



SUMMARY OF EMPLOYER BENEFITS

HEALTH INSURANCE FOR EMPLOYEES AND QUALIFIED DEPENDENTS

(Employer pays 100% of health premiums less \$1.00 paid by Employee)



MEDICAL

Choose from one of the following:

Kaiser Permanente (HMO) with Chiropractic

- **Office Visit Copay:** \$10
- **Prescription Copay:** \$15 (\$5 for generic)
- **Chiropractic Copay:** \$10/visit (30 visits annually)

Anthem Blue Cross Classic (PPO)

- **Office Visit Copay:** \$15
- **Prescription Copay:** \$20 (\$5 for generic)
- **Chiropractic Copay:** \$10 per visit (30 visits annually)

Anthem Blue Cross CalCare (HMO)

- **Office Visit Copay:** \$10
- **Prescription Copay:** \$20 (\$5 for generic)
- **Chiropractic Copay:** \$10 per visit (30 visits annually)



DENTAL

Delta Dental Insurance (PPO)

100% Coverage:

- **Diagnostic & Preventive Services:** Exams, cleanings, and x-rays

85% Coverage:

- **Basic Services:** Fillings, posterior composites and sealants
- **Endodontics:** Root canals
- **Periodontics:** Gum treatment
- **Oral Surgery**

50% Coverage:

- **Major Services:** Crowns, bridges, dentures, and implants
- **Orthodontics for Adults and Dependent Children:** Maximum \$2,000/lifetime per person



VISION

Vision Service Plan (VSP)

- **Prescription Lens Exam Copay:** \$20 (Every 12 months)
- **Contact Lens Exam Copay:** \$60 (Every 12 months)
- **Frames:** Up to \$200 (Every 24 months)
- **Contacts:** Up to \$200 (Every 12 months)



EAP

Employee Assistance Program - ACWA JPIA

- **Problem-Solving Support; Work and Life Services; Health and Wellness Resources**

OTHER BENEFITS



LIFE AND DISABILITY INSURANCE

Standard Insurance Company

Life Insurance

- **Equal to Annual Salary:** Up to \$250,000 (Nearest thousand - \$75,000 minimum)
- **Accidental Death and Dismemberment:** Equal to 50 to 100% of Life Insurance Benefit
- **Dependent Life Insurance:** Spouse Benefit: \$2,500; Child Benefit: \$1,000

Short-Term Disability

- **66 2/3%:** Maximum of \$1,500 weekly

Long-Term Disability

- **66 2/3%:** Maximum of \$7,500 monthly



DEFERRED COMPENSATION

CalPERS (Voya): 457 (b)

- Deferred Compensation Plan
- Employee voluntary pretax contributions

Lincoln Financial Group: 457 (b)

- Deferred Compensation Plan
- Employee voluntary pretax contributions

CalPERS (Voya): Roth

- Employee voluntary posttax contributions



PAID TIME OFF

Holidays

- **13 Holidays Per Year:** New Year's Day, Martin Luther King's Birthday, Presidents' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans' Day, Thanksgiving and the day after, Christmas Eve, Christmas Day, and New Year's Eve
- **Floating Holidays:** Two Floating Holidays per calendar year (Prorated based on hire date)

Vacation

- **Initial Year:** 10 days prorated to nearest whole day
- **Second Year and After:** 12 to 25 days per year depending on years of service

Sick Leave

- **One Day per Month:** Minimum of 40 hours



OTHER COMPENSATION

Bilingual Pay

- \$75.00 monthly for written certification
- \$150.00 monthly for oral certification

Longevity Pay

- 10-14 Years of Service: 1%
- 15-19 Years of Service: 2%
- 20+ Years of Service: 3%

RETIREMENT



RETIREE HEALTH INSURANCE

Retiree Under the Age of 65

- Medical, Dental, and Vision are provided to Retirees and qualified dependents the same as active full-time employees.

Retiree Over the Age of 65

- Only Medical is provided to Retirees.
- Retirees will pay a percentage of the premium (75% maximum) based on their years of service.



RETIREMENT: CalPERS

(California Public Employees' Retirement System)

Classic Employee Benefit

- 2.7% @ Age 55
- Employer contributes 16.63%; Employee Contributes 8%

PEPRA Employee Benefit

(Public Employees' Pension Reform Act)

- 2.0% @ Age 62
- Employer contributes 7.91%; Employee Contributes 8%

BENEFIT ELIGIBILITY WAITING PERIOD

- **CalPERS (Retirement):** Effective date of hire
- **Medical, Dental and Vision:** 1st of month following date of hire
- **Life Insurance, Short-Term and Long-Term Disability:** Effective date of hire

Benefits are based on regular employee status. Refer to Regulations 106, 114 and 129 for additional information regarding benefits for other employee statuses.