



2025 City FBP Credits



Highlights

- The City provides dollars in the form of Flexible Benefit Plan (FBP) Credits to help pay for health plan premiums, basic life insurance premiums, and flexible spending accounts. Your FBP Credit amount is dependent upon three things: your bargaining unit, your most recent hire date and whether you are covering dependents on your medical plan.
- Review the 2025 FBP Credit Table for your union to find out your FBP credit amount. Pay attention to the notes section of the FBP credit table to understand how those credits can be applied.

The FBP credits help offset the cost of your elected benefit plans. Depending on the benefit options you choose, you may not have enough FBP credits to cover the cost or you may have more than enough FBP credits.

- **If the total cost of your health plan options exceeds your allocated FBP credits**, the excess cost will count as a pretax deduction on your paycheck.
- **If the total cost of your health plan options is less than your allocated FBP credits**, the excess credits may or may not be forfeited. Depending on your most recent hire date and medical dependent coverage level, employees may have the option to allocate any excess credits to the 401k plan, referred to as 401k Flex contributions or to cash out the remaining amount as taxable income. If these options are not available to you, the excess FBP credit amount will be forfeited.

Math is fun! But let's save that for the FBP Calculator Tool...

The Online Benefits Enrollment Portal has a helpful "FBP Calculator" that does all the math for you. Once you begin your enrollment and you select your medical plan option, the calculator will automatically populate your semi-monthly FBP credit. As you go through the portal and make your elections, the cost of your selected plans is subtracted from your FBP credit, allowing you to see, in real time, the utilization of your FBP credit.

2025 City FBP Credits

MEA (Municipal Employees Association)		
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)	Notes
<i>Most recent hire date prior to July 1, 2020</i>		
Waive	\$487.71	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$487.71	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed-out as taxable income.
Employee and Spouse/Domestic Partner	\$743.75	FBP credits may be used for medical, dental, vision, basic life insurance, or flexible spending accounts only. Any remaining FBP credits may not be cashed-out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$656.25	
Family	\$979.17	
<i>Most recent hire date on or after July 1, 2020</i>		
Waive	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$350.00	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed-out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/Domestic Partner	\$743.75	
Employee and Children	\$656.25	
Family	\$979.17	

2025 City FBP Credits

Local 911		
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)	Notes
<i>Most recent hire date prior to July 1, 2021</i>		
Waive	\$560.88	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$560.88	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/Domestic Partner	\$743.75	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$659.67	
Family	\$979.17	
<i>Most recent hire date on or after July 1, 2021</i>		
Waive	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$350.00	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/Domestic Partner	\$743.75	
Employee and Children	\$659.67	
Family	\$979.17	

2025 City FBP Credits

Local 127		
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)	Notes
<i>Most recent hire date prior to July 1, 2020</i>		
Waive	\$414.83	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$456.50	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/Domestic Partner	\$741.67	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$658.33	
Family	\$977.50	
<i>Most recent hire date on or after July 1, 2020</i>		
Waive	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$350.00	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/Domestic Partner	\$741.67	
Employee and Children	\$658.33	
Family	\$977.50	

2025 City FBP Credits

Local 145				
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)			Notes
	1/2 Time (40)	3/4 Time (60)	Full Time (80 or 112)	
<i>Most recent hire date prior to July 1, 2020</i>				
Waive	\$36.46	\$54.69	\$72.92	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$204.79	\$307.19	\$409.58	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/ Domestic Partner	\$380.21	\$570.31	\$760.42	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$322.81	\$484.22	\$645.63	
Family	\$446.56	\$669.84	\$893.13	
<i>Most recent hire date on or after July 1, 2020</i>				
Waive	\$20.83	\$31.25	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$163.56	\$245.34	\$327.13	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/ Domestic Partner	\$380.21	\$570.31	\$760.42	
Employee and Children	\$322.81	\$484.22	\$645.63	
Family	\$446.56	\$669.84	\$893.13	

2025 City FBP Credits

POA (Police Officers Association)				
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)			Notes
	1/2 Time (40)	3/4 Time (60)	Full Time (80 or 112)	
<i>Most recent hire date prior to July 1, 2021</i>				
Waive	\$158.44	\$237.66	\$316.88	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$207.13	\$310.69	\$414.25	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/ Domestic Partner	\$371.88	\$557.81	\$743.75	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$328.13	\$492.19	\$656.25	
Family	\$528.13	\$792.19	\$1,056.25	
<i>Most recent hire date on or after July 1, 2021</i>				
Waive	\$20.83	\$31.25	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$175.00	\$262.50	\$350.00	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/ Domestic Partner	\$371.88	\$557.81	\$743.75	
Employee and Children	\$328.13	\$492.19	\$656.25	
Family	\$528.13	\$792.19	\$1,056.25	

2025 City FBP Credits

DCAA (Deputy City Attorneys Association)				
Medical Dependent Coverage Level	Semi-monthly FBP Credit (24 pay periods)			Notes
	1/2 Time (40)	3/4 Time (60)	Full Time (80 or 112)	
<i>Most recent hire date prior to July 1, 2020</i>				
Waive	\$207.13	\$310.69	\$414.25	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$284.23	\$426.34	\$568.46	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/ Domestic Partner	\$380.21	\$570.31	\$760.42	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$336.46	\$504.69	\$672.92	
Family	\$502.08	\$753.13	\$1,004.17	
<i>Most recent hire date on or after July 1, 2020</i>				
Waive	\$20.83	\$31.25	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining flex credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$158.33	\$237.50	\$316.67	FBP credits may be used for medical, dental, vision, basic life insurance or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/ Domestic Partner	\$380.21	\$570.31	\$760.42	
Employee and Children	\$336.46	\$504.69	\$672.92	
Family	\$502.08	\$753.13	\$1,004.17	

2025 City FBP Credits

Unrepresented Employees				
Semi-monthly FBP Credit (24 pay periods)				
Medical Dependent Coverage Level	1/2 Time (40)	3/4 Time (60)	Full Time (80 or 112)	Notes
<i>Most recent hire date prior to July 1, 2020</i>				
Waive	\$207.85	\$311.78	\$415.71	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee Only	\$274.54	\$411.81	\$549.08	FBP credits may be used for medical, dental and vision insurance, basic life insurance, flexible spending accounts or 401k flex. Any remaining FBP credits may be cashed out as taxable income.
Employee and Spouse/ Domestic Partner	\$385.42	\$578.13	\$770.83	FBP credits may be used for medical, dental, vision, basic life insurance, or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Children	\$359.38	\$539.06	\$718.75	
Family	\$531.25	\$796.88	\$1,062.50	
<i>Most recent hire date on or after July 1, 2020</i>				
Waive	\$20.83	\$31.25	\$41.67	FBP credits may be used for dental, vision, basic life insurance, flexible spending accounts, or 401k flex. Any remaining FBP credits may be cashed out as taxable income. During enrollment, employees must certify they have qualifying medical coverage to receive the cash-out option.
Employee Only	\$175.00	\$262.50	\$350.00	FBP credits may be used for medical, dental, vision, basic life insurance, or flexible spending accounts only. Any remaining FBP credits may not be cashed out or allocated to 401k flex. Unused excess FBP credits (if any) will be forfeited.
Employee and Spouse/ Domestic Partner	\$385.42	\$578.13	\$770.83	
Employee & Children	\$359.38	\$539.06	\$718.75	
Family	\$531.25	\$796.88	\$1,062.50	