



## **Encina Wastewater Authority Employee Benefits Summary 2017**

The following benefits apply to full-time employees of Encina Wastewater Authority (EWA). Benefits are negotiated and subject to change. If there is a conflict between any statement in this document and EWA's Human Resources Policy Manual (HRPM), the statements contained in the HRPM take precedence.

### **Retirement Benefits**

EWA employees are part of the CalPERS retirement system. CalPERS pays retirement benefits according to a pre-determined formula based on salary, length of service, and classification (2.7% at 55 for "Classic Employees" or 2% at 62 for "New Employees"). Classic Employees currently contribute 8% of their salary to CalPERS, and New Employees contribute 6.5%.

In addition, EWA sponsors a 457 deferred compensation plan to which employees may contribute on a pre-tax basis up to the IRS limits. EWA matches the first 4% that an employee contributes.

### **Cafeteria Plan**

EWA's cafeteria plan allows employees to select the combination of plans that best meets their needs.

#### **Medical**

EWA employees may choose from nine medical insurance plans (HMOs and PPOs) by major carriers including BlueShield, Kaiser Permanente, Sharp, United Healthcare, and others. Prescription drug and behavioral health coverage are included in each of these plans. The effective date is the first day of the month following the date the request for medical insurance is received by Human Resources.

#### **Dental**

EWA's United Concordia dental coverage includes an HMO ("pre-paid") and a PPO plan. The pre-paid HMO dental plan has no deductible and covers services such as exams, x-rays, and fillings with low co-

payments, provided that employees are enrolled at a Participating Dental Group. The PPO plan allows employees to use any dental office of their choice.

#### Vision

Vision coverage is through MESVision. Exams and lenses are available every year, and frames every two years.

#### Health and Dependent Care Spending Accounts

Reimbursements for qualified health and dependent care expenses are available on a pre-tax basis by setting up a Flexible Spending Account for these purposes.

#### Life Insurance

Life insurance is provided at one times base salary, at no cost. Dependent life insurance of \$5000 is provided for each employee dependent over six months of age. \$1000 of coverage is provided for dependents less than six months old.

Employees may purchase additional, voluntary life insurance coverage for themselves and/or their dependents in increments of \$10,000. Rates for voluntary life insurance vary with age.

#### Long-term Disability Insurance

EWA provides long-term disability insurance at no cost to employees.

#### Administrative Leave

Non-management employees may purchase up to 40 hours of paid time off each year, in addition to vacation and holiday time provided by EWA. This leave is provided at no cost to management employees who are not eligible for overtime.

### **Vacation, Holidays, Sick, and Bereavement Leave**

Employees earn two weeks of vacation for the first three years of employment; three weeks after three years of employment; and four weeks after ten years of employment.

EWA observes 10 holidays each year, and awards employees two floating holidays to be used on the days of their choice.

Employees accrue eight hours of sick leave for each full month of employment.

Employees receive three to five days of bereavement leave per family death, depending on distance and other travel considerations.

### **Professional Development**

EWA's tuition reimbursement program and quarterly awards program are designed to encourage and reward employees for their growth and significant contributions.

### **Uniforms and Safety Equipment**

Job-required uniforms are provided and laundered by EWA.

A yearly allowance is available for each employee to purchase safety boots. Other safety items, including safety glasses, are provided by EWA as needed.

### **Identity Theft Protection**

All EWA employees are provided identity theft assistance through CSRMA.

### **Social Security Medicare Coverage**

EWA does not participate in the Federal Social Security Retirement System, but employees are covered under the Medicare portion of Social Security. EWA and employees share in the mandatory contribution.