

2026 BENEFIT SUMMARY

This Benefit Summary is designed to help you understand your City-paid and voluntary benefits for the 2026 plan year. If you have questions, contact Human Resources at (925) 833-6650.

Quick Reference Summary (At a Glance)

Benefit Category	What You Get	City Contribution
Health Insurance	Multiple HMO/PPO options	Tiered monthly allowance up to \$2,704.60 (Family)
Dental Insurance	Employee + dependents	Full premium paid by City
Vision Insurance	Employee only; dependents optional pre-tax	Employee-only premium paid by City
Life/AD&D	\$50,000 Life + \$50,000 AD&D	City-paid (FT only)
Disability	STD (employee-paid); LTD (City-paid)	LTD: 60% up to \$12,500/mo
Retirement	CalPERS + 457/401(a)	457 match up to \$50/mo
Leave	General Leave, Admin Leave, 16 paid holidays	Accruals by service & group
Other	\$25/mo wellness; \$5/day commute alt.	City-paid per program rules

Health & Welfare

Health Insurance: CalPERS Health

<http://www.calpers.ca.gov>

Health benefits paid by the City are based on a tiered medical premium structure, depending on the employee's coverage type. The monthly benefit amount is \$1,349.62 for Employee Only coverage, \$2,415.39 for Two-Party coverage, and \$2,704.60 for Family coverage. In conjunction with the City's Section 125 Plan, any premium coverage amounts are deducted on a pre-tax basis through the City's payroll system. Eligibility for City-paid health benefits begins on the first day of the month following the employee's initial hire date. Part-time regular employees who are members of the PERS retirement system are eligible for the same benefits.

Plan Name	Emp Only Premium	EE Only Cost	Two-Party Premium	Two-Party Emp Cost	Family Premium	Family Emp Cost
Anthem Blue Cross Select	\$ 1,336.29	\$ 0.00	\$ 2,672.58	\$ 257.19	\$ 3,474.35	\$ 769.75
Anthem Blue Cross Traditional	\$ 1,612.08	\$ 262.46	\$ 3,224.16	\$ 808.77	\$ 4,191.41	\$ 1,486.81
Blue Shield Access+	\$ 1,301.95	\$ 0.00	\$ 2,603.90	\$ 188.51	\$ 3,385.07	\$ 680.47
Blue Shield Trio	\$ 1,166.58	\$ 0.00	\$ 2,333.16	\$ 0.00	\$ 3,033.04	\$ 328.51
Kaiser Permanente	\$ 1,168.86	\$ 0.00	\$ 2,337.72	\$ 0.00	\$ 3,039.04	\$ 334.44
PERS Gold	\$ 1,120.58	\$ 0.00	\$ 2,241.16	\$ 0.00	\$ 2,913.51	\$ 208.91
PERS Platinum	\$ 1,670.14	\$ 320.52	\$ 3,340.28	\$ 924.89	\$ 4,342.36	\$ 1,637.76
United Healthcare Alliance	\$ 1,290.06	\$ 0.00	\$ 2,580.12	\$ 164.73	\$ 3,354.16	\$ 649.56
United Healthcare Harmony	\$ 1,133.09	\$ 0.00	\$ 2,266.18	\$ 0.00	\$ 2,946.03	\$ 241.43

Medical Opt-Out/Health-in-Lieu:

Subject to proof of other health coverage, eligible employees may elect to opt out of enrollment in the City's sponsored medical plans. Employees who choose this option will receive a monthly health-in-lieu benefit of \$250 for Employee Only coverage, \$450 for Two-Party coverage, and \$625 for Family coverage. This benefit must be elected each year during open enrollment or within 30 days of a qualifying event.

