



CITY OF  
*Richmond* CALIFORNIA

# Benefits Summary

## Richmond Fire Management Association

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

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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 Richmond Fire Department are eligible for:

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

❖ **Hazardous Materials Incentive:** Chief Officers who are qualified to direct Hazardous Materials operations shall receive a 5% differential.

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 assigned to 40-hour per week classifications receive 8 hours paid time off for each of the above listed holidays.

Suppression employees assigned to 56-hour per week classifications are paid *Holiday in Lieu* pay for seventeen (17) holidays per year at a rate of twelve (12) hours per holiday instead of receiving time off, for the above 14 holidays plus Christmas Eve, New Year’s Eve, and the day after New Year’s day. Half of the holiday pay is paid on June 15<sup>th</sup> and half on December 15<sup>th</sup> of each year (pro-rated as applicable).

## Floating Holidays

Bargaining unit employees in 40-hour per week classifications are provided an additional four (4) Floating Holidays days 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.

## VACATION

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

<u>Years of Service</u>	<u>56 Hour Employees</u>	<u>40 Hour Employees</u>
0 - 5 years of service	6 shifts	12 days
5+ -10 years of service	9 shifts	18 days
10+ - 15 years of service	10 shifts	20 days
15+ - 25 years of service	12 shifts	24 days
26 - 27 years of service	13 shifts	26 days
28 - 29 years of service	13.5 shifts	27 days
30 years of service	14 shifts	28 days
31+ years of service	15 shifts	30 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 70% of their accumulated sick leave at the time of retirement, or convert unused sick leave to CalPERS Service Credit.

## Administrative Leave

Employees in this unit who are assigned to a 40-hour classification are eligible to receive five (5) days of Administrative Leave each fiscal year, available after six months of employment for those who have worked less than a full fiscal year (pro-rated accordingly).

## 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.
- ❖ 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

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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.



- ❖ **Life Insurance:** The City pays the premium for life insurance coverage up to 1.5x the employee's annual salary, up to a maximum of \$250,000. 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 to cover 60% of monthly salary up to a maximum monthly benefit of \$5,000 (1.05% of insured earnings).

## OTHER BENEFITS

### RETIREE MEDICAL

Following retirement, employees with at least 10 years of service may continue participation in the CalPERS health program for themselves and their families, with the City covering 100% of Kaiser rate after 25 years of service, 90% for 15 to 24 years of service, or 80% for 10 to 14 years of 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 16<sup>th</sup> and the other half is paid on December 16<sup>th</sup>.

## 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.

