



RAMONA MUNICIPAL WATER DISTRICT BENEFIT SUMMARY

Effective: 01/01/14 - 12/31/17*

Medical Insurance: The District offers a choice of Anthem Blue Cross HMO, PPO or Kaiser Permanente. The District pays 100% of the premium for employee only; both employee and the District share in dependent premium costs.

Dental Insurance: The District provides a PPO dental plan through Principal Financial. The District pays 100% of the premium for employee only; both employee and the District share in dependent premium costs.

Vision Insurance: The District provides vision care through VSP. The District currently pays 100% of the premium for employee and dependents.

Flexible Spending Plan: The District offers a flexible spending plan to set aside pre-tax dollars for eligible health care expenses (up to \$2,500/yr) and/or dependent care expenses (up to \$5,000/yr).

Life Insurance/AD&D: Life insurance is provided with a benefit of one (1) times the employee's annual salary up to a maximum of \$200,000, with Accidental Death and Dismemberment (AD&D) coverage. Voluntary buy-up options are also available for an employee to purchase.

Other Voluntary Benefits: The District offers the following Aflac policies for an employee to purchase: Accident Indemnity Advantage, Cancer Care, and Hospital Advantage.

Employee Assistance Program (EAP): A confidential counseling resource program is available to assist employees and their dependents with any type of personal or professional life challenge they may encounter.

Retirement: The District contracts with the California Public Employees Retirement System (CalPERS):

- 3% @ 60 benefit formula for Classic Members (Employee contribution rate is 8%)
- 2% @ 62 benefit formula for New Members, hired on or after 1/1/13
(Employee contributes an amount pursuant to the formula provided in AB 340)

The District is also a Social Security participant, with costs shared by the District and employee.

Deferred Compensation: Employees participate in a 457 deferred compensation plan and may elect to set aside additional supplemental retirement income.

Sick and Vacation Leave: The District combines sick and vacation leave accruals into one pool called Comprehensive Annual Leave (CAL Time). Annual accrual rates start at 22 days for 0-5 years of service and increase with additional years of service. A portion of CalTime accrued is transferable to the employee's deferred compensation account annually. Upon separation from the District, employee is paid 100% of their accrued leave balance.

Holidays: The District recognizes twelve (12) paid holidays per year.

Partial Wage-Replacement: The District participates in both State Disability Insurance (SDI) and Paid Family Leave (PFL) Programs through the State of California.

Educational Incentive: For eligible employees, up to \$4,000 per fiscal year is available for qualified coursework, including tuition, books and parking.

Computer Loan Program: For eligible employees, an interest-free loan of up to \$2,500 is available for qualified purchases.

**All benefits are subject to modification through the collective bargaining process.*

Rev. 02/17

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