



CITY OF
Richmond CALIFORNIA

Benefits Summary

Richmond Police Officers 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 TIME OFF

At the City of Richmond, all employees are paid twice a 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 Police Department are eligible for:
 - 5 years (2%) | 10 years (4%) | 15 years (7%) | 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 |



*See Section 12 Holidays in the collective bargaining agreement for information to exercise options for utilization of holiday allowances; restrictions apply.

Floating Holidays

Employees in this unit receives one paid "floating holiday" per calendar year which may be taken at any time during the calendar year subject to the approval of the employee's department head. Said holiday must be taken during each calendar year and may not be carried over from one calendar year to the next. To be eligible for such holiday, an employee must have been working for the City prior to September 1 of the calendar year.

VACATION

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

- 1 - 3 years of service | 80 hours
- 4 - 12 years of service | 120 hours
- 13 - 20 years of service | 160 hours
- 21 - 25 years of service | 200 hours
- 26+ years of service | 240 hours



SICK LEAVE

Employees in this unit accrue eight (8) hours 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. An employee who retires from the City is eligible to receive a payout based on a percentage of the employee's accumulated sick leave at the effective date their retirement.

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 120 hours.

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 50 benefit formula. The employee contribution rate for the 3% at age 50 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 Police Officer 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

- ❖ **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 \$244.
- ❖ **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 a flat \$50,000 and AD&D coverage in the amount of a flat \$50,000, which is paid by the City at a cost of \$14.50 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 Law Enforcement Association. Under the plan, if you are disabled and unable to work longer than sixty (60) days, you can apply for Long-Term Disability (LTD) insurance benefits. Refer to the plan summary with CLEA for full details. This benefit is paid by the City at a cost of \$32 monthly.

OTHER BENEFITS

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 2024, the City contribution is \$157 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)

Active employees contribute \$300 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.

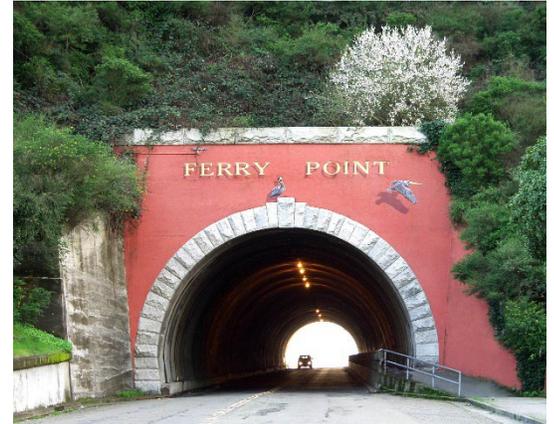
UNIFORM ALLOWANCE

The City provides bargaining unit members an allowance of \$800 annually for the purchase and maintenance of required uniforms.

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 (WELLNESS)

The City provides up to \$250 per fiscal year that may be used for items directly related to a regular, continuous physical fitness program.

TUITION REIMBURSEMENT

Employees that have passed probation are eligible for reimbursement of \$400 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 position you are applying or your assigned Human Resources Analyst if you are a current employee.

