

2026 Calendar Year City FBP Credits

Local 145		
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)	Notes
Most recent hire date prior to July 1, 2020		
Waive	\$72.92	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$409.58	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/Domestic Partner	\$760.42	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$645.63	
Family	\$893.13	
Most recent hire date on or after July 1, 2020		
Waive	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$327.13	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/Domestic Partner	\$760.42	
Employee and Children	\$645.63	
Family	\$893.13	