

CITY OF MORENO VALLEY

2027 Employee Benefits Summary

Spice Up Your Benefits!

MORENO VALLEY
WHERE DREAMS SOAR



Effective January 2027

MORENO VALLEY
HUMAN RESOURCES



WELCOME TO YOUR BENEFITS

The City of Moreno Valley provides a comprehensive, flexible benefits program designed to support eligible employees and their dependents. You can choose the benefits that best meet your needs and waive coverage you do not need. This guide provides an overview of the City's benefit plans, programs, and resources to help you understand your options and make informed benefit decisions.

ABOUT THIS SUMMARY

This summary provides general benefit plan information only. For specific plan details, terms, conditions, limitations, and exclusions, please refer to the applicable official plan documents and Summary Plan Descriptions (SPDs). If there is any discrepancy between the information in this guide and the official plan documents, the official plan documents will govern.

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Benefit Requirements

Employees eligible for benefits are required to purchase medical coverage or provide proof of other medical coverage at the time of hire and recertify annually during open enrollment.

Cafeteria Plan/City Benefit Contributions

The City provides a monthly allowance for eligible employees to be used towards medical, dental, and vision.

City Benefit Contributions Level		
Employee Group	**Pre-Tier V (formerly Tiers I-IV)** Hired before 7/1/2017	**Tier V**** Hired on or after 7/1/2017
Full-time Non-exempt	$1,700.00 per month (+ 1.0% salary per year to **HRA***)	Up to $1,700.00 per month (+ 1.0% salary per year to **HRA***)
Part-time Career Non-exempt	$690.00 per month	Up to $690.00 per month
Professional/Administrative Management (PAM)	$1,700.00 per month (+ 2.0% salary per year***)	Up to $1,700.00 per month (+ 1.5% salary per year to **HRA***)
Division Management (DM)	$1,700.00 per month (+ 4.0% salary per year)	Up to $1,700.00 per month (+ 3% salary per year to **HRA***)
Executive Management (EM)	$1,700.00 per month (+ 6.0% salary per year)	Up to $1,700.00 per month (+ 4.5% salary per year to **HRA***)

Opting Out – those hired on or after 7/1/2017 (current Tier V employees) who fully opt out of health coverage (medical, dental, and vision) will receive $250 per month in their HRA.

* **HRA** – contributions are calculated on base pay and independent of benefit coverage elections (see details in the HRA section).

****Tier V** – employees receive up to the same base benefit amounts as those provided for employees in Pre-Tier V, however, enrollment in a City-sponsored health plan (medical, dental, vision) is required to receive any City contributions. The City will not contribute any amount in excess of an employee's actual enrollment cost if that cost is less than the City's maximum contribution. No cash back (cash or deferred compensation) if enrollment costs are less than the City's maximum contribution as defined in the Cafeteria Benefits Plan schedule.

*****PAM** employees hired prior to 9/30/2011 will continue to receive 2% Management Differential. PAM employees hired on or after 9/30/2011 but prior to 7/1/2017 will receive an additional 0.5% added to their Management Differential (for a total of 2%).

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MEDICAL PLANS

The City's medical plans are administered by CalPERS. A variety of plan options, including HMOs, EPOs, and PPOs, are available. Visit CalPERS to compare available health plans.

The rates below reflect the monthly medical premium costs and are based on 24 pay periods per year. The amounts shown do not include the City's Benefit Contributions.

2027 Plans and Rates – CalPERS Region 3 (Los Angeles, Riverside, and San Bernardino Counties)			
	Employee Coverage	**Employee + 1 Coverage**	**Family Coverage**
HMO & EPO Plan Options			
Anthem Blue Cross Select HMO	$ 1,059.06	$ 2,118.12	$ 2,753.56
Anthem Blue Cross Traditional HMO	$ 1,239.02	$ 2,478.04	$ 3,221.45
Blue Shield Access+ HMO	$ 975.19	$ 1,950.38	$ 2,535.49
Blue Shield EPO	$ 975.19	$ 1,950.38	$ 2,535.49
Blue Shield Trio* HMO	$ 908.01	$ 1,816.02	$ 2,360.83
Health Net Salud y Más* HMO	$ 801.75	$ 1,603.50	$ 2,084.55
Kaiser Permanente HMO	$ 1,011.28	$ 2,022.56	$ 2,629.33
PPO Plan Options			
PERS Gold PPO	$1,014.50	$2,029.00	$2,637.70
PERS Platinum PPO	$1,549.00	$3,098.00	$4,027.40

Note: Some health plans are available only in certain counties and/or ZIP codes. Before enrolling, confirm that the plan is available in your area and that its provider network meets your needs. You can use the CalPERS Health Plan Search by Zip Code or log in to myCalPERS to view health plans available in your area.



