



Full-Time Employees Summary of Benefits (Fire Association) As of January 1, 2026

Retirement: The City of Santa Fe Springs contracts with the California Public Agency Employees' Retirement System (CalPERS) for retirement benefits. The retirement formula is calculated as follows:

Suppression/Environmental employees hired prior to July 1, 2019

Tier I (Safety):

Employees (*Suppression/Environmental*) hired before November 19, 2012
Formula: 3% @ 50
Pension Base: single highest year
Employee pays cost sharing of 9%
Medical Insurance Cap: \$2,708.00 per Month (2026 PORAC Region 3 / Fam Coverage)

Tier II (Safety):

Employees (*Suppression/Environmental*) hired on November 19, 2012 through December 31, 2012 and Classic Members
Formula: 3% @ 55
Pension Base: highest 36 months
Employee pays PERS member contribution of 9%
Medical Insurance Cap: \$2,708.00 per Month (2026 PORAC Region 3 / Fam Coverage)

Tier III (Safety/PEPRA):

Employees (*Suppression/Environmental*): Hired on or after January 1, 2013 through June 30, 2019 without prior active CalPERS membership.
Formula: 2.7% @ 57
Pension Base: highest 36 months
Employee pays PERS member contribution of 14.50% *Employee pays PERS member contribution of 50% of normal cost, as calculated by PERS
Medical Insurance Cap: \$2,708.00 per Month (2026 PORAC Region 3 / Fam Coverage)

Environmental employees only hired on or after July 1, 2019

Tier II (Misc):

Employees hired on or after July 1, 2019 with active CalPERS Membership established prior to January 1, 2013.
Formula: 2% @ 55
Pension Base: highest 36 months
Employee pays PERS member contribution of 7%
Medical Insurance Cap: \$2,708.00 per Month (2026 PORAC Region 3 / Fam Coverage)

Tier III (Misc/PEPRA):

Employees hired on or after January 1, 2013 without prior active CalPERS membership.
Formula: 2% @ 62
Pension Base: highest 36 months
Employee pays PERS member contribution of 7.25% *Employee pays PERS member contribution of 50% of normal cost, as calculated by PERS
Medical Insurance Cap: \$2,708.00 per Month (2026 PORAC Region 3 / Fam Coverage)

Medical Insurance: The City of Santa Fe Springs contracts with the California Public Employees' Retirement System (CalPERS) for health benefits. An employee and their dependents are eligible for this benefit. A dependent may remain on the plan until age 26. If a dependent is qualified as disabled, the dependent may remain on the plan past their 26th birthday pending the approval from CalPERS Health Benefits Division.

Basic EPO & HMO Health Plans	Basic PPO Health Plans
Anthem Blue Cross Select / Traditional HMO	PERS Gold
Blue Shield Access + HMO / Trio HMO	PERS Platinum
Kaiser Permanente	Peace Officers Research Association of CA (PORAC) Police and Fire Health Plan
Health Net Salud y Mas	
UnitedHealthcare SignatureValue	
Alliance / Harmony	

Medical Insurance Opt-Out: If a full-time employee can provide proof of insurance elsewhere with another carrier, they can drop out of their City plan and receive a rebate of \$845.60 single party; \$1, 701.60 two party; \$2, 166.40 family. If interested, please contact the Human Resources Office for details (2026 PORAC Region 3 / 80% of Monthly Rate).

Retiree Medical: An employee who is vested in CalPERS and retires from the City is eligible for medical through retirement. The City pays the insurance premium up to the applicable medical cap, currently \$2,708.00 per Month (2026 PORAC Region 3 / Fam Coverage)

Dental Insurance: The City contracts with Delta Dental Insurance. The City pays the full premium for employee and eligible dependents in a HMO (Delta Care) Plan. Employees who elect to receive Delta Dental PPO coverage shall contribute fifty (\$50) dollars per month towards the monthly premium. A dependent may remain on the plan until age 26.

Vision: The City has a vision reimbursement program. The City reimburses up to \$450 annually for eye examination and frames/lenses for employee and up to \$400 for eligible dependents. There is a \$20 deductible for eye examinations. The City also reimburses up to \$1,800 for laser eye surgery for employee and up to \$1,600 for eligible dependents. A dependent may remain on the plan until age 26.

Life Insurance: The City provides a term \$50,000 life insurance for Suppression Employees AND \$75,000 for Environmental Employees. The premium is paid in full by the City. The City also offers an optional life insurance plan that the employee may purchase on their own. An employee may purchase a maximum of \$300,000 in addition to the \$50,000/\$75,000 the City provides.

Long Term Disability Insurance: The City contracts with the California Association of Professional Firefighters for Long Term Disability benefits. The City does not pay into the State Disability system. This plan is used in lieu of State Disability. The premium is paid in full by the City.

Deferred Compensation: The City matches contributions by full-time employees to the City's Deferred Compensation Plan at a rate of *1:1 up to a maximum of 3%. MissionSquare Retirement is the record-keeper and third-party administrator of the 457(b) plan and 401(a) Plan. Employee matching is contributed towards 401(a) plan. *Ratio: City: Employee

Leaves: The City offers a generous leave package including vacation, sick and flex leave.

Tuition Reimbursement: An employee is allowed up to \$350 per fiscal year for tuition and books. The maximum reimbursement for full-time employees engaged in a degree program is \$4,000 per year.

Education Incentive Pay: Employees of the Environmental Unit who have received a Master's degree from an accredited university, shall receive an additional 5% of base pay.

Optional Benefits: Credit Union, AFLAC, Computer Loan Reimbursement Program, and Flexible Benefit Plan (Dependent Care/Medical Assistance Plan).