

## **Health Insurance**

The District participates in the CalPERS health insurance program offering three PPOs (PERS Choice, PERS Select and PERS Care) for regular full time employees. The District currently pays 100% of the premium cost for the employee and 85% of the dependent premium cost.

## **Dental Insurance**

Dental coverage is provided by Delta Dental. The District currently pays 100% of the premium cost for the employee and 85% of the dependent premium cost.

## **Vision Insurance**

Vision coverage is provided by Vision Service Plan (VSP). The District currently pays 100% of the premium cost for the employee and dependents.

## **Medical/Dental Reimbursement**

The District provides reimbursement of out-of-pocket for health and dental costs. Annual maximums apply according to the current SEIU and Management & Confidential Unit MOU.

## **Life Insurance**

Life and Accidental Death and Dismemberment (AD&D) insurances are provided, with premiums paid 100% by the District. The value of life insurance equals 1-½ times annual salary.

## **Disability Insurance**

Short and long-term disability insurance is provided to employees, with premiums paid 100% by the District. The District **DOES NOT** participate in state disability insurance.

## **Flexible Benefit Plan**

Section 125 Flexible Benefit Plan allows employees to set aside pretax dollars for Dependent Care or Medical Care reimbursement through AFLAC. *The District pays all administrative fees for this service. The District does not contribute toward any premiums for this benefit.*

## **Supplemental Insurance Plans**

AFLAC offers supplemental insurance plans for purchase by employees, through payroll deductions. *The District does not contribute toward any premiums for this benefit.*

## **Employee Assistance Program (EAP)**

EAP coverage is provided by MHN for all CCWD employees and their dependents. The District currently pays 100% of the premium cost for the EAP.

## **Personal Time Off (PTO)**

The District provides personal time off ranging from 22 days per year to 32 days per year depending upon years of service.

**Holidays**

The District currently offers employees eleven (11) holidays and one (1) personal holiday each calendar year.

**Management Leave**

Management Unit employees currently receive 40 hours of management leave per fiscal year.

**Longevity Pay**

The District provides additional compensation for longevity as follows: 2.5% at 15 years of service; 5% at 20 years; and 7.5% at 25 years.

**457 Deferred Compensation**

The District offers three 457 Deferred Compensation plans; CalPERS 457, Voya (formally ING), & VALIC. These plans allow employees to save and invest through pre-tax payroll deductions. *Management staff receives a dollar for dollar match of the first \$4,000 of contributions.*

**Public Employees Retirement System (CalPERS)**

New Members have a retirement formula of 2.0% @ 62, Classic PERS Members have a retirement formula of 2.0% @ 60. All employees pay 100% of the employee share.

**Social Security**

The District participates in the social security system. Retirement pay is coordinated with social security by CalPERS.

**Health Insurance at Retirement**

Retiree medical insurance is available per the Districts CalPERS contract. Details regarding coverage provided upon hire.