The City's dental plans are administered by Delta Dental. To find a participating in-network dentist in your area, you can visit Delta Dental and use the online provider search tool to locate participating providers. You can search for a provider by selecting either Delta Dental PPO or DeltaCare USA.

2027 Plans and Rates			
	Employee Coverage	**Employee + 1 Coverage**	**Family Coverage**
HMO Plan Option			
DeltaCare USA HMO	$20.68	$37.05	$54.78
PPO Plan Option			
Delta Dental PPO	$51.72	$101.93	$178.70



The City's vision plan is administered through the Vision Service Plan (VSP) Choice network. To find a participating in-network provider, you can visit VSP, select Find a Doctor, and select the Choice network.

2027 Plans and Rates			
	Employee Coverage	**Employee + 1 Coverage**	**Family Coverage**
VSP Vision Care	$9.29	$13.47	$24.15

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Basic Life & AD&D Insurance

The City provides eligible employees with Basic Life and Accidental Death & Dismemberment (AD&D) insurance through The Standard at no cost to the employee. Coverage amounts vary by employee group.

Employee Group	City-Paid Basic Life Insurance
Full-time Non-exempt (FTC)	two times annual salary – ($300,000 maximum)
Part-time Non-exempt (PTC)	two times annual salary – ($300,000 maximum)
Professional & Administrative (PAM)	two times annual salary – ($300,000 maximum)
Division Manager (DM)	three times annual salary – ($300,000 maximum)
Executive Manager (EM)	three times annual salary – ($300,000 maximum)
Elected Officials	$65,000

Additional Basic Life Coverage

AD&D Insurance

Eligible employees receive City-paid AD&D coverage equal to their Basic Life Insurance benefit. AD&D coverage does not apply to elected officials.

Dependent Life Insurance

Eligible employees receive City-paid dependent life insurance of $2,000 for a spouse and $1,000 for each eligible child. Dependent life coverage does not apply to elected officials.

Supplemental Life Insurance

Eligible employees may purchase Voluntary Life Insurance through The Standard for themselves, their spouse, and eligible children. Premiums are paid by the employee.

Employees may elect coverage for themselves in $10,000 increments, from $10,000 up to $300,000, subject to plan limits. Spouse coverage is also available in $10,000 increments, from $10,000 up to $300,000, and child coverage is available in amounts of $2,000, $5,000, or $10,000. Dependent coverage may not exceed the employee's Voluntary Life Insurance amount.

Guaranteed Issue

When enrolling within 31 days of becoming eligible, coverage may be elected without Evidence of Insurability up to the following Guaranteed Issue amounts:

Covered Individual	Guaranteed Issue Amount
Employee	$50,000
Spouse	$10,000
Child(ren)	$10,000

Coverage above the Guaranteed Issue amount requires Evidence of Insurability and approval by The Standard. Evidence of Insurability is also required for late applications and increases in coverage.

Cost for Supplemental Life Insurance

Your cost is based on your age, tobacco-use status, and the amount of coverage elected. The rates below reflect the monthly cost per $10,000 of coverage.

Tobacco-Free Rates:

AGE (as of January 1, 2027)							
Age	0-29	30-34	35-39	40-44	45-49	50-54	55-59
Monthly Rate	$0.96	$1.03	$1.34	$2.18	$3.83	$5.90	$10.09

Age	60-64	65-69	70-74	75-79	80-89	90+
Monthly Rate	$12.03	$23.13	$41.63	$62.38	$115.26	$291.14

Tobacco-Use Rates:

AGE (as of January 1, 2027)							
Age	0-29	30-34	35-39	40-44	45-49	50-54	55-59
Monthly Rate	$1.49	$1.58	$2.09	$3.38	$5.73	$8.84	$14.63

Age	60-64	65-69	70-74	75-79	80-89	90+
Monthly Rate	$17.44	$32.38	$56.21	$81.09	$144.08	$363.92

Short and Long-Term Disability

The City's Short-Term Disability (STD) and Long-Term Disability (LTD) plans are administered by The Standard and are employer-paid benefits.

