



CITY OF
Richmond CALIFORNIA

Benefits Summary

Richmond Firefighters

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 DEDUCTIONS

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 Richmond Fire Department are eligible for:

5 years (2%) | 10 years (4.5%) | 25 years (9%)

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



Bargaining unit employees in 40-hour per week classifications receive eight (8) hours paid time off for each of the above listed holidays.

Suppression employees in 56-hour per week classifications are paid 15 hours per month of *Holiday in Lieu* pay, instead of receiving time off, representing pay for the above listed 14 holidays plus Christmas Eve.

Floating Holidays

Bargaining unit employees in 40-hour per week classifications are provided an additional two (2) days and two (2) hours paid “Floating Holiday” time per calendar year which may be taken during the calendar year subject to the 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. Firefighter Trainees are not eligible for Floating Holiday time.

VACATION

Employees in this unit accrue vacation based on the employee’s original appointment date:

Years of Service

0 - 5 years of service
 5+ -20 years of service
 20+ -25 year of service
 25+ years of service

56 Hour Employees

6 shifts
 9 shifts
 12 shifts
 13 shifts

40 Hour Employees

12 days
 18 days
 24 days
 26 days



SICK LEAVE

Employees in a 56-hour classification accrue 12 hours of sick leave per month.

Employees in a 40-hour classification accrue 8 hours of sick leave 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. Bargaining unit members who retire from City service may elect to cash out 60% of their accumulated sick leave at the time of retirement, or convert unused sick leave to CalPERS Service Credit.

COMPENSATORY TIME

Employees who are eligible for overtime 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 144 hours for 56-hour employees and 100 hours for 40-hour employees.

RETIREMENT – CalPERS PENSION

Bargaining unit employees are covered by a pension program provided by the State of California Public Employees’ Retirement System (CalPERS). Safety 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 safety retirement plan of the 2.7% at age 57 benefit formula. The employee contribution rate for the 2.7% at age 57 benefit is 13%, all of which is paid by the employee as a pre-tax deduction.
- ❖ Employees entering membership in the City of Richmond’s safety 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 safety retirement plan with the 3% at age 55 benefit formula. The employee contribution rate for the 3% at age 55 benefit is currently 12% (9% Employee Rate plus 3% Cost Sharing), all of which is paid by the employee as a pre-tax deduction.
- ❖ While in the Firefighter Trainee classification, bargaining unit members are classified as Miscellaneous (non-safety) employees with the following retirement benefit:
 - New: 2% at 62 formula (8.25% employee contribution), or
 - Classic: 2.7% at 55 formula (8% employee contribution)
- ❖ The employer’s normal rate for safety (excluding liability payments) for Fiscal Year 25-26 is 22.04%.

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

Employees in this unit contribute an additional \$125 per month regardless of what medical plan they are enrolled in.

- ❖ **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 \$50,000, which is paid by the City at a cost of \$5.80 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 cost of long-term disability through the California Association of Professional Firefighters. Under the plan, if you are disabled and unable to work longer than thirty (30) days, you can apply for Long-Term Disability (LTD) insurance benefits. After a waiting period, LTD benefits are a portion of your wage, payable directly to you, up to a maximum monthly benefit of \$11,000. Refer to the plan summary with CAPF for full details. This benefit is paid by the City at a cost of \$29.50 monthly.

OTHER BENEFITS

RETIREE MEDICAL

Following retirement, employees with at least 15 years of City service may continue participation in the CalPERS health program for themselves and their families, with the City covering 100% of the second highest cost plan premium after 27 years of City service, or 90% of the second highest cost plan after 15 years of City service. Upon reaching Medicare eligibility the additional monthly contribution will be reduced accordingly.

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



OTHER POST-EMPLOYMENT BENEFITS (OPEB)

Active employees contribute \$400 per month towards the retiree medical benefit pre-funding trust.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City provides an Employee Assistance Program for employees and their eligible dependents. The program provides up to twelve (12) 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 \$3.04 per month.

UNIFORM ALLOWANCE

The City provides bargaining unit members an allowance of \$800 annually for the purchase and maintenance of required uniforms. Half of this allowance is paid on June 16th and the other half is paid on December 16th.

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 position you are applying or your assigned Human Resources Analyst if you are a current employee.

