

City of Lafayette

2026 Benefits Summary

2026

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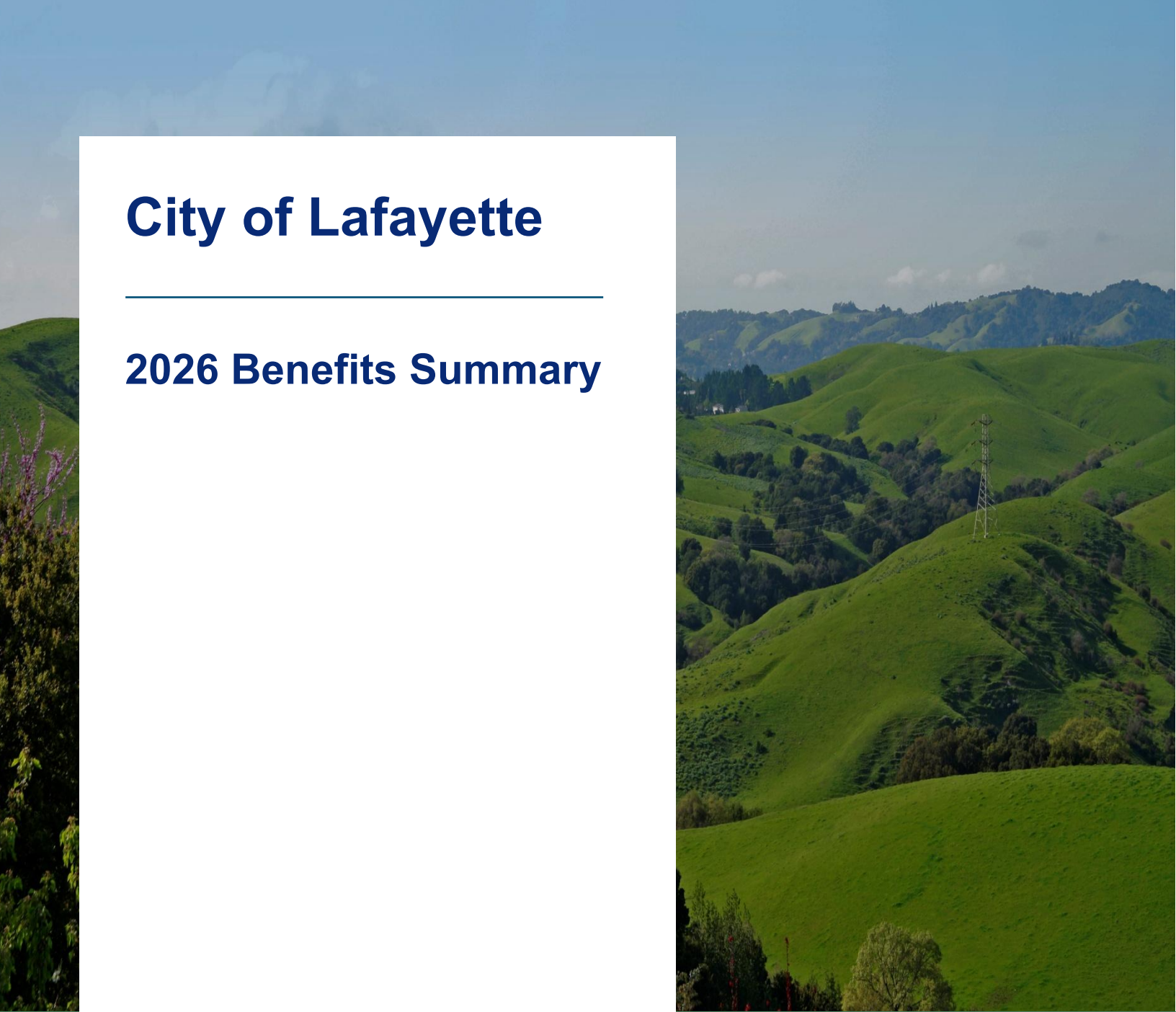


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Medical Benefits

Employees are allocated an amount equal to 15% of their base earnings with which to purchase the medical and/or dental insurance offered by the City. Any remaining balances after deductions for insurance will be applied to the employee's deferred compensation account (457 plan). If an employee's fringe benefit allocation does not cover the cost for the insurance selected by the employee for themselves and their dependents, the City will pay up to 95% of the cost of the lowest cost Kaiser plan offered by the City's health insurance provider as well as 95% of the offered dental plan consistent with the employee's family configuration (i.e. single, employee + 1, family). Employees must make up the difference by electing to have payroll deductions from their paychecks.

The City will pay up to the following maximum monthly rates for 2026:

Health Insurance		Dental Insurance	
Employee Only	\$1,110.42	Employee Only	\$50.34
Employee + 1	\$2,220.83	Employee + 1	\$78.77
Family	\$2,887.09	Family	\$136.90

Voluntary Benefits

Employees have the option to enroll in Vision coverage through VSP, as well as supplemental benefits through AFLAC, at their own expense. Premiums for both programs are deducted directly from payroll.

Vision insurance is provided through VSP, and the corresponding employee rates are listed below:

Vision Insurance	
Employee Only	\$8.93
Employee + 1	\$14.44
Family	\$25.89

Flexible Spending Account Benefits

Employees may set aside pre-tax earnings to cover eligible expenses in the following categories, up to the annual IRS limits:

- **Health FSA:** Pre-tax funds for qualified health related expenses.
- **Dependent Care FSA:** Pre-tax savings for eligible dependent care costs, such as childcare or elder care.

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- **Commuter Benefits:** Pre-tax contributions for mass transit and parking expenses related to commuting.

