

**CITY OF MORENO VALLEY  
EMPLOYEE BENEFIT SUMMARY**

**Terms of MOU Agreements**

Two-year Agreements were negotiated with each employee bargaining group and shall become effective July 1, 2025, and continue in effect up to and including June 30, 2027.

**Salary**

Effective with the first full pay period that begins after July 1, 2025, each employee shall receive 2% base salary increase, and effective with the first full pay period that begins after July 1, 2026, each employee shall receive 2% base salary increase. The 4% base salary increase is representative of all cost-of-living increases for the duration of this Memorandum of Understanding.

- Please note, the Executive Team is not entitled to the cost-of-living adjustment.

**Cafeteria Plan**

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

<b>City Benefit Contributions Level</b>		
<b>Employee Group</b>	<b>Pre-Tier V (formerly Tiers I-IV) Hired before 7/1/2017</b>	<b>Tier V** Hired on or after 7/1/2017</b>
<b>Full-time Non-exempt</b>	\$1,600.00 per month (+ 1.0% salary per year to HRA*)	Up to \$1,600.00 per month (+ 1.0% salary per year to HRA*)
<b>Part-time Career Non-exempt</b>	\$650.00 per month	Up to \$650.00 per month
<b>Professional/Administrative Management (PAM)</b>	\$1,600.00 per month (+ 2.0% salary per year***)	Up to \$1,600.00 per month (+ 1.5% salary per year to HRA*)
<b>Division Management (DM)</b>	\$1,600.00 per month (+ 4.0% salary per year)	Up to \$1,600.00 per month (+ 3% salary per year to HRA*)
<b>Executive Management (EM)</b>	\$1,600.00 per month (+ 6.0% salary per year)	Up to \$1,600.00 per month (+ 4.5% salary per year to HRA*)

\* HRA - contributions are calculated on base pay and independent of benefit coverage elections; (see details in 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.

Opting Out - those hired on or after 7/17/2017 (current Tier V employees) who fully opt out of health coverage (medical, dental, and vision) will receive \$250 per month in their HRA.

\*\*\*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%).

### Benefit Requirements

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



**Medical**

The City's health plans are administered by CalPERS. A variety of health plans, including HMOs and PPOs, are available for comparison at [www.calpers.ca.gov](http://www.calpers.ca.gov).

<b>2026 Plans and Rates – CalPERS Region 3</b> (Los Angeles, Riverside, and San Bernardino Counties)			
	<b>Employee Coverage</b>	<b>Employee + 1 Coverage</b>	<b>Family Coverage</b>
<b>HMO Plans Options</b>			
<b>Anthem Blue Cross Select</b>	\$962.68	\$1,925.36	\$2,502.97
<b>Anthem Blue Cross Traditional</b>	\$1,128.53	\$2,257.06	\$2,934.18
<b>Blue Shield Access+</b>	\$917.91	\$1,835.82	\$2,386.57
<b>Blue Shield Health Trio*</b>	\$852.56	\$1,705.12	\$2,216.66
<b>Health Net Salud y Más*</b>	\$740.11	\$1,480.22	\$1,924.29
<b>Kaiser Permanente</b>	\$969.05	\$1,938.10	\$2,519.53
<b>United Healthcare Alliance</b>	\$870.76	\$1,741.52	\$2,263.98
<b>United Healthcare Harmony</b>	\$765.51	\$1,531.02	\$1,990.33
<b>PPO Plans Options</b>			
<b>PERS Gold</b>	\$960.03	\$1,920.06	\$2,496.08
<b>PERS Platinum</b>	\$1,431.81	\$2,863.62	\$3,722.71

\*Only available to select Zip Codes. Please refer to [CalPERS Health Plan Search by Zip Code](#) for a list of qualifying Zip Codes.



**Dental**

The City's dental plans are administered by Delta Dental. To find a participating in-network Dentist, you can visit [www.deltadentalins.com](http://www.deltadentalins.com). You can search by selecting a network, either Delta Dental PPO or DeltaCare USA.

2026 Plans and Rates			
	Employee Coverage	Employee +1 Coverage	Family Coverage
<b>HMO Plan Option</b>			
<b>Delta Care HMO</b>	\$20.68	\$37.05	\$54.78
<b>PPO Plan Option</b>			
<b>Delta Preferred PPO</b>	\$54.44	\$107.29	\$188.11



**Vision**

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 [www.vsp.com](http://www.vsp.com), select Find a Doctor, and select the Choice network.