	Short-Term Disability	Long-Term Disability
Benefit Amount	66⅔% of your earnings, up to $3,500 per week	66⅔% of your earnings, up to $15,000 per month
Waiting Period	30 days	180 days

Note: Benefit amounts are based on eligible earnings as defined by the plan and are subject to plan provisions.

Colonial Life Insurance

The City provides a variety of voluntary insurance products administered through Colonial Life, designed to deliver financial protection and supplemental coverage for employees. Their offerings include disability, accident, critical illness, cancer insurance, and more, ensuring that you have the coverage you need for life's unexpected events.



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Flexible Spending Accounts (FSA)

One of the best ways to reduce your out-of-pocket cost for qualifying expenses is to take advantage of the City's Flexible Spending Account (FSA) program administered through The Advantage Group (TAG). This plan allows you to pay for certain health and dependent care expenses with pre-tax dollars.

FSA Health Care and Dependent Care contribution limits are established by the IRS each year. The amounts below reflect the current 2026 limits and will be updated when the IRS announces the 2027 limits.	
Health Care	This plan allows you to contribute up to **$3,400 per year** on a pre-tax basis for qualified health care expenses for yourself and your dependents. Additionally, the plan provides a carryover of up to **$680** of any amount remaining unused in your health care flexible spending account at the end of the plan year.
Dependent Care	This plan allows you to contribute up to **$7,500** per year, per household, on a pre-tax basis for qualified dependent care expenses for your children or incapacitated adults so you can work.



Employee Assistance Program (EAP)

The City's Employee Assistance Program (EAP) is provided through Aetna Resources for Living. The program is available at no cost to employees and members of their household and provides confidential support and resources for emotional wellbeing, work/life needs, legal matters, financial concerns, and more. Children living away from home may also access services up to age 26.

EAP Resources Include:

- Up to 10 counseling sessions per issue, with support available for an unlimited number of issues
- 24/7 in-the-moment emotional support from a licensed professional
- Counseling is available in person, by video, or by phone
- Talkspace message-based and live-session counseling
- Legal, financial, and identity theft services
- Work/life resources, including assistance locating childcare and adult care
- Online resources, including webinars, videos, podcasts, articles, and self-assessments

Access Your EAP		
Available	24 hours a day, 7 days a week	
Phone	(800) 342-8111	
TTY	711	
Website	https://www.resourcesforliving.com/login	
Username	Moreno Valley	
Access Code	EAP	Scan to access EAP

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Retiree Medical Benefits

The City's retiree medical benefit is administered through The Advantage Group (TAG) and is offered to employees hired prior to September 30, 2011, and who retire from the City. The City will pay the monthly CalPERS access fee, and retirees are eligible for a reimbursement benefit of up to $318.73 per month.

All Career Full-time Employees hired on or after September 30, 2011, receive $75 per month into an HRA account.

Health Reimbursement Arrangement (HRA)

The HRA plan is administered through Gallagher | Health Invest and is specifically designed to help employees cover medical-related expenses. This benefit allows employees to use funds contributed by the City to reimburse themselves for eligible health care costs, such as medical bills, prescriptions, and other out-of-pocket expenses.

The City contributes to an HRA account as follows:

- All Career Full-time Employees receive 0.5% of their base salary contributed per pay period to their HRA.
- All Career Full-time Non-exempt Employees receive an additional 1%, for a total of 1.5%.
- Tier V Only – Career Full-time Employees hired on or after July 1, 2017, will receive the following percentages per employee group:
    - PAM = Receives an additional 1.5%, for a total of 2.0%.
    - DM = Receives an additional 3.0%, for a total of 3.5%.
    - EM = Receives an additional 4.5%, for a total of 5.0%.
    - Those hired on or after July 1, 2017 (current Tier V employees) who fully opt out of health coverage (medical, dental, and vision) will receive $250 per month in their HRA.



Terms of MOU Agreements

The City's current Memoranda of Understanding (MOUs) with applicable employee bargaining groups are effective **July 1, 2025, through June 30, 2027**. Employees should refer to their applicable MOU for specific terms and conditions of employment.

Salary

Eligible employees received a 2% base salary increase effective July 2025 and an additional 2% increase effective July 2026, for a total 4% increase over the term of the agreements. The Executive Team is not eligible for these cost-of-living adjustments.