Dental Insurance: Delta Dental

<http://www.deltadentalins.com>

Eligibility for dental coverage begins on the first day of the month following initial employment. The City pays the full premium for the employee and all eligible dependents at the following rates (effective 7/1/25-6/30/27):

Delta Dental	Premium	EE Cost
Employee Only Plan	\$ 54.89	\$ 0.00
Two-Party Plan	\$ 105.86	\$ 0.00
Family Plan	\$ 178.61	\$ 0.00

Part-time regular employees working at least 30 hours per week qualify for the same coverage. Part-time regular employees scheduled to work between 20 and 29 hours per week are eligible for Employee Only coverage monthly.

Dental Opt-Out/Dental-in-Lieu:

Subject to proof of other dental coverage, eligible employees may elect to opt out of enrollment in the City's sponsored dental plans. Employees who choose this option will receive a monthly dental-in-lieu benefit of \$25 for Employee Only coverage, \$50 for Two-Party coverage, and \$75 for Family coverage. This benefit must be elected each year during open enrollment or within 30 days of a qualifying event. Part-time regular employees scheduled to work between 20 and 29 hours per week are only eligible for the Employee Only dental-in-lieu benefit of \$25 per month.

Vision Insurance: VSP Choice

<http://www.vsp.com>

Eligibility for vision coverage begins on the first day of the month following initial employment. The City pays the full premium for Employee Only coverage for regular full and part-time employees. Employees have the option to purchase dependent Vision insurance under the Section 125 Plan on a pre-tax basis through the City's payroll. Vision rates are as follows (effective 7/1/25-6/30/27):

VSP Vision	Premium	EE Cost
Employee Only Plan	\$ 12.09	\$ 0.00
Two-Party Plan	\$ 18.79	\$ 6.70
Family Plan	\$ 29.80	\$ 17.71

Flexible Spending Account (FSA): HealthEquity/WageWorks

<https://www.healthequity.com>

The City offers Flexible Spending Accounts (FSA) pursuant to Section 125 of the Internal Revenue Code (IRC). Eligible employees may elect to participate in either or both of the following accounts through pre-tax payroll deductions:

The **Medical FSA** allows employees to set aside up to \$3,300 annually to cover qualified medical expenses, including medical, dental, and vision co-payments, prescription co-payments, and other eligible costs. The Medical FSA is administered on a calendar year basis and is subject to IRS rules and limitations. Under the "use-it-or-lose-it" provision, any funds not claimed for eligible expenses incurred during the calendar year are forfeited. However, employees may carry over up to \$660 of unused funds into the following plan year, as permitted by IRS regulations.

The **Dependent Care FSA** allows employees to set aside up to \$5,000 annually (\$2,500 if married and filing separately) to cover qualified dependent care expenses. Eligible expenses include costs for the care of children under the age of 13, or for a spouse or other dependent who is physically or mentally incapable of self-care, provided the care is necessary to allow the employee (and spouse, if applicable) to work or attend school full-time. The Dependent Care FSA is also subject to the IRS "use-it-or-lose-it" provision. Unlike the Medical FSA, dependent care funds cannot be carried over into the

following plan year, and any unused funds are forfeited. Contributions are also subject to mandatory adjustments under IRS regulations, including Section, §1.125-7 cafeteria plan nondiscrimination rules. Employees must re-enroll in the FSA each year during open enrollment to continue participation.

Health Reimbursement Account (HRA): HealthEquity/WageWorks

<https://www.healthequity.com>

The City pre-funds each eligible employee's Health Reimbursement Account (HRA) with \$1,000 annually, referred to as "City seed money." Employees who are regularly scheduled to work between 20 and 39 hours per week receive a pro-rated amount of City seed money based on their scheduled hours. Eligible employees may use HRA funds to pay for qualified healthcare expenses directly or may request reimbursement for eligible out-of-pocket costs. All reimbursements are subject to the requirements of the City's third-party administrator, WageWorks, and must comply with the legal provisions of the Internal Revenue Code.

Life Insurance/AD&D: UNUM Insurance Company

<http://www.unum.com>

The City's benefit is a \$50,000 term life insurance policy and a \$50,000 accidental death and dismemberment policy for all full-time regular employees. Optional additional and supplemental life insurance for employee and dependents available at employee cost through UNUM pursuant to vendor qualifications. Part-time regular employees are NOT eligible for this benefit.

