

**Bargaining Unit 4  
Non-Supervisory Police  
Fresno Police Officers Association (FPOA)**

Benefit	Description
<b>Health &amp; Welfare: medical, dental and vision</b> (Employee and dependents)	As of 07/01/2019 PPO Plan Premium = \$1,290.00 City Contributes \$916.00 Employee Contributes High Plan: \$374.00 Low Plan: \$0.00
<b>Retirement *</b>	City = 19.59% Tier I: Employees hired before 8/27/90 Employee (Average) = 5.02% Employees pick up 1% of City contribution Tier II: Employees hired after 8/27/90 Employee = 8.97% Employees hired before 9/11/2014 pick up 1% of City contribution Employees hired on/after 9/11/2014 pick up 3% of City contribution DROP
<b>Life Insurance and AD&amp;D</b>	Bomb Squad = \$250,000 Helicopter Pilot/Observer = \$250,000 (AD&D)
<b>Long Term Disability</b>	None
<b>Deferred Compensation</b>	Savings/Mutual Funds 457 Plan with various investment options No City Contribution
<b>Holidays</b>	Provided 8.667 hrs/mo in lieu of holidays
<b>Vacation</b> (Hours per month) (Available after 6 months)	1 - 4 years = 10 5 - 9 years = 10.667 10 - 14 = years = 12 15 - 19 years = 13.334 20 - 24 years = 15.334 25 - 29 years = 16.667 30+ years = 18.667
<b>Sick Leave</b> (Available after 90 days)	8 hours per month
<b>Uniform Allowance</b>	\$1,300 per year
<b>Bilingual</b>	\$100 per month
<b>Workers' Compensation</b>	Benefits provided consistent with state law
<b>Health Reimbursement Arrangement (HRA)</b>	To pay premiums for retirement medical insurance

\* Fire/Police Tier I = Vested after completing 10 years of service  
Fire/Police Tier II = Vested after completing 5 years of service

### **Employment Not Covered by Social Security**

Your earnings from a full time position in this unit are not covered under Social Security. When you retire, or if you become disabled, you may receive a pension based on earnings from the City. If you do, and you are also entitled to a benefit from Social Security based on either your own work or the work of your husband or wife, or former husband or wife, your pension may affect the amount of the Social Security benefit you receive. Your Medicare benefits, however, will not be affected. Under the Social Security law, there are two ways your Social Security benefit amount may be affected.

### **Windfall Elimination Provision**

Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision."

### **Government Pension Offset Provision**

Under the Government Pension Offset Provision, any Social Security spouse or widow (er) benefit to which you become entitled will be offset if you also receive a Federal, State or local government pension based on work where you did not pay Social Security tax. The offset reduces the amount of your Social Security spouse or widow(er) benefit by two-thirds of the amount of your pension. For additional information, please refer to Social Security Publication, "Government Pension Offset."

### **For More Information**

Social Security publications and additional information, including information about exceptions to each provision, are available at [www.socialsecurity.gov](http://www.socialsecurity.gov). You may also call toll free 1-800-772-1213, or for the deaf or hard of hearing call the TTY number 1-800-325-0778, or contact your local Social Security office.