HEALTH

Medical premiums for each employee are paid in full by the City. Dependents of each employee may also be covered by health benefit coverage, upon proper application and acceptance. The cost of dependent coverage of the medical and dental plan will be shared equally between the City and the employee for any PPO plans. The City will pay 60% of the contribution for dependent care for HMO medical plans. The employee contributes 40% of the dependent contribution. The City also maintains a Flexible Benefits Program (Health Care FSA and Dependent Care FSA) in accordance with applicable IRS statutes and the Affordable Health Care for America Act (AHCAA) in order to provide employees the greatest possible tax benefit.

RETIREMENT

The City contracts with the California Public Employees Retirement System (CalPERS) for its retirement benefits.

<table>
<thead>
<tr>
<th>Retirement Tier – Miscellaneous</th>
<th>Retirement Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 – Classic</td>
<td>2% @ 55</td>
</tr>
<tr>
<td>Tier 2 – Classic</td>
<td>2% @ 60</td>
</tr>
<tr>
<td>Tier 3 – New Member (PEPRA)</td>
<td>2% @ 62</td>
</tr>
</tbody>
</table>

DEFERRED COMPENSATION

Participation in a 457 deferred compensation plan is available to all regular employees and is voluntary. The City also contributes $106.23 per pay period to a 401(a) deferred compensation plan with vesting on a graduated schedule beginning with 2 years’ service and becoming 100% vested after 6 years.

RETIREMENT HEALTH SAVINGS

Regular full-time employees who satisfy the provision contained in Article 2, Section 3, E. of the Management/Confidential Salary & Benefit Plan between the City of Poway and the Management/Confidential Employees must contribute 50% of their annual sick leave conversion to a Retirement Health Savings Plan as a cash deposit. After 5 years of continuous employment & upon retirement, an employee will receive 50% of all sick leave hours accrued in the form of a deposit to their RHS account. The RHS Plan is an employer sponsored, tax-advantaged saving and investing plan designed to help employees and their loved ones pay for future health-care costs.
LIFE, ACCIDENTAL DEATH & DISMEMBERMENT, & DISABILITY INSURANCE

The City provides Group Term Life Insurance, Accidental Death & Dismemberment (AD&D), Short-Term (STD) and Long-Term Disability (LTD) Insurance. Group Term Life Insurance & AD&D is equal to 1.5 times your annual salary up to a maximum of $350,000. STD and LTD benefits are equal to 66 2/3% of your monthly earnings up to a maximum of $10,900. Supplemental life insurance for employees and family members is available by payroll deduction at reasonable group rates and is portable.

SICK LEAVE & FAMILY SICK LEAVE

The City provides 96 hours each year of paid sick leave to all probationary and regular employees within the unit who are employed in regular full-time positions. Accumulation of sick leave is unlimited. There are sick leave incentive and conversion programs available to those who qualify. An employee may use accrued, paid sick leave up to forty-eight (48) hours in each fiscal year to care for a parent, parent-in-law, child, spouse, domestic partner, grandparent, grandchild or sibling.

VACATION

Employees earn vacation hours based on the following years of service*:

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Biweekly Accrual Rate</th>
<th>Annual Accrued Hours</th>
<th>Maximum Accumulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hire – 5 Years</td>
<td>4.615 hours</td>
<td>119.99 hours</td>
<td>239.98 hours</td>
</tr>
<tr>
<td>5 – 10 Years</td>
<td>5.538 hours</td>
<td>143.99 hours</td>
<td>287.98 hours</td>
</tr>
<tr>
<td>10 – 15 Years</td>
<td>6.923 hours</td>
<td>180.00 hours</td>
<td>360.00 hours</td>
</tr>
<tr>
<td>15+ Years</td>
<td>7.662 hours</td>
<td>199.21 hours</td>
<td>398.42 hours</td>
</tr>
</tbody>
</table>

*All employees in the unit shall be entitled to vacation leave with pay except those employees who have served less than six continuous months in the service of the City. Annual vacation leave for Fire Battalion Chiefs working a 112-hour biweekly schedule shall be computed in accordance with the schedule outlined in the Management/Confidential Salary & Benefit Plan.

HOLIDAYS

Employees receive ten (10) fixed holidays and eighteen (18) benefit day hours per fiscal year.

EXECUTIVE LEAVE

Employees in this group, except for Fire Battalion Chiefs, shall be entitled to thirty-two (32) hours executive leave each fiscal year.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

24-hour confidential resources for counseling and support services are available to employees and their household members. Six sessions per issue are available each calendar year.

AUTO ALLOWANCE

An automobile allowance in lieu of mileage shall be allocated in the amount of $160 per month.

TUITION ASSISTANCE

Eligible employees may receive up to $1,500 per fiscal year for the actual cost paid for tuition, books and required technical supplies and equipment.

SOCIAL SECURITY & MEDICARE

The City does not participate in the Social Security program. The City and employees each pay 1.45% for Medicare insurance.

This document is intended to provide a general summary of benefits available to full-time, regular employees of the City of Poway. Exact benefits an employee is entitled to receive are determined by the City Council through collective bargaining agreements between the City and the union representing the employee’s classification, as well as through various Resolutions, Ordinances, and insurance plan documents. If there is a conflict of information in this summary and the official plans/contracts, the official document will prevail.