Disability Insurance: UNUM Insurance Company

<http://www.unum.com>

The City provides access to both Short-Term Disability (STD) and Long-Term Disability (LTD) insurance through UNUM Insurance Company.

The **Short-Term Disability (STD)** program is not paid for by the City. Instead, employees may choose to purchase individual STD coverage through payroll deduction. The City does not participate in the State Disability Insurance (SDI) program. The optional STD policy provides 60 percent of the first \$3,333 of weekly pre-disability earnings, with benefits beginning after a 7-day waiting period for disabilities resulting from sickness or pregnancy. Benefits paid under this policy are tax-free and may be coordinated with the City's General Leave program. Part-time regular employees working at least 20 hours per week are eligible to participate.

The **Long-Term Disability (LTD)** program is paid for by the City. LTD coverage includes 60 percent of the first \$7,500 of monthly pre-disability earnings, up to a maximum benefit of \$12,500 per month. Benefits begin after a 60-day waiting period. Payments made under the LTD program are considered taxable income and are coordinated with the City's General Leave program. Part-time regular employees working at least 20 hours per week are also eligible for this City-paid benefit.

Compensation Adjustments

Annual Cost of Living Adjustment (COLA)

For fiscal years 2023-24 through 2026-27, employees will receive an annual cost of living adjustment effective July 1 of each year. The adjustment is based on the February Consumer Price Index (CPI) for San Francisco–Oakland–Hayward, CA urban wage earners, with a ceiling of 3.5 percent and a minimum adjustment of 1.0 percent.

Merit Adjustment up to 3%

For fiscal years 2023-24 through 2026-27, employees are eligible for a merit adjustment of up to 3 percent, effective on the employee's anniversary date. Of this amount, 2.5 percent is determined by the employee's performance evaluation, while 0.5 percent may be awarded at the discretion of the Department Head.

Performance Pay Adjustment up to 3%

For fiscal years 2023-24 through 2026-27, employees who have reached the top of the salary range are eligible for a performance pay adjustment of up to three percent, effective on the employee's anniversary date. Of this amount, 2.5 percent is determined by the employee's performance evaluation, while 0.5 percent may be awarded at the discretion of the Department Head. The performance pay adjustment is separate from merit increases and is considered a one-time wage increase within the City's adopted salary range. (Note: Not PERSable for PEPRA members).

Retirement

Retirement – CalPERS

<https://my.calpers.ca.gov>

The City contracts with the California Public Employees' Retirement System (CalPERS) to provide retirement benefits for eligible employees. For detailed information on membership definitions and how the Public Employees' Pension Reform Act (PEPRA) may affect your CalPERS benefits, employees are encouraged to review the [PEPRA page on the CalPERS website](#). All employee retirement contributions are made on a pre-tax basis pursuant to Internal Revenue Code (IRC) 414(h)(2), so long as such provisions remain available to the City.

- **Classic CalPERS Members** – The retirement formula is 2.7% at age 55 with a single highest year calculation. Effective July 13, 2015, Classic Members contribute their employee portion **plus** an additional 7% of the employer's portion toward CalPERS retirement.
- **New PEPRA CalPERS Members** – Employees who join the CalPERS retirement system after January 1, 2013, have a retirement formula of 2% @ 62 with a three-year final average compensation calculation. Effective July 13, 2015, PEPRA members contribute their portion **plus** 3.05% of the employers' portion toward their CalPERS retirement effective.

Retiree Medical: CalPERS

<http://www.calpers.ca.gov>

The City does not provide a retiree medical stipend for new employees. Retirees who enroll in medical coverage through CalPERS will receive the statutory minimum contribution under the Public Employees' Medical and Hospital Care Act (PEMHCA), as established by law.