2026 Plans and Rates			
	Employee Coverage	Employee +1 Coverage	Family Coverage
<b>VSP Vision Care</b>	\$9.29	\$13.47	\$24.15



The City's Basic Life Insurance is administered through The Standard.

Employee Group	City-Paid Life Insurance
<b>Full-time non-exempt (FTC)</b>	two-times annual salary – (\$50,000 minimum)
<b>Part-time non-exempt (PTC)</b>	two-times annual salary – (\$50,000 minimum)
<b>Professional &amp; Administrative (PAM)</b>	two-times annual salary – (\$300,000 maximum)
<b>Division Manager (DM)</b>	three-times annual salary – (\$300,000 maximum)
<b>Executive Manager (EM)</b>	three-times annual salary – (\$300,000 maximum)
<b>Elected Officials</b>	\$65,000

Voluntary Life Insurance is available to purchase from The Standard Insurance for yourself, your spouse, and/or your eligible dependents. If you apply for coverage within the first 31 days of employment, you are guaranteed acceptance without proof of health disclosure at the following coverage levels: \$50,000 for the employee, \$10,000 for the spouse and/or eligible dependents.

### Supplemental Insurances

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.

### Flexible Spending Accounts

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 set by the IRS each year. The limits listed below are based on current guidance but are subject to change once the IRS finalizes the official amounts.	
<b>Health Care</b>	This plan allows you to contribute up to <b>\$3,400</b> per year on a tax-free basis for qualified healthcare expenses for yourself and your dependents. Additionally, the plan provides a carryover of up to <b>\$680</b> of any amount remaining unused in your healthcare flexible spending account at the end of the plan year.
<b>Dependent Care</b>	This plan allows you to contribute up to <b>\$7,500</b> per year, per household, tax-free for qualified dependent care expenses for your children or incapacitated adults so you can work.

### 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
Masters or Higher	2% of base salary

### Wellness Incentive

The City provides a wellness incentive of \$350 per year (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



### **Employee Assistance Program (EAP)**

The EAP program is administered by The Counseling Team. It offers free, confidential counseling to help employees with personal issues that may affect their lives or job performance, such as emotional health, substance abuse, family situations, etc.

### **Retiree Medical Benefits**

The retiree medical for post-retirement is administered through The Advantage Group (TAG) and is offered to employees hired prior to September 30, 2011, and retire from the City. The City will pay the monthly CalPERS access fee, and retirees are eligible for a reimbursement benefit 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 healthcare 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 .5% of their base salary contributed per pay period to their HRA.
- All Career Full-time Non-Exempt Employees = Additional 1% totaling to 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 = Additional 1.5% totaling to 2.0%
  - DM = Additional 3.0% totaling to 3.5%
  - EM = Additional 4.5% totaling to 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.

### **Short and Long-Term Disability**

The City's short and long-term plan is administered through The Standard Insurance. This plan is employer-paid and has a 30-calendar day waiting period and a benefit of 66.67% of your regular monthly pay, up to \$3,500 per week.

### **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

**Leave Sellback Rebrand: “Holiday and Annual Leave Cashout”**

- No requirement to take any leave.
- May use other leave banks.
- May request only 1x per fiscal year.
- To be processed on a payday within 30 days from receipt by the Payroll Office, the last day of the Fiscal Year to submit requests is June 1<sup>st</sup> of each Fiscal Year.
- Up to 250 hours.
- Minimum threshold of time on the books remains as is (160 hours annual leave).
- This puts money into the pocket of the employee for those with leave.
  - 120/2080 = 5.8%
  - 250/2080 = 12%
- Implement Holiday Leave Cap Amount of 700 hours effective July 1, 2025.
  - Exceptions granted on a case-by-case basis.
  - Approval based on operational leave.



**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 2026**

Holiday	Day	Holiday	Day
New Year's Day	January 1 <sup>st</sup>	Labor Day	September 7 <sup>th</sup>
Martin Luther King, Jr Birthday	January 19 <sup>th</sup>	Veterans Day	November 11 <sup>th</sup>
Presidents Day	February 16 <sup>th</sup>	Thanksgiving	November 26 <sup>th</sup>
Cesar Chavez Day	March 31 <sup>st</sup>	Day after Thanksgiving	November 27 <sup>th</sup>
Memorial Day	May 25 <sup>th</sup>	Christmas Eve	December 24 <sup>th</sup>
Juneteenth	June 19 <sup>th</sup>	Christmas Day	December 25 <sup>th</sup>
Independence Day	July 4 <sup>th</sup> will be observed on July 3 <sup>rd</sup>		

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.



