



CITY OF  
*Richmond* CALIFORNIA

# Benefits Summary

## General Employees

As of January 1, 2026



*The summary of benefits provided in this document does not constitute a contract, express or implied, and any provisions contained in this document may be modified or revoked without notice. For more information, please refer to the collective bargaining agreement, City Policies & Procedures, or City Administrative Directives*

## Pay and Time Off

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At the City of Richmond, all employees are paid twice per month, approximately the beginning and middle of the month. We have a direct deposit program, which all employees are requested to participate in.

Employees in this bargaining unit may be eligible for the following pay incentives:

❖ **Longevity Pay:** Employees with years of service with the City of Richmond are eligible for:

10 years (1%) | 15 years (3%) | 20 years (5%)

The following are mandated deductions from employees' paychecks:

❖ **Medicare Taxes:** All employees pay into Medicare. Currently, there are federally mandated contributions for both the employee (1.45%) and the employer (1.45%) based on employee's earnings.

❖ **Federal and State Taxes:** The amount withheld from each of your paychecks will depend on several factors that include your income, number of dependents and filing status.

## Holidays

The City offers 14 full-fixed paid holidays per year:

❖ New Year's Day	January 1
❖ Martin Luther King Jr.'s Birthday	3rd Monday in January
❖ President's Day	3rd Monday in February
❖ Cesar Chavez Day	March 31
❖ Memorial Day	Last Monday in May
❖ Juneteenth	June 19
❖ Independence Day	July 4
❖ Labor Day	1st Monday in September
❖ Admission Day	September 9
❖ Indigenous People's Day (formerly Columbus Day)	2nd Monday in October
❖ Veteran's Day	November 11
❖ Thanksgiving Holiday (2 days)	4th Thursday in November and the following Friday
❖ Christmas Day	December 25



## Floating Holidays

Employees in this unit are provided an additional six (6) days and two (2) hours paid "Floating Holiday" time per calendar year which may be taken during the calendar year subject to your department's approval. In the first calendar year of hire, to be eligible, an employee must have been employed for the City prior to September 1.

## VACATION

Employees in this unit accrue vacation based on the employee's original appointment date.

10 days | 1 - 3 years of service

15 days | 4 - 14 years of service

20 days | 15 - 22 years of service

25 days | 23 - 29 years of service

30 days | 30 years + of service



## SICK LEAVE

Employees in this unit accrue one (1) day per month, with no limit on the maximum. An employee, based on sick leave usage, may annually convert some sick leave into vacation hours or cash. At retirement, unused sick leave is converted to CalPERS Service Credit.

## COMPENSATORY TIME

Employees are eligible for overtime and may receive the overtime hours as either cash (overtime pay) or as additional time off (compensatory time off). Compensatory time off may be accrued up to a maximum of 100 hours.

## RETIREMENT – CalPERS PENSION

This position is covered by a pension program provided by the State of California Public Employees' Retirement System (CalPERS). Employees will be enrolled in one of the following benefit formulas based on eligibility:

- ❖ Employees who have never been a member of any public retirement system prior to January 1, 2013, or who have moved between retirement systems and were not subject to reciprocity, or who have moved between public employers within a public retirement system after a break in service that is greater than six months are eligible for a miscellaneous retirement plan of the 2% at age 62 benefit formula. The employee contribution rate for the 2% at age 62 benefit is 8.25%, all of which is paid by the employee as a pre-tax deduction.
- ❖ Employees entering membership in the City of Richmond's miscellaneous retirement plan before January 1, 2013, or who have moved between public employers within a public retirement system with a break in service that is less than six months are eligible for a 2.7% at age 55 benefit formula. The employee contribution rate for the 2.7% at age 55 benefit is 8%, all of which is paid by the employee as a pre-tax deduction.
- ❖ The employer's normal rate (excluding liability payments) for Fiscal Year 2025-2026 is 12.65%.

## MEDICAL, DENTAL, VISION, LIFE AND LONG-TERM DISABILITY INSURANCE

The City of Richmond offers options for Medical, Vision, Dental, Life and Long-Term Disability insurance all of which are effective the first of the month following date of hire.

❖ **Medical Insurance:** Richmond offers a wide range of choices through CalPERS health program. The maximum City contribution is based on the Kaiser Permanente premium of:

\$1,168.86 per month	for employee only
\$2,337.72 per month	for employee plus one dependent
\$3,039.04 per month	for employee plus two or more dependents

❖ **Medical Cash-in-Lieu:** An employee who demonstrates health insurance coverage elsewhere (for example, through a spouse, military benefit, or other means) may opt to waive CalPERS medical insurance and instead receive additional monthly cash of \$150 (employee only) or \$200 (family).

❖ **Dental:** The City pays 100% of the costs for the dental plan with Delta Dental. The City pays up to the monthly family maximum of \$115.61.

