

**CITY OF LAGUNA NIGUEL FULL-TIME EMPLOYEE
HEALTH INSURANCE, RETIREMENT AND OTHER BENEFITS
CALENDAR YEAR 2026
(Effective 1/1/2026)**

The City's 2026 Cafeteria Plan with the following monthly contributions toward health, dental and vision premiums:

<u>Coverage</u>	<u>Contribution</u>
Employee Only:	\$ 823.00
Employee +1:	\$1,615.00
Family:	\$2,058.00
Medical Opt-Out:	\$ 550.00

The City shall pay 100% of the 'employee only' selected plan dental insurance premium and 'employee only' vision insurance premium for full-time employees.

Employees electing health, dental and vision coverage with premiums exceeding the Cafeteria Plan monthly contributions will pay additional premium costs from salary. Health insurance premium deductions are taken on a pre-tax basis.

Retirement: CalPERS defined benefit - Classic Members participate in the 2% @ 60 formula with the employee contributing 7% of base salary. New CalPERS Members will participate in the 2% @ 62 formula with the employee contributing 7.75% of base salary. The City participates in Medicare, but does not participate in Social Security.

Deferred Compensation: 457(b) plan available through Mission Square Retirement. The City will contribute \$0.50 for every \$1 of salary contributed to the deferred compensation plan by the employee, not to exceed 3% of the employee's annual salary.

Retirement Health Savings Account (RHSA): \$100 per month (Employer Contribution). 30 day waiting period.

Flexible Spending Account (IRS Section 125 Plan): Employee may contribute up to \$3,400 per calendar year in pre-tax dollars to health care spending account. Employee may contribute up to \$7,500 per calendar year in pre-tax dollars to dependent care spending account.

Life Insurance: Life insurance equal to the employee's annual salary, not to exceed \$50,000 available through The Hartford. 30 day waiting period. Premium paid by City.

Disability Insurance: Short-term disability and long-term disability insurance available through The Hartford. 30 day waiting period, premium paid by City.

Vacation Leave: Based on service years beginning with accrual of 10 days per calendar year. Employee may convert up to 65 hours of accrued vacation to cash per calendar year.

Sick Leave: Accrual equivalent to 12 days per calendar year.

Administrative Leave: Effective the first pay period in January of each year, each active exempt employee will receive 56 hours of Administrative Leave. For employees hired after the first pay period of a calendar year, hours of Administrative Leave will be pro-rated based on the month of hire (4.67 hours/month). Administrative Leave may not be accrued, accumulated or carried over from one calendar year to another. Any unused Administrative Leave remaining at the end of the Calendar Year shall be forfeited.

Holidays: Sixteen (16) paid eight-hour holidays per year:

- New Year's Day
- Martin Luther King, Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- Day after Christmas
- New Year's Eve
- Three (3) Floating Holidays or 24 hours (see below)

Effective the first pay period in January of each year, each full-time employee will receive three (3) floating holidays (24 hours) for use during the calendar year. For employees hired after the first pay period of the calendar year, the amount of hours will be pro-rated based on the month of hire (2 hours /month). Floating holidays must be used in the calendar year in which they were granted.

Employee Wellness: Use of the South Coast YMCA facility located at Crown Valley Park. Membership paid by City.