



# EMPLOYEE BENEFITS

## City of Lathrop

### RETIREMENT

- **Tier One:** Employees hired prior to April 30, 2011; 2% at 55 Public Employees Retirement System (PERS) retirement benefit. Currently, the employee contribution rate is 7%.
- **Tier Two:** PERS Classic members hired after April 29, 2011; 2% at 60 Public Employees Retirement System (PERS) retirement benefit. Currently, the employee contribution rate is 7%.
- **Tier Three:** PERS PEPPRA members hired after December 31, 2012; 2% at 62 Public Employees Retirement System (PERS). Currently, the employee contribution rate is 7.75%.
- **Public Safety:** All Public Safety members are 2.7@57. Currently, the employee contribution rate is 14.5%
- **Social Security:** There is no participation by the City but there is a deduction for Medicare.

### INSURANCE

The City of Lathrop contracts with CalPERS for medical insurance. Vision, Dental and Life Insurance are administered through Principal. The City's contribution limit is \$2,187 for 2026.

### [2026 CalPERS Medical Plans and Rates](#)

#### DENTAL

Dental benefits are provided through Principal Financial. There is only one level of coverage.

- 100% coverage for preventative services.
- 85% to 100% coverage for basic services
- There is a \$1,000 lifetime maximum for orthodontic services for children.

#### VISION

Vision benefits are provided through Principal Financial. There is only one level of coverage.

- Frames are covered up to \$150 every 12 months
- Exam with \$10 copay every 12 months
- Prescription Glasses (\$25 copay)
- Lens Enhancements

### DENTAL AND VISION RATES

Levels	Dental	Vison
Employee Only	\$62.71	\$7.97
Employee & Spouse/DP	\$119.25	\$15.67
Employee & Child(ren)	\$143.20	\$16.70
Employee & Family	\$209.39	\$26.15



# EMPLOYEE BENEFITS — CONTINUED

## VACATION

0-4 Years: 80 hours (accrued bi-weekly)

5-9 Years: 120 hours (accrued bi-weekly)

10+ Years: 160 hours (accrued bi-weekly)

- Sworn employees will receive a vacation advancement of 40 hours upon hire.
- Sworn employees hired will accrue vacation hours based on the years of service at the agency the employee was previously employed as a sworn officer.

## SICK LEAVE

Annual Accrual is 96 hours (accrued bi-weekly).

Upon accumulation of 96 hours of sick time, up to 40 hours may be converted to vacation as outlined in the Personnel Rules and Regulations.

- Sworn employees will receive a sick leave advancement of 40 hours upon hire.

## MANAGEMENT LEAVE (Exempt Staff)

Leave is accrued on a quarterly basis and dependent on the job classification.

- Department Directors receive 120 hours of management leave per calendar year.
- All other exempt staff receive 100 hours of Management Leave

## 457 DEFERRED COMPENSATION PLANS

Voluntary employee participation in four 457 plans. Laterals existing a 3% @ 50 pension plan or were members of a Public Agency Retirement system prior to January 1, 2013. The City will offer the following deferred compensation contribution on an annual basis. Contribution will be prorated and paid bi-weekly.

## RETIREE HEALTH

- City-paid retiree medical 55-65: Retirees receive a reimbursement of their medical plan premiums, up to a maximum of the same health benefits contribution as active employees for retiree + 1 dependent.
- City-paid medical at Medicare eligibility (65) for employee
- Minimum Employer Contribution (\$162 for 2026)
- Vesting Schedule:
  - o Hired on or before December 31, 2014 100% vested
  - o Hired on or after January 1, 2015
  - o 25% @ 5 years; 50% @ 10 years; 100% @ 15 years

## CAFETERIA-STYLE BENEFITS

Employee has the option of contributing the unused health insurance balance to a 457 or taxable cash of unused balance. Up to \$766/month for unrepresented classifications, LMCEA and LPOA.

## LIFE INSURANCE

The City provides a life insurance policy that is 1x the employee's annual salary.

## STATE DISABILITY

Employer paid for unrepresented classifications, LMCEA and LPOA.

## TUITION REIMBURSEMENT

Up to \$3,000 per calendar year with pre-approval.

## EMPLOYEE ASSISTANCE PROGRAM

The EAP provides clinical and short/term counseling, as well as assistance for financial, legal, childcare and eldercare issues.

## HOLIDAYS

Twelve annually, plus one floating Holiday.

## COLA INCREASES

All COLAs are negotiated through the MOU's.

## FLEXIBLE SPENDING ACCOUNTS

Voluntary employee participation in two flexible spending accounts (Medical and Dependent Care); no contribution by the City.

