



**CITY OF
CUPERTINO**



City Council
Summary of
Benefits
2023



Human Resources Division

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CITY OF CUPERTINO
Elected Officials
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

	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	
HMO PLANS							
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							
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

*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
Aetna Employee Assistance Program	1.46	1.46	0.00

LIFE INSURANCE	Employer Contribution	Employee Cost
Basic Life Insurance (coverage \$16,000)	100%	0.00
CalPERS 1959 Survivor Benefit	5.20	2.00

CALPERS RETIREE HEALTH BENEFITS

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

City Council 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

DENTAL INSURANCE

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 & Preventative Benefits - 100% PPO or 75%/25% Premier

Cleanings: Four per calendar year

Prosthodontic Benefits – 75%/25%

Orthodontic Benefits – 60%/40% (**\$2,500** Life Time Maximum)

See Delta Benefit Summary for more details in coverage

Premium: **\$114.30 per month**

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

City Council Cost: **\$0.00 per month**

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

VISION INSURANCE

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

Group Number: #12 074461 0001 (Plan B)

Coverage: Vision Program provides for regular eye examinations and benefits toward vision care expenses including glasses or contact lenses.

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)
Contact Lens:	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 non-member providers are subject to the same co-payments and limitations as services through VSP participating doctors.

Laser Vision

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

Premium: **\$16.34 per month**

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

City Council Cost: **\$1.40 per month**

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

LIFE INSURANCE

Group Plan: **Hartford Life Insurance Company**

Policy No.: 698457

Coverage: City Councilmembers are eligible for a Basic Life Insurance policy with a benefit amount of \$16,000.

Premium: \$3.36 Life and \$0.48 AD&D per month maximum

City's Cost: Life = .21 per thousand, AD&D = .03 per thousand

City Council Cost: None

CALPERS RETIREMENT

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 6 months or more in CalPERS) (Includes City Council)	
SALARY	Same		Same		Same	
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

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

City Council Cost: \$2.00 per month

DEFERRED COMPENSATION

457 Plans: **Nationwide Deferred Compensation**
MissionSquare
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.

FLEXIBLE SPENDING ACCOUNT (FSA)

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

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

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.

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

City Council Cost: None

RECREATION BUCKS

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.

City Councilmembers are eligible for **\$500.00** Rec Bucks each calendar year.

SPORTS CENTER MEMBERSHIP

City Councilmembers receive a Sports Center Membership **each calendar** year.

Retirees

CalPERS retired City Councilmembers are eligible to receive Sports Center Membership **each calendar year**. *Spouses not included.*

CITY COUNCIL TECHNOLOGY POLICY

Purpose

This policy establishes guidelines and standards regarding the provision of technology hardware and software for Councilmembers.

Scope and Applicability

This policy applies to all City Councilmembers for the provision and maintenance of City issued technology hardware and software. This technology is in addition to City technology equipment and software residing within the Mayor's and Council's office at City Hall.

Technology Provision

To facilitate communications with citizens, staff and other Councilmembers, each Councilmember may elect to be issued the following technology hardware at the beginning of each term.

- 1 Laptop
- 1 Docking Station
- 1 Monitor
- 1 Webcam
- 1 Keyboard & Mouse
- 1 Phone with Voice/Data Plan

Each Councilmember's issued laptop will have the following additional software applications:

- Office productivity platform, e.g., Microsoft O365
- Cybersecurity Tools, e.g., end point protection and multifactor authentication
- Video Conferencing, e.g., Zoom

Each Councilmember's issued phone will have the following additional software applications

- Office productivity platform
- Cybersecurity Tools
- Video Conferencing

CITY COUNCIL TECHNOLOGY POLICY - Continued

Issued technology hardware and software will meet current City hardware and software standards to ensure proper security, maintenance, and support.

Councilmembers who wish to not use City issued equipment must provide written acknowledgement that the technology they will use has current antivirus software and all software applications are up to date from a cyber security standpoint.

Councilmembers use the issued equipment for the performance of official City business. Data contained within the equipment is public property and considered a public record, therefore subject to all Public Records Act and Brown Act policies.

Councilmembers, upon completion of their term, will return all issued equipment to the Innovation & Technology Department. City equipment and/or software is not available for purchase.