

2026 COUNCILMEMBER BENEFITS

Salary

Effective December 2024	
Mayor	\$ 2,400.00 per month
Councilmembers	\$ 1,600.00 per month

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 councilmember's coverage type. The monthly benefit amount is \$1,349.62 for Councilmember 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 councilmember's initial appointment.

Plan Name	CM Only Premium	CM 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, councilmembers may elect to opt out of enrollment in the City's sponsored medical plans. Councilmembers who choose this option will receive a monthly health-in-lieu benefit of \$250 for Councilmember Only coverage, \$450 for Two-Party coverage, and \$625 for Family coverage. Councilmembers electing this benefit are REQUIRED to have the funds deposited into a 457 account; they cannot take a cash option.

Dental Insurance: Delta Dental

<http://www.deltadentalins.com>

The City pays the full premium for the councilmembers and all eligible dependents on the first day of the month following the councilmember's initial appointment 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

Dental Opt-Out/Dental-in-Lieu:

Councilmembers may elect to opt out of enrollment in the City's sponsored dental plans. Councilmembers who choose this option will receive a monthly dental-in-lieu benefit of \$25 for Councilmember 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. Councilmembers electing this benefit are REQUIRED to have the funds deposited into a 457 account; they cannot take a cash option.

Vision Insurance: VSP Choice

<http://www.vsp.com>

Eligibility for vision coverage begins on the first day of the month following the councilmember's initial appointment. The City pays the full premium for Councilmember Only coverage. Councilmembers 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	CM Cost
Single Only Plan	\$ 12.09	\$ 0.00
Two-Party Plan	\$ 18.79	\$ 6.70
Family Plan	\$ 29.80	\$ 17.71

Retirement

Retirement – CalPERS

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

Elected officials are eligible for optional membership with the California Public Employees' Retirement System (CalPERS). Membership can be elected at any time and is effective after receipt of the enrollment form. Electing optional membership is an irrevocable election for each term served. If you are currently employed in a position covered by CalPERS, you should first contact CalPERS to determine the impacts to future retirement benefits should you elect the optional membership.

- **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.

Councilmembers who decline optional CalPERS membership are required to participate in PARS unless they are a qualified retired annuitant. Participation in the PARS plan requires a 6% pre-tax contribution.

All 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.

Deferred Compensation: MissionSquare Retirement

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

Elected officials are eligible to participate in the City's 457 deferred compensation plan. This plan provides enrollees with the ability to set-aside pre-tax and Roth contributions in accordance with the established program. Effective January 1, 2024, the City will match 457 deferred compensation contribution up to \$50/month.

If you have any questions regarding this information, please contact Human Resources at (925) 833-6605.