❖ **Vision Insurance:** The City pays 100% of the costs for the vision plan with Vision Service Plan (VSP). The City pays up to the monthly family maximum of \$13.87 monthly.

❖ **Life Insurance:** The City offers life insurance coverage in the amount of \$30,000, which is paid by the City at a cost of \$8.70 per month. Employees may purchase voluntary supplemental life insurance for themselves and/or eligible dependents, with the monthly cost based on the factors of age and the amount elected.

❖ **Long-Term Disability:** The City pays the entire cost of long-term disability. Under the plan, if you are disabled and unable to work longer than thirty (30) days, you can apply for and receive Long-Term Disability (LTD) Insurance benefits. LTD benefits is 60% of monthly earnings, payable directly to you, to a maximum monthly benefit of \$3,000. This benefit is paid by the City at a cost of 0.475% of insured earnings.



## OTHER BENEFITS

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### RETIREE MEDICAL

Following retirement, an employee and family may continue participation in the CalPERS health program, with shared cost between the City and the retiree. For 2026, the City contribution is \$162 per month (also called the CalPERS Minimum Employer Contribution). Based on the collective bargaining agreement, the City makes an additional monthly contribution toward retiree medical insurance based on the employee's/retiree's eligibility. Upon reaching Medicare eligibility the additional monthly contribution will be reduced accordingly.

Information on the additional contribution amounts and criteria to be eligible can be located in the [collective bargaining agreement](#).

### OTHER POST-EMPLOYMENT BENEFITS (OPEB)

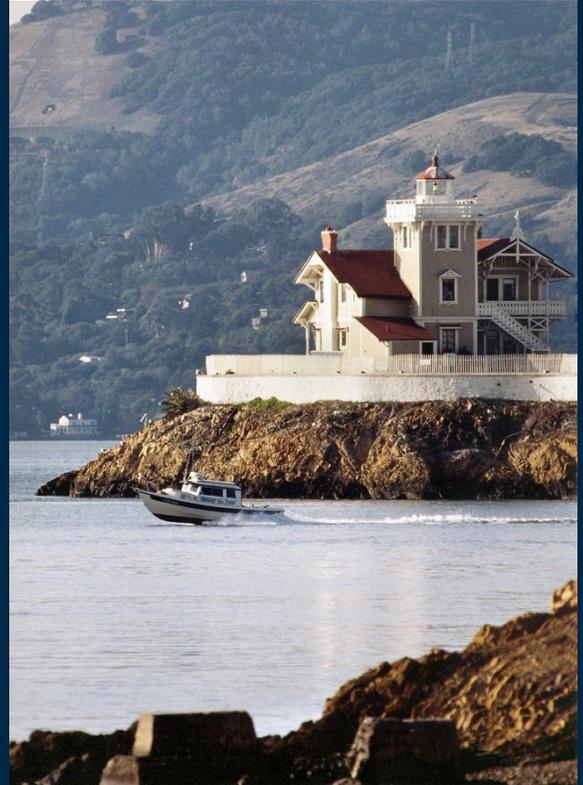
Determined by the second-step annual base wage of the employee's current job description, employees contribute on a monthly basis towards the retiree medical benefit pre-funding trust as follows:

- \$50 monthly contribution for annual second-step base wages that are \$60,000 or less
- \$75 monthly contribution for annual second-step base wages between \$60,001 and \$80,000
- \$100 monthly contribution for annual second-step base wages that are \$80,001 or more

### FLEXIBLE SPENDING ACCOUNTS

The City offers three different Flexible Spending Accounts where employees have the option to set aside funds on a pre-tax basis to cover qualified expenses in one or more of the following plans:

- ❖ Health Care Reimbursement – For healthcare expenses not reimbursed under your healthcare plans, such as co-pays or deductibles for medical, dental, and vision expenses.
- ❖ Dependent Care Reimbursement – For expenses for your child(ren) and other qualifying dependents that include childcare or dependent adult care.
- ❖ Transportation Expenses – Allows you to save taxes on your transit and parking expenses related to your daily commute to work.



## PROFESSIONAL DEVELOPMENT

The City provides up to \$1,250 per fiscal year for personal and professional development, or purchase of computer hardware or software, or items directly related to a regular, continuous physical fitness program.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City provides an Employee Assistance Program for employees and their eligible dependents. The program provides up to five free, confidential counseling sessions per incident for employee and/or eligible dependent(s) per fiscal year. The City pays the entire cost of the premium, which is \$1.53 per month.

## TUITION REIMBURSEMENT

Employees that have passed probation are eligible for reimbursement of \$800 of tuition reimbursement each fiscal year. Requests for reimbursements must be in accordance with City policy.

## OTHER

City of Richmond has many benefits to offer all of which are outlined in your unit's collective bargaining agreement. For more information regarding benefits that the City of Richmond has to offer, please feel free to contact the Human Resources Analyst for the recruitment you are applying or your assigned Human Resources Analyst if you are a current employee.