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Longevity Pay

The supplemental pay is based on years of service, as follows:

Years	Percentage
5 years of service through 9 years of service	2% of base salary on a pay period basis
10 years of service through 14 years of service	3% of base salary on a pay period basis
15 years of service through 19 years of service	4% of base salary on a pay period basis
20 years of service	5% of base salary on a pay period basis

Education Incentive Pay

The incentive pay only applies if the employee has a degree higher than what is stated in the job description/ classification, regardless of "experience in lieu of" language.

Degree	Percentage
AA/AS	0.5% of base salary
BA/BS	1% of base salary
Master's or Higher	2% of base salary

Wellness Incentive

The City provides a wellness incentive of $350 per year (July). Employees hired after the start of the fiscal year become eligible the following July.

Auto Allowance

The City provides taxable auto allowance benefits to the employee groups below.

Employee Group	Amount
Division Manager (DM)	$350/month
Executive Manager (EM)	$500/month

Bilingual Pay

Bilingual compensation is available to employees who occupy positions designated where second language skills are used. Eligible employees must successfully pass a test administered by an outside agency to receive the benefit.

Employee Group	Amount
Full-time (spoken)	$150/month
Full-time (written)	$100/month
Part-time career (spoken)	$50/month
Temporary (spoken)	$35/month



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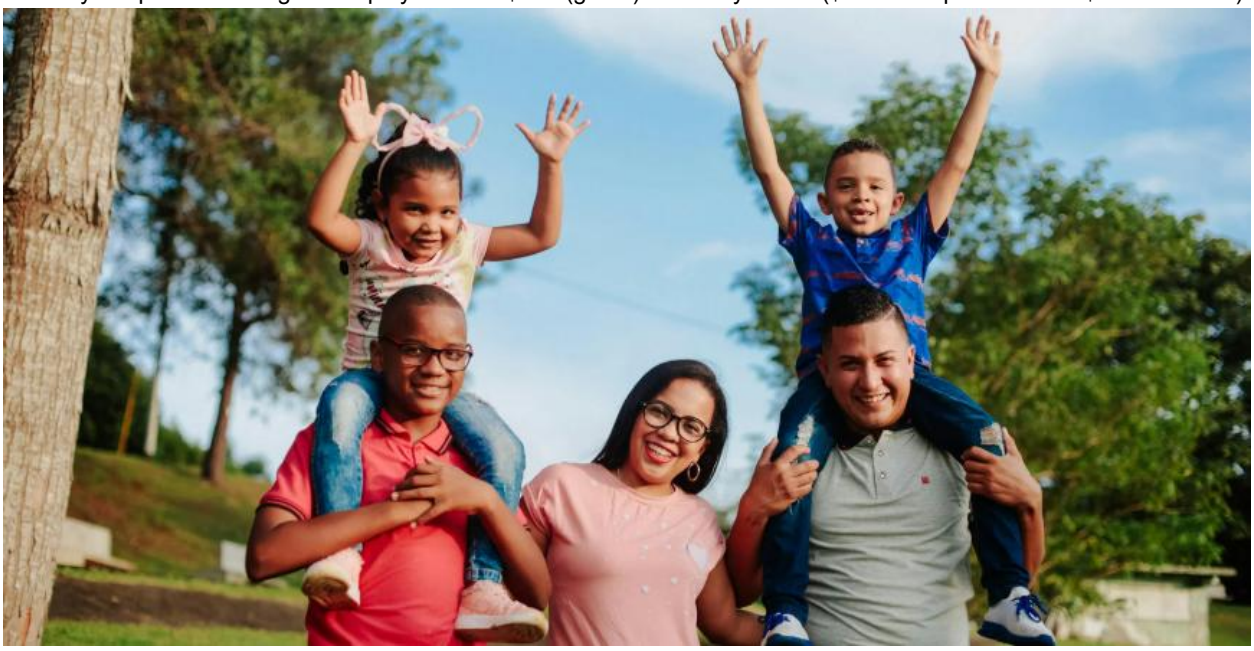
Tuition Reimbursement

There is a $5,000 reimbursement benefit per fiscal year. The annual maximum reimbursement includes tuition, books, lab fees, and parking expenses. In addition, the program covers certificate programs that are job-related, as well as undergraduate and graduate degree programs from accredited educational institutions.

Safety Shoes

The City will provide all eligible employees with $500 (gross) for safety shoes ($250 in September and $250 in March).