Deferred Compensation: MissionSquare Retirement

<https://www.missionsq.org/>

In addition to CalPERS, the City gives employees the option to save extra money for retirement through MissionSquare, the City's provider for 457 and 401(a) plans. Think of these plans like an extra retirement savings account, where you can choose to set aside money from your paycheck before taxes (to lower your taxable income now) or through a Roth after-tax contribution (so your withdrawals in retirement may be tax-free). Participation is completely optional, but it is a way to build more financial security for the future. To encourage saving, the City matches employee contributions to the 457 plan up to \$50 per month.

Leaves & Holidays

General Leave Accrual

City provides General Leave in lieu of traditional vacation and sick leave programs. General Leave is accrued on a bi-weekly payroll basis according to the following schedule:

Employee Group	Years of Service	Annual Accrual (Days)	Accrual per Pay Period
Full-Time Regular	0-5 years	22	6.77 hours
Full-Time Regular	5-10 years	27	8.31 hours
Full-Time Regular	10-15 years	29	8.92 hours
Full-Time Regular	15+ years	31	9.54 hours
Designated Management	0-5 years	24	7.38 hours
Designated Management	5-10 years	27	8.31 hours
Designated Management	10-15 years	29	8.92 hours
Designated Management	15+ years	31	9.54 hours

Part-time regular employees receive a pro-rated share of General Leave, based on the number of hours they work. General leave may be carried over year-to-year, with the maximum accrual of 480 hours.

Sick Leave Accrual

After reaching the maximum General Leave accrual of 480 hours, eligible employees will begin accruing Sick Leave at the same rate as General Leave until the Sick Leave maximum is reached. The use of Sick Leave is governed by the City's Personnel System Rules. There is no cash compensation for unused Sick Leave at termination of employment. However, unused Sick Leave may be converted to CalPERS service credit at retirement in accordance with CalPERS conversion rates. The maximum accrual of Sick Leave is 360 hours.

Compensatory Time (Comp Time)

The City of Dublin provides a compensatory time bank for Fair Labor Standards Act (FLSA) eligible employees. Compensatory time is earned at the rate of time and one-half for approved overtime worked and may be accumulated up to a maximum of 100 hours.

Administrative Leave

Employees who are defined as FLSA-exempt are granted 40 hours of Administrative Leave on July 1 of each year. Employees in designated management positions are granted 64 hours of Administrative Leave on July 1 of each year. The use of Administrative Leave requires advance approval from the employee's Department Head, as applicable, and the City Manager. Any unused Administrative Leave expires on June 30 of each year and is not carried over.

Paid Holidays

The City provides sixteen (16) paid holidays each calendar year. This total includes twelve (12) designated holidays and four (4) floating holidays, which may be scheduled by the employee with prior approval.

Annual Leave Buy Back

Employees may cash out up to 80 hours of General Leave each year, paid at their base rate of pay at the time of cash-out. Cash-outs are offered twice a year, in May and December, and employees must keep at least 100 hours of General Leave on the books after the cash-out. For management employees, the 80-hour limit applies cumulatively to both General Leave and Administrative Leave. See Personnel Rules for details.

Other Benefits

Employee Assistance Program: UNUM

<https://www.unum.com/support/employees/life-balance>

City paid premiums; benefits include work-life balance employee assistance program and worldwide emergency travel assistance services.

Car Allowance

Certain designated positions are eligible for a \$190 monthly allowance as defined in the City's Benefit Plan.

Education Reimbursement

Full-time employees are eligible for reimbursement of 75% of the tuition, and/or fees, up to a maximum of \$2,000 per fiscal year. Part-time regular employees scheduled to work between 20-39 hours per week are eligible for a prorated reimbursement based on their regularly scheduled hours.

Commuter/Alternate Commute Program

<https://www.healthequity.com>

The City provides a cash incentive of \$5.00 per day to all eligible employees who use an alternative commute method and provide the required commute verification information. In addition, the Commuter program offers participating employees the ability to take advantage of pre-tax transit benefits in accordance with IRS regulations.

Wellness Reimbursement

The City provides a wellness reimbursement of \$25.00 per month for eligible expenses. Reimbursements are issued on a biannual basis.