**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	
<b>457(b)</b>	allows contributions on a tax-deferred basis
<b>Roth 457(b)</b>	allows contributions with after-tax dollars

**Catch-up Contributions**

Participants may be able to contribute more to their 457(b) plan in the years leading up to retirement. For Age 50 Catch-up, the plan allows an additional contribution up to the annual limit. For Pre-Retirement Catch-up, the plan allows an additional contribution up to twice the annual limit. To qualify for both catch-up contributions, participants must be within three years of their plan's normal retirement age.

Contribution limits are set by the IRS each year. The limits listed below are based on current guidance but are subject to change once the IRS finalizes the official amounts.	
<b>Annual Limit</b>	\$24,500
<b>Age 50+ Catch-up Limit</b>	\$8,000
<b>Pre-Retirement Catch-up Limit</b>	\$24,500

### 401(a) Deferred Compensation Plan



- The City will contribute 1% of the employee’s base salary to a 401(a) to all Career full-time employees.
- The City will contribute \$750.10 per fiscal year (\$28.85 per pay period) to a 401(a) for all Confidential employees.
- All Division Managers will contribute a mandatory 1% of their gross pay (minus benefit bank).
- All Executive Department Heads will contribute a mandatory 6% of their gross pay (minus benefit bank).

**2026 Annual Limit:** \$72,000 Contribution Limit (combined from all sources); \$360,000 Compensation Limit. *(Contribution limits are set by the IRS each year. The limits listed are based on current guidance but are subject to change once the IRS finalizes the official amounts.)*

### Retirement

The City offers a defined benefit retirement plan through California Public Employees’ Retirement System (CalPERS), the largest pension fund in the nation offering benefits to public employees, retirees, and their families. This benefit has a vesting period of five (5) years of CalPERS qualifying time. Your benefits under this plan will vary based on your age, years of service, and final compensation at time of retirement.

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





**Human Resources Benefits Team Office Hours and Contact Information:**

- Email: [benefits@moval.org](mailto:benefits@moval.org)
- Phone: (951) 413-3045
- Monday – Thursday 8:00 am – 5:00 pm and Friday 8:00 am – 4:30 pm

Benefit Provider Information		
<b>Medical</b>		
Plan	Phone Number	Website
Anthem Blue Cross Select	(855) 839-4524	<a href="https://www.anthem.com/ca/mcr/calpers">https://www.anthem.com/ca/mcr/calpers</a>
Anthem Blue Cross Traditional	(855) 839-4524	<a href="https://www.anthem.com/ca/mcr/calpers">https://www.anthem.com/ca/mcr/calpers</a>
Blue Shield Access+	(800) 334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
Blue Shield Trio	(800) 334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
Health Net Salud y Más	(888) 926-4921	<a href="https://calpers.healthnetcalifornia.com/">https://calpers.healthnetcalifornia.com/</a>
Kaiser Permanente	(800) 464-4000	<a href="http://www.kp.org/calpers">www.kp.org/calpers</a>
United Healthcare Alliance	(877) 359-3714	<a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>
United Healthcare Harmony	(877) 359-3714	<a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>
PERS Gold	(877) 737-7776	<a href="https://includedhealth.com/microsite/calpers/">https://includedhealth.com/microsite/calpers/</a>
PERS Platinum	(877) 737-7776	<a href="https://includedhealth.com/microsite/calpers/">https://includedhealth.com/microsite/calpers/</a>
<b>Dental</b>		
Delta Care HMO	(800) 422-4234	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Delta Preferred PPO	(800) 422-4234	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>Vision</b>		
Vision Service Plan (VSP)	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>The Standard</b>		
Standard Insurance	(800) 368-2859	<a href="http://www.standard.com">www.standard.com</a>
<b>Supplemental Insurances</b>		
Colonial	(800) 325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
<b>Flexible Spending Accounts</b>		
The Advantage Group (TAG)	(877) 506-1660	<a href="http://www.enrollwithtag.com">www.enrollwithtag.com</a>
<b>Employee Assistance Program (EAP)</b>		
The Counseling Team	(800) 222-9691	<a href="http://www.thecounselingteam.com">www.thecounselingteam.com</a>
<b>Health Reimbursement Arrangement (HRA)</b>		
Gallagher   HealthInvest HRA	(844) 342-5505	<a href="http://www.healthinvesthra.com">www.healthinvesthra.com</a>
<b>Deferred Compensation Plans</b>		
Nationwide Retirement	(800) 769-4457	<a href="http://www.nrsforu.com">www.nrsforu.com</a>
<b>Retirement Plans</b>		
CalPERS	(888) 225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>