Annual Leave

Annual leave is a bank of time that provides paid time off for vacation and sick time. Career employees accrue annual leave time based on their years of service and employee group.



Tier I – Employees (hired prior to 9/30/2011)

Employee Group	Hours
Full-time Non-exempt	276 hours
PAM	336 hours
All Confidential	352 hours
DM	356 hours
EM	396 hours

Tier II – Employees (hired on or after 9/30/2011)

Employee Group	0-5 years	6-10 years	11+ years
Full-time Non-exempt	196 hours	236 hours	276 hours
PAM	254 hours	294 hours	334 hours
All Confidential	270 hours	310 hours	350 hours
DM	272 hours	312 hours	352 hours
EM	316 hours	356 hours	396 hours

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Holiday and Annual Leave Cashout

Eligible employees may cash out up to 250 hours of Annual Leave, Comp Time Leave, and/or accrued Holiday Leave once per fiscal year. Employees must retain at least 160 hours of Annual Leave after the cashout and continue to meet the annual leave usage requirements established by the City's Personnel Rules & Regulations. Cashout requests must be submitted by June 1 of each fiscal year. The current program is effective through June 30, 2027.

Note: Grandfathered Sick Leave is not eligible for cashout. See the Holiday & Annual Leave Cashout Program Guidelines for complete program requirements.

Alternate/Variable Schedules

The City offers the following work schedules:

- Four Ten-hour Days (4/10)
- Eight Nine-hour Days with Friday Off and the alternating Friday being an Eight-hour Day (9/80)
- Five Eight-hour Days (5/8)



Holidays observed by the City in Calendar Year 2027

Holiday	Day	Holiday	Day
New Year's Day	January 1st	Labor Day	September 6th
Martin Luther King, Jr. Birthday	January 18th	Veterans Day	November 11th
Presidents Day	February 15th	Thanksgiving	November 25th
Farmworkers Day	March 31st	Day after Thanksgiving	November 26th
Memorial Day	May 31st	Christmas Eve	December 24th
Juneteenth	June 19th will be observed on June 18th	Christmas Day	December 25th will be observed on December 23rd
Independence Day	July 4th will be observed on July 5th		

Two (2) floating holidays are provided each year, in addition to the City's paid and observed holidays, with the accrual occurring in January of the new year.

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RETIREMENT

Wherever you may be in your career, it's never too early or too late to begin planning for retirement. Through the City, you have access to CalPERS retirement benefits and a 457 Deferred Compensation Plan to help you plan and prepare for your financial future.



457 Deferred Compensation

The City offers a 457 deferred compensation plan through Nationwide Retirement Solutions to assist employees in meeting their financial goals for retirement. Employees may defer up to the maximum allowed by the IRS. Please note that if you separate from City employment before retirement, you have the option to either withdraw your funds (subject to applicable taxes as determined by the IRS), roll them over into another qualified plan, or leave the funds in the plan.

Plan Options	
457(b)	allows contributions on a tax-deferred basis
Roth 457(b)	allows contributions with after-tax dollars

Contribution Limits

Contribution limits are set by the IRS each year. The amounts below reflect the current 2026 limits and will be updated when the IRS announces the 2027 limits.	
Annual Contribution Limit	$24,500
Age 50+ Catch-up Limit	Additional $8,000
Pre-Retirement Catch-up Limit	Up to an additional $24,500*

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Catch-Up Contributions

Participants may be eligible to contribute more to their 457(b) plan through applicable catch-up provisions. Employees age 50 or older may be eligible to make additional contributions up to the applicable annual catch-up limit. Employees within three years of the plan's normal retirement age may also be eligible for the special 457(b) pre-retirement catch-up.

**Employees within three years of the plan's normal retirement age may be eligible for a special 457(b) catch-up. Eligibility and contribution limits are subject to plan and IRS requirements.*

401(a) Deferred Compensation



The City's 401(a) plan is an employer-sponsored retirement plan that provides eligible employees with contributions toward retirement. Unlike the voluntary 457 Deferred Compensation Plan, 401(a) contributions and participation requirements are established by the City and vary by employee group.

Contributions

- The City contributes 2% of base salary to a 401(a) plan for all Career full-time employees.
- The City contributes $750.10 per fiscal year ($28.85 per pay period) to a 401(a) plan for Confidential employees.
- Division Managers are required to contribute 1% of gross pay, excluding Benefit Bank.
- Executive Department Heads are required to contribute 6% of gross pay, excluding Benefit Bank.

