



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, policy requirements and restrictions.

MEDICAL INSURANCE

Several competitive medical 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 and pay the difference.

- 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. Enrolled 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 VSP. 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 pregnancy or a non-occupational illness or injury (work-related illness or injuries are covered by workers' compensation insurance). SDI also includes Paid Family Leave (PFL), which provides benefits to eligible workers when they take time off work to care for a seriously ill family member or to bond with a new child. A qualifying family member is a child, parent, parent-in-law, grandparent, grandchild, sibling, spouse, or registered domestic partner.

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 90 days and provides 66.67% 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:

<u>Years of Service</u>	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 personnel, 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) working 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% required 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 employee contribution of 6.75% (employee contribution is subject to change in accordance with PERS guidelines). 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 annual contribution and meets participation requirements. 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.

HEALTH SAVING ACCOUNT (HSA)

The District offers two high-deductible health insurance plans. Eligible employees who participate in one of these plans receive an annual contribution from the District to a health savings plan. Contribution amounts are determined annually by the Board of Directors.

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

The District and the Employee may participate in Social Security if the employee is not enrolled in the District's 401a plan or CalPERS.

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.

CELL PHONE REIMBURSEMENT

Employees may apply for cell phone reimbursement, in accordance with existing policy.

CATASTROPHIC LEAVE PROGRAM

Allows employees who have accrued vacation or sick leave credits, to have 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 (EAP) 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.

Additional and more detailed information is available through Human Resources.