



EMPLOYEE BENEFIT SUMMARY

EFFECTIVE JANUARY 1, 2023

CAFETERIA PLAN OFFERINGS

The City provides authorized employees with two generous monthly contributions:

Health Flex Contribution (HFC) of \$600 per month. The HFC must be used for enrollment in the City's health, dental, or vision insurance, or health flexible spending account. Any unused portion of the HFC will be forfeited.

Cafeteria Contribution of \$1,200 per month for full-time employees (prorated for part-time employees) to be used towards health, dental, vision, life insurance, disability insurance, and flexible spending accounts. Any unused portion of the Cafeteria Contribution will be paid as taxable income.

CALPERS HEALTH & RETIREMENT

CalPERS: (888) 225-7377
www.calpers.ca.gov



The City offers a defined benefit retirement plan through CalPERS. Your retirement benefit is calculated using your age, total service credit, and final compensation at retirement and is funded through employee/employer contributions and investment earnings. Retirement formulas will vary.

Tier 1 - 2.7% @ 55 - Hired before 9/24/11

Tier 2 - 2.0% @ 60 - Hired after 9/24/11
or Classic Member

Tier 3 - 2.0% @ 62 - Hired after 1/1/13

CalPERS also offers a variety of health plans, including 10 HMO's and 2 PPO's options.

Health Plan	Single	Two-Party	Family
Anthem Blue Cross Select	\$ 737.91	\$ 1,475.82	\$ 1,918.57
Anthem Blue Cross Traditional	\$ 942.73	\$ 1,885.46	\$ 2,451.10
Blue Shield Access+	\$ 738.29	\$ 1,476.58	\$ 1,919.55
Blue Shield Trio	\$ 661.49	\$ 1,322.98	\$ 1,719.87
Health Net Salud y Mas <i>(select zip codes only)</i>	\$ 606.34	\$ 1,212.68	\$ 1,576.48
Health Net SmartCare	\$ 755.29	\$ 1,510.58	\$ 1,963.75
Kaiser Permanente	\$ 754.64	\$ 1,509.28	\$ 1,962.06
PERS Gold (PPO)	\$ 680.37	\$ 1,360.74	\$ 1,768.96
PERS Platinum (PPO)	\$ 992.59	\$ 1,985.18	\$ 2,580.73
Sharp Performance Plus <i>(San Diego County only)</i>	\$ 764.96	\$ 1,529.92	\$ 1,988.90
UnitedHealthcare SignatureValue Alliance	\$ 790.46	\$ 1,580.92	\$ 2,055.20
UnitedHealthcare SignatureValue Harmony	\$ 713.55	\$ 1,427.10	\$ 1,855.23

Premiums for Region 3 (Los Angeles, Riverside and San Bernardino Counties)

DENTAL

MetLife: (800) 942-0854
www.metlife.com/insurance/dental-insurance

Dental coverage is offered by MetLife. Employees have the option of an HMO or PPO plan.

	HMO	PPO
Single	\$ 14.60	\$ 49.85
Two-Party	\$ 27.72	\$ 94.38
Family	\$ 38.64	\$ 162.38

VISION

EyeMed: (866) 939-3633
www.eyemed.com

Single	\$ 7.56
Two-Party	\$ 14.35
Family	\$ 21.07

Vision coverage is offered through EyeMed and includes hearing discounts with Amplifon.



Questions?

Contact Human Resources
 (951) 694-6490
HR@TemeculaCA.gov

temecula.sharepoint.com/hr/SitePages/Benefits.aspx

BASIC LIFE/AD&D, SHORT-TERM DISABILITY, LONG-TERM DISABILITY

The Standard: (800) 628-8600
www.standard.com



All authorized employees are required to enroll in Basic Life/AD&D, Short-Term and Long-Term Disability insurance. Management and confidential employees are provided an additional \$100,000 of coverage. Additional Life Insurance is available for employee, spouse and children.

\$50K Basic Life	\$ 5.95
STD	\$ 0.285/\$10 of weekly earnings
LTD	\$ 0.325/\$100 of monthly earnings

FLEXIBLE SPENDING ACCOUNTS



Ameriflex: (888) 868-3539
www.myameriflex.com

A flexible spending account (FSA) allows you to set aside money pre-tax to use on eligible health and dependent care expenses.