Contribution Limits

401(a) contribution limits are established by the IRS each year. The amounts below reflect the current 2026 limits and will be updated when the IRS announces the 2027 limits.	
Annual Contribution Limit	$72,000 (combined from all sources)
Annual Compensation Limit	$360,000

Need Help With Your 457 Plan?		
	**Mel Casupanan, Retirement Specialist**	
	Phone: (951) 901-0514	
	Email: casupm1@nationwide.com	
	Booking Calendar: Schedule an appointment	Scan to schedule an appointment

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CalPERS Retirement

The City provides eligible employees with a defined benefit retirement plan through the California Public Employees' Retirement System (CalPERS). A defined benefit plan provides a retirement benefit based on a formula that considers factors such as your years of CalPERS service, retirement age, and final compensation. Both the City and employees make contributions toward the retirement plan, with contribution requirements varying based on membership and retirement tier.

Employees generally become vested after five years of CalPERS-credited service. Once vested and eligible to retire, your retirement benefit is determined by the applicable retirement formula and your individual CalPERS service history. CalPERS also provides certain disability, death, and survivor benefits for eligible members and beneficiaries.

Category	Formula	Employee Contribution
Tier I	2.7% at 55 for employees hired prior to 7/1/2009	Employee pays full 8.00% of employee portion
Tier II	2.7% at 55 for employees hired on or after 7/1/2009	Employee pays full 8.00% of employee portion
Tier III	2.0% at 55 for employees hired on or after 12/23/2011	Employee pays 7.00% of employee portion
Tier IV	2.0% at 62 for new members hired on or after 1/1/2013	Employee pays 7.75% of employee portion

Learn More About Your CalPERS Benefits

For additional information about your retirement benefits, including service credit, retirement estimates, and retirement planning resources, visit CalPERS or log in to myCalPERS.

Part-Time, Seasonal, and Temporary Retirement Program

Employees who are not eligible for CalPERS retirement are required to participate in the City's OBRA/PST Retirement Plan, administered through Nationwide Retirement Solutions. Employees contribute 7.5% of eligible wages to their OBRA/PST retirement account through payroll deductions.



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Human Resources Benefits Team Office Hours and Contact Information:

- **Email:** benefits@moval.org
- **Phone:** (951) 413-3045
- **Office Hours:** Monday – Thursday 8:00 am – 5:00 pm and Friday 8:00 am – 4:30 pm
- **Employee Connect:** www.intranet.moval.gov

Benefit Provider Information		
Medical		
Plan	**Phone Number**	**Website**
Anthem Blue Cross Select	(855) 839-4524	https://www.anthem.com/ca/mcr/calpers
Anthem Blue Cross Traditional	(855) 839-4524	https://www.anthem.com/ca/mcr/calpers
Blue Shield Access+	(800) 334-5847	www.blueshieldca.com/calpers
Blue Shield EPO	(800) 334-5847	www.blueshieldca.com/calpers
Blue Shield Trio	(800) 334-5847	www.blueshieldca.com/calpers
Health Net Salud y Más	(888) 926-4921	https://calpers.healthnetcalifornia.com/
Kaiser Permanente	(800) 464-4000	www.kp.org/calpers
PERS Gold	(877) 737-7776	https://includedhealth.com/microsite/calpers/
PERS Platinum	(877) 737-7776	https://includedhealth.com/microsite/calpers/
Dental		
DeltaCare USA HMO	(800) 422-4234	www.deltadentalins.com
Delta Dental PPO	(800) 422-4234	www.deltadentalins.com
Vision		
Vision Service Plan (VSP)	(800) 877-7195	www.vsp.com
The Standard		
Standard Insurance	(800) 368-2859	www.standard.com
Colonial Life Insurance		
Colonial	(800) 325-4368	www.coloniallife.com
Flexible Spending Accounts		
The Advantage Group (TAG)	(877) 506-1660	www.enrollwithtag.com
Employee Assistance Program (EAP)		
Aetna Resources for Living	(800) 342-8111	https://www.resourcesforliving.com/login
Health Reimbursement Arrangement (HRA)		
Gallagher | HealthInvest HRA	(844) 342-5505	www.healthinvesthra.com
Deferred Compensation Plans		
Nationwide Retirement	(800) 769-4457	www.nrsforu.com
Retirement Plans		
CalPERS	(888) 225-7377	www.calpers.ca.gov