Employee Assistance Program Benefits

The City pays 100% of the cost of an Employee Assistance Program (EAP). Employees and their eligible dependents have access to free, confidential support for personal and professional challenges – including counseling, financial wellness coaching, legal consultations, and more – through Claremont EAP.

Retirement Medical Benefits

For employees retiring from the City of Lafayette on or after January 1, 2020 and after at least ten consecutive years of service and age 59 ½ or older, the City will pay 100% of the least expensive single-person medical coverage for Kaiser Permanente available to employees and retirees through the City's group health care plan or the Public Employees' Medical and Hospital Care Act (PEMHCA) minimum whichever is greater.

Once a retired employee qualifies for Medicare, City shall pay 100% of employee's cost equal to Kaiser Sr. Advantage available through the City's group health care plan or the PEMHCA minimum whichever is greater. The benefit will be paid directly to the medical plan if the retiree chooses to remain on the City's plan. Alternatively, at the retiree's option and direction, if the retiree prefers not to purchase medical coverage through the City's group health care plan, then the City will contribute an equivalent amount into a Health Reimbursement Arrangement or Health Retirement Account (HRA) established for the retiree. If the retiree selects a less expensive plan, then the City will contribute the difference between 100% of the least expensive single-person medical coverage for Kaiser Permanente available and the selected plan into an HRA established for the retiree. Spouses of retirees may purchase medical benefits for themselves at their own cost through the City's group medical insurance plan.

Retirement Benefits

The City does not participate in CalPERS. Instead, the City contributes the equivalent of 10% of an employee's base salary to the 401(a) retirement plan. At the time of hire, employees may elect to contribute an additional 5%, which the City will match, bringing the total City contribution to 15%. The employee election – either 0% or 5% – is a one-time, irrevocable decision made at hire. Employer contributions vest at a rate of 20% per year of service. Employees 62 years or older are 100% vested. Employees are always 100% vested in their own contributions from their first day of service.

In addition, employees may participate in the voluntary 457(b) Deferred Compensation Plan, which allows for additional retirement savings.

Social Security/Medicare

The City participates in Social Security & Medicare and pays a total of 7.65% of base salary up to the annual maximums.

Life Insurance

The City provides employer-paid Life Insurance for all regular employees working 20 hours or more per week. This coverage is fully funded by the City and provides a benefit equal to 100% of the employee's annual salary, up to a maximum of \$50,000.

Employees may also elect to purchase additional voluntary life insurance at their own expense to increase coverage beyond the City-paid benefit, with premiums deducted through payroll.

Short & Long Term Disability

The City pays 100% of the cost for Short Term Disability (STD) and Long Term Disability (LTD) for all regular employees that regularly work 20 or more hours per week. Disability wait periods are 30 days for STD and 90 days for LTD.

Vacation Leave

Vacation leave may be accumulated to a maximum of 320 hours and is payable on termination. Every regular full time and probationary employee shall earn vacation leave, as follows:

Months of Service	Days Per Year	Hourly Equivalent
0 through 12	11.5	92
13 through 24	13	104
25 through 36	14.5	116
37 through 48	16	128
49 through 60	17.5	140
61 through 72	19	152
73 through 84	20.5	164
85 through 96	22	176
97 through 108	23.5	188
Over 108	25	200

Regular part-time employees shall earn vacation leave subject to the pro-ration formula.

Executive Leave

Exempt employees may take up to 80 hours of executive leave each calendar year. Use of executive leave is subject to supervisory approval and granted at the supervisor's discretion. Executive leave does not carry over, expires on December 31, and is not payable upon termination.

Sick Leave

Employees earn sick leave at the rate of 8 hours per month. Regular part-time employees shall earn sick leave subject to the pro-ration formula. There is no cap on sick leave. Employees who have 10 or more years of tenure will be entitled to a cash payment of 30% of their accrued and unused sick leave upon termination. Employees with less than 10 years of tenure will not be entitled to any payment for sick leave upon termination. Employees may use a maximum of 10 days of sick leave for dependent care each year.

Bereavement Leave

Employees may take up to five (5) days of bereavement leave with pay for the death of a spouse, spousal equivalent, dependent, child, sibling, parent or grandparent, or for the death of parent, child, sibling or grandparent of the employee's spouse or spousal equivalent. Employees may take an additional five (5) days funded by sick leave, vacation, compensatory time, and/or executive leave, upon approval of the employee's immediate supervisor.

Holidays

The City observes 13 holidays plus an additional floating holiday. Employees are furloughed between Christmas and New Year but may use accrued vacation or compensatory time. Regular part-time employees, if scheduled to work on a day that is an observed holiday, shall be paid according to their pro-ration formula.

Holiday	Date
New Year's Day	January 1
Martin Luther King Jr. Day	3 rd Monday in January
President's Day	3 rd Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	1 st Monday in September

Indigenous People's Day	2 nd Monday in October
Veterans Day	November 11
Thanksgiving Day	4 th Thursday in November
Day after Thanksgiving	4 th Friday in November
Christmas Eve	December 24
Christmas Day	December 25
Floating Holiday	Does not carryover to future calendar years

Cell Phone Allowance

Upon recommendation from their manager, some employees are eligible to receive a cell phone allowance of \$75 per month. This is considered taxable income but does not accrue any other benefit.

Vehicle Allowance & Commuter Benefit

Employees can request mileage reimbursement for all miles driven in personal vehicles while on City business. The City pays a mileage allowance equal to the level set by the Internal Revenue Service. The City will pay 50% of BART ticket purchase for employees who commute to work.

Professional Development

City will reimburse employees 80% for tuition and books for job-related educational programs up to a maximum of \$2,000 per year.

Meal Allowance

Employees who work in excess of 12 hours in one day are eligible for a \$10 meal allowance.