EMPLOYEE BENEFITS

The Municipal Water District of Orange County offers the following comprehensive benefits package to all full-time employees. Please refer to the District's Personnel Manual for complete details on eligibility and enrollment dates for health benefits, insurance and policy requirements and restrictions.

MEDICAL INSURANCE

Several competitive medial insurance plans are currently offered, as listed, and employees are required to contribute a portion toward their monthly medical insurance premiums. The District currently pays 100% of the lowest cost plan for employee only. The employee may elect to "buy up" to another plan.

Anthem Blue Cross PPO
Anthem Blue Cross HMO
Kaiser
Consumer Driven Health Plan (PPO)
Consumer Driven Health Plan (Kaiser)

DENTAL INSURANCE

The District currently offers the Delta Dental (PPO) plan only. Employees are required to contribute a portion toward their monthly dental insurance premiums.

VISION INSURANCE

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

Medical, dental and vision benefits go into effect on the 1st day of the month following 30 days of continuous employment with the District.

LIFE INSURANCE

The District currently provides a Life/ADD (accidental death and dismemberment) benefit of two times annual salary to a maximum of $250,000 (see policy for exceptions, terms and exclusions) and the premium is currently paid by the District. Enrollment eligibility is 1st of the month following 30 days of continuous employment with the District.

Employees may apply for supplemental coverage at employee's expense.

DISABILITY INSURANCE

Short-term Disability – **State Disability Insurance (SDI)** is deducted (withheld) from employees' wages. SDI provides temporary payments to workers who are unable to perform their usual work because of a pregnancy or a non-occupational illness or injury (work-related disabilities are covered by workers' compensation). SDI also includes Paid Family Leave (PFL), which provides benefits to workers who need to care for a seriously ill family member or to bond with a new child. Beginning July 1, 2014, California workers may be eligible to receive PFL benefits when taking time off of work to care for a seriously ill parent-in-law, grandparent, grandchild, or sibling.

Long-term Disability Insurance. This insurance serves as partial income replacement should an employee become seriously injured or disabled and unable to work due to a non-work related injury or illness. The insurance becomes available after a waiting period of 60 days and provides 60% of an employee's salary up to a maximum monthly benefit of $7,500. (See policy for exceptions, terms and exclusions). The District currently pays for this benefit.

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:

Years of Service	**Hours Annually (approx)**
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 one floating holiday, designated by the employee.

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 on a pro-rated basis 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 4 days are available, per fiscal year, 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.

PENSION PLAN

The District participates in the California Public Employees Retirement System (CalPERS). Per the Public Employees' Pension Reform act of 2012 (PEPRA), "classic members" currently employed in a reciprocal public agency are enrolled in a 2% at 55 CalPERS pension plan with a 7% employee contribution. "New members", either new to the public sector, or whose date of separation was more than 6 months before the start date with the District, are enrolled in a 2% at 62 CalPERS pension plan with a required contribution of at least 50% of the "normal cost", which is 6.25%. Employees working 1,000 or more hours during the plan year (July 1 to June 30) are eligible to participate. Qualifying employees are eligible immediately upon hire by the District.

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.

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.

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 a tuition reimbursement program designed to provide financial assistance to all full-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.

COMPUTER PURCHASE PROGRAM

Loans from $300 to $2,000 are available for full-time 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 hours to another full time 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.

The District also offers workplace flexibility, employee recognition programs, voluntary supplemental insurance plans and a wellness program.