















EMPLOYEE BENEFITS with the City of San Diego

SCAN ME



If you are looking for a rewarding career with the City of San Diego, you should consider the total value of the compensation package. Everything of value, monetary and non-monetary, that the City provides in exchange for work you do, is included in the compensation package. The City offers an IRS-qualified, cafeteria-style benefits program called the Flexible Benefits Plan (FBP) to all eligible employees. Eligible employees are those that are hired into a one-half, three-quarter or full-time status position. Employees hired into a non-standard hour or provisional position are not eligible to participate in the Flexible Benefits Plan or the Retirement Savings and Pension plans.

	Benefit Options	Provider	Cost
 Flexible Benefit Plan (FBP) Credits	The City provides dollars in the form of FBP Credits that you can apply towards your health (medical, dental, vision) or life insurance premiums and Flexible Spending Accounts. The FBP credit allotment varies depending on your bargaining unit and medical dependent coverage level.	City	None
 Medical	HMO Health Plans PPO Health Plans	<ul style="list-style-type: none"> • Kaiser • Cigna* • Sharp* • Anthem • Blue Cross* • Alads • California Care* *Eligibility based on bargaining unit	FBP Credits are applied towards the premium cost. Employees must only pay amounts above the allocated FBP credit.
 Dental	HMO Health Plans PPO Health Plans	Delta Dental* • MetLife* *Dental provider based on bargaining unit	FBP Credits are applied towards the premium cost. Employees must only pay amounts above the allocated FBP credit.
 Vision	VSP	City VSP* • MEA VSP* *VSP plan based on bargaining unit	FBP Credits are applied towards the premium cost. Employees must only pay amounts above the allocated FBP credit.
 Wellness and Employee Support Plans	Employee and Family Assistance Counseling Services, fitness classes, webinars and other events.	Cigna	Included at no cost. The Wellness program provides participation incentives and awards.
 Life Insurance	Long-Term Disability Coverage (provides 70% of earnings)	City	Included at no cost
	Life-Basic Coverage (up to \$50,000)		FBP Credits are applied towards the premium cost. Employees must only pay amounts above the allocated FBP credit.
	Life-Supplemental Coverage (up to \$500,000)	The Hartford	Cost varies based on coverage level elected and is calculated by age
	Life-Spouse/Domestic Partner Coverage (up to \$500,000)		
	Life-Child Coverage (up to \$10,000)		
 Flexible Spending Accounts	Healthcare Flexible Spending Account (HCFSA) Dependent Care Flexible Spending Account (DCFSA)	Health Equity/ WageWorks	You elect voluntary contributions up to an annual maximum limit. FBP Credits can be used towards your semi-monthly contributions.
 Transportation Alternatives Program	MTS & North Country District Transit	MTS	Free MTS U-Pass provided at no cost. Employees also have the option to purchase a subsidized Coaster Pass.
 Defined Contribution Plans	Mandatory Retirement Savings Plan & Voluntary Retirement Savings Plans	Principal Financial Group and/or CalPERS	Mandatory Retirement Savings Plans will have automatic employee pre-tax contributions with City matching contributions, which vary depending on bargaining unit. Employees also have the option to enroll in additional retirement savings plans where they can make pre-tax or Roth contributions, up to the IRS annual limit.
 Defined Benefit Plan	Pension	San Diego City Employees' Retirement System (SDCERS)	Employees make mandatory pre-tax contributions to their SDCERS member contribution account. Contribution rates vary, depending on age at entry to the plan. SDCERS vesting requirement is 10 years. Employees who meet the vesting and eligibility requirements at retirement, will be eligible for a lifetime monthly payment from the plan.