



EMPLOYEE BENEFITS

The Municipal Water District of Orange County offers the following comprehensive benefits package to all regular, full-time employees.

HEALTH INSURANCE

MEDICAL

Three competitive medical insurance plans are currently offered:

Anthem Blue Cross PPO
Anthem Blue Cross HMO
Kaiser

The District pays 100% of the monthly premium for the employee only, or 80% of the premium for employee and eligible dependents.

DENTAL

The District currently offers one dental plan through Dearborn National and pays 100% of the monthly insurance premium for employees and eligible dependents.

VISION

Benefits for eye exams, frames, lenses and/or contact lenses are paid according to the scheduled allowances through Vision Service Plan. The District pays 100% of the monthly insurance premium for employees and their eligible dependents.

Medical, dental and vision benefits go into effect on the first day of the month following 60 days of continuous employment with the District.

LIFE

The District provides a Life/ADD (accidental death and dismemberment) benefit of two times annual salary to a maximum of \$250,000 and the premium is paid by the District. Supplemental coverage is available at employee's expense. This benefit becomes available on the first day of the month following 30 days of continuous employment with the District.

DISABILITY

Short-term disability insurance is administered by the Disability Insurance Branch of the California Employment Development Department (EDD). All employees are covered from the date of hire and coverage is paid by the District.

Long-term Disability is offered and paid for by the District. This coverage serves as partial income replacement should an employee become disabled. This benefit becomes available on the first of the month following 60 days of continuous employment with the District.

PAID TIME OFF

VACATION TIME

Full-time employees may use vacation time following six months of employment with the District.

Vacation accrual varies upon years of services, as follows:

<u>Years of Service</u>	<u>Hours Annually (approx)</u>
Beginning with 1st year	80.00
Beginning with 4th year	120.00
Beginning with 11th year	136.00
Beginning with 15th year	160.00
Beginning with 20th year	168.00

HOLIDAYS

The District offers 11 annual paid holidays. This includes two floating holidays, determined by the General Manager.

SICK TIME

Regular eligible full-time employees are eligible for sick time following completion of 30 days of continuous employment. Sick time accrues at 12 days per year with a maximum accrual of 488 hours. Employees with the exception of management will be paid for sick leave in excess of 488 hours.

JURY OR WITNESS DUTY LEAVE

Regular eligible full-time employees required to serve as jurors are granted jury duty leave with pay, less any fees paid to them by the court, except mileage up to a maximum period of thirty (30) days. Employees serving on a jury exceeding the thirty (30) day period shall do so without pay. This benefit is effective immediately upon employment.

BEREAVEMENT LEAVE

Up to 3 days is available when death of an immediate family member occurs. This benefit is effective immediately upon hire.

SERIOUS FAMILY ILLNESS LEAVE

Up to 3 days is available in any one instance to attend the operation of an immediate family member, the serious illness, or injury of an immediate family member, where death of an immediate family member appears imminent, or birth of an employee's child. This benefit is available following completion of 30 days of service.

RETIREMENT BENEFITS

PENSION PLAN

The District is a member of the Public Employees Retirement System (CalPERS). Employees working at least 1000 hours during the plan year are eligible to participate. Employees are eligible immediately upon hire by the District. The District currently pays 100% of the cost of this program. Under the District's current contract with CalPERS, the retirement formula is based on 2% @ 55.

RETIREE MEDICAL COVERAGE

Retiree medical coverage is provided for employees retiring with at least 10 consecutive years of service who are age 55 and older. Eligible retirees are entitled to paid medical coverage, under the same basis as provided to active employees, until the retiree becomes 65 and/or eligible for Medicare. Thereafter, the District will reimburse the retiree up to \$1,800/calendar year for supplemental Medicare coverage for retiree only. Employees providing 25 or more years of service that are age 55 and older are eligible to participate in the District's health, dental and vision plan during retirement and are required to pay a portion of the monthly premium on the same basis as active employees in accordance with District Policy.

DEFERRED COMPENSATION/457 PLAN

The Deferred Compensation Program is a voluntary, non-qualified deferred compensation plan and is available to any eligible employee who elects, pursuant to the Plan, to defer a portion of their compensation based on the maximum allowable amount and who fulfills the requirements for participation in the Plan. Participation is available upon hire.

ADDITIONAL BENEFITS

FLEXIBLE BENEFITS SPENDING PLAN

A Flexible Benefits Spending Plan provides employees a means of paying unreimbursed medical, dental, and dependent care costs with pre-tax dollars, and allows for employee contributions for District group health insurance premiums to be deducted on a pre-tax basis. Employees may elect to contribute up to \$3,000/yr. for unreimbursed health expenses and \$5,000 for dependent care expenses. This benefit becomes available on the first of the month following 60 days of continuous employment.

MEDICARE CONTRIBUTION

Employees hired after April 1, 1986, are required to contribute to the Medicare portion of the Social Security program. Those employees shall contribute 1.45% of their salary with the District matching the fund by contributing 1.45% of the employee's salary.

SOCIAL SECURITY

If an employee is participating in the District's Pension Plan, no contribution is made to Social Security. Since the District's Pension Plan is a qualified Plan in accordance with the Internal Revenue Service guidelines, it is not required to participate in Social Security.

CAREER DEVELOPMENT/TUITION REIMBURSEMENT

The District offers an educational reimbursement program designed to provide financial assistance to all regular, full-time and part-time employees who wish to continue their formal education and assist employees in obtaining skills and/or knowledge to become better qualified for their current work classification or for advancement at the District. Eligible employees may receive tuition reimbursement of up to 75% or \$420 per unit, whichever is less; and 75% for registration, parking, material/lab fees, and books for employees in pursuit of any approved courses, undergraduate degrees, master's degree, or doctoral program degree. This benefit is available following six-months of service.

COMPUTER PURCHASE PROGRAM

Encourages employees to develop computer literacy. Loans from \$300 to \$2,000 are available for eligible employees to purchase or upgrade a personal computer. Loans are interest-free and repaid over a one year period through payroll deductions. This benefit becomes available following one year of service.

CATASTROPHIC LEAVE PROGRAM

Allows employees who have accrued vacation or sick leave credits the option to voluntarily donate up to 16 hours per fiscal year to another employee who has exhausted his/her sick, vacation, and compensatory time leaves due to a non-work related catastrophic illness or injury.

MISCELLANEOUS

An Employee Assistance Program is available and offers a confidential, consultative resource for personal or work-related concerns for yourself or your family. This benefit is available to full-time employees

Workplace flexibility, membership through Orange County's Credit Union, employee recognition programs and a wellness program.