



## ENCINA WASTEWATER AUTHORITY EMPLOYEE BENEFITS SUMMARY

The following benefits apply to full-time employees of Encina Wastewater Authority (EWA). Additional benefits may apply based on job classification.

Benefits are negotiated and subject to change. If there is any conflict between any statement contained herein and EWA's Human Resources Policy Manual (HRPM), the statements contained in the HRPM take precedence.

### **Flexible Benefits Plan**

The EWA provides an Internal Revenue Code 125/Flexible Benefits Plan from which each employee may select medical, dental, life insurance, disability, and other benefits. Available plan allocations per employee are identified each year for the EWA Cafeteria plan.

### **Medical Insurance**

EWA provides 6 medical plans to choose from, 3 HMO and 3 PPO. Medical insurance covers 100% for 2 of 3 HMO plans provided, to include hospital needs and routine doctor visits when enrolled in a Participating Medical Group. Prescription drug coverage and behavioral health coverage were provided as part of this medical coverage. Employees are eligible for coverage upon date of hire.

### **Dental Insurance**

EWA offers a choice of either HMO or PPO dental plan provided by Guardian and a standard plan for Vision. The pre-paid HMO dental plan has no deductible and covers services such as exams, x-rays and fillings with low co-payments. Employees must be enrolled at a Participating Dental Group to receive the benefits of the HMO plan. The indemnity plan allows you to use the dental office of your choice. Employees are eligible for this coverage 30 days following date of hire.

### **Vision Insurance**

Vision coverage is provided by Guardian. Employees are eligible for this coverage 30 days following date of hire.

### **Life Insurance**

The EWA provides employees life insurance equivalent to one times salary. Employees are eligible for this coverage 30 days following date of hire.

### **Dependent Life Insurance**

Dependent life insurance of \$5000 is provided for each employee dependent over six (6) months of age. \$100 coverage is provided for dependents fourteen (14) days to six (6) months of age.

### **Long-Term Disability Insurance**

Long Term disability coverage up to 66 2/3% or \$5000 monthly salary is provided by the EWA. Employees are eligible for this coverage on the 1<sup>st</sup> of the month following 30 days of full-time employment.

### **Short-Term Disability Insurance**

Voluntary accident, sickness and cancer insurance coverage is available through the Flexible Benefits Plan and through payroll deductions.

### **Retirement**

Employees are provided a retirement program through the Public Employees Retirement System (PERS). The EWA pays 100% of the employer contribution and 3% of the employee contribution. Employees will contribute 5% pre-tax toward the employee contribution. The EWA's retirement program pays retirement benefits on a pre-determined formula based on salary and length of service (PERS Local Miscellaneous 2.7% at 55 based on highest 12-month compensation).

### **Social Security Medicare Coverage**

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

### **Deferred Compensation**

The EWA offers a Deferred Compensation Program to all employees. The plan allows employees to save additional retirement funds while deferring payment of federal and state income taxes. At the option of the employee, the EWA will contribute up to four percent (4%) of an employee's base salary to a deferred compensation plan on a matching basis (i.e. the employee must also contribute up to 4% in order to receive the matched 4%). The EWA's matching contribution shall not exceed 4% of the Social Security annual salary contribution maximum.

### **Vacation**

Employees earn two (2) weeks annual vacation for the first three years of employment; three (3) weeks after three years of employment; and four (4) weeks after ten (10) years of employment.

### **Sick Leave**

The EWA provides eight (8) hours of sick leave per month. Sick leave may be accumulated up to 1000 hours maximum. Upon retirement or termination in good standing, the EWA will pay for 75% of unused sick leave.

### **Administrative Leave**

Non-exempt employees may purchase up to 40 hours of administrative leave through the Flexible Benefits Program. Exempt management employees automatically receive 48 hours of administrative leave per year.

### **Bereavement Leave**

Employees receive three days of bereavement leave per family death if the death occurs with-in 500 miles of home. Employees may receive up to five days of bereavement leave if the death occurs more than 500 miles from the employee's home. (Some restrictions apply. See EWA's Human Resources Policy Manual for details.)

### **Holidays**

The EWA currently observes eleven (11) holidays, plus each employee receives one (1) floating holiday.

### **Health and Dependent Care Spending Accounts**

Reimbursements for qualified health and dependent care expenses are available on a pre-tax basis through the Flexible Benefits Plan. Elections are conveniently deducted through payroll.

### **Uniforms**

Job required uniforms are provided and laundered by the EWA.

### **Safety Boots and Safety Glasses**

\$250 per year is available to each employee for the purchase of safety boots. Other safety items, including safety glasses, are provided by the EWA when necessary.

**Identity Theft:** Through CSRMA all EWA employees are provided identity theft assistance.