Health / Limited Purpose	\$ 2,850 per year
Dependent Care	\$ 5,000 per year

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Aetna Resources for Living: (800) 342-8111
www.resourcesforliving.com

Username: Temecula Password: eap



The EAP offers employees and their eligible household members 24/7 access to free and confidential emotional well-being support, legal and financial guidance, and resources for a variety of other topics.

OTHER OPTIONAL BENEFITS



457 DEFERRED COMPENSATION PLANS

MissionSquare: (866) 620-6065
Nationwide: (877) 677-3678

The City offers two 457 deferred compensation retirement plan options to assist employees in meeting their financial goals in retirement. Contributions are voluntary and made on a pre-tax or after-tax (roth) basis.

Annual contribution limit	\$ 20,500
Over 50 Catch Up Limit	\$ 27,000

LEGAL & ID THEFT PROTECTION



LegalShield: (888) 807-0407
benefits.legalshield.com/cityoftemecula

LegalShield provides affordable legal and identity theft protection for you, your spouse and eligible dependent children.

LegalShield (family)	\$ 18.95
IDShield (employee)	\$ 7.45
ID Shield (family)	\$ 14.05
LegalShield & IDShield (employee)	\$ 26.70
LegalShield & IDShield (family)	\$ 32.30

SUPPLEMENTAL INSURANCE PLANS

Aflac: (803) 851-2314
www.aflac.com

Supplemental insurance plans through Aflac can help fill the gaps of your health insurance or help you withstand the financial shock of an unexpected hospitalization or critical illness.

Accident Indemnity Insurance	
Employee Only	\$ 19.91
Employee/Spouse	\$ 32.15
Employee/Child(ren)	\$ 43.24
Family	\$ 55.47

Hospital Indemnity Insurance	
Employee Only	\$ 22.14
Employee/Spouse	\$ 40.39
Employee/Child(ren)	\$ 32.95
Family	\$ 51.21

Critical Illness - Employee

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$ 4.07	\$ 6.63	\$ 9.18	\$ 11.73	\$ 14.29	\$ 16.84	\$ 19.40	\$ 21.95	\$ 24.50	\$ 27.06
30-39	\$ 6.03	\$ 10.55	\$ 15.07	\$ 19.58	\$ 24.10	\$ 28.61	\$ 33.13	\$ 37.65	\$ 42.16	\$ 46.68
40-49	\$ 10.62	\$ 19.72	\$ 28.83	\$ 37.93	\$ 47.03	\$ 56.14	\$ 65.24	\$ 74.34	\$ 83.45	\$ 92.55
50-59	\$ 19.66	\$ 37.79	\$ 55.93	\$ 74.07	\$ 92.20	\$ 110.34	\$ 128.48	\$ 146.62	\$ 164.75	\$ 182.89
60+	\$ 36.14	\$ 70.77	\$ 105.40	\$ 140.02	\$ 174.65	\$ 209.27	\$ 243.90	\$ 278.53	\$ 313.15	\$ 347.78

Critical Illness - Spouse (Spouse coverage is 1/2 of employee coverage.)

Age	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000	\$22,500	\$25,000
18-29	-	\$ 4.07	\$ 5.35	\$ 6.63	\$ 7.90	\$ 9.18	\$ 10.46	\$ 11.73	\$ 13.01	\$ 14.29
30-39	-	\$ 6.03	\$ 8.29	\$ 10.55	\$ 12.81	\$ 15.07	\$ 17.32	\$ 19.58	\$ 21.84	\$ 24.10
40-49	-	\$ 10.62	\$ 15.17	\$ 19.72	\$ 24.28	\$ 28.83	\$ 33.38	\$ 37.93	\$ 42.48	\$ 47.03
50-59	-	\$ 19.66	\$ 28.72	\$ 37.79	\$ 46.86	\$ 55.93	\$ 65.00	\$ 74.07	\$ 83.14	\$ 92.20
60+	-	\$ 36.14	\$ 53.46	\$ 70.77	\$ 88.08	\$ 105.40	\$ 122.71	\$ 140.02	\$ 157.33	\$ 174.65