employees may accumulate Administrative Leave hours up to two-times annual accrual. Maximum accumulation is 160 hours.

Employees may convert administrative leave hours to pay one time each calendar year.

Vacation Accumulation: Vacation hours earned under vacation accumulation schedule. Credit shall be provided for previous public sector service time on a year-for-year basis as to annual vacation accumulation. Credit shall only be given for completed years of service.

Housing Assistance
Program:

Favorable terms and conditions for housing within the City of Cupertino (See Resolution No. 15-092).

AUTOMOBILE ALLOWANCE

Unrepresented Employees' Compensation Program - Policy No. 4

The following classifications receive a monthly Auto Allowance:

Classification	Allowance
Director of Administrative Services	300.00
Director of Community Development	300.00
Assistant City Manager	300.00
Director of Recreation and Community Services	300.00
Director of Public Works	300.00
Chief Technology Officer/Director of Information Services	300.00
City Clerk	250.00
Senior Civil Engineer	250.00
Assistant Director of Public Works/City Engineer	250.00
Transportation Manager	250.00
Assistant Director of Recreation and Community Services	200.00
Public Affairs Manager	200.00
Deputy City Manager	200.00
Recreation Supervisor	200.00
Recreation Manager	200.00