



DISTRICT BENEFITS PACKAGE

Insurance Benefits

All new, full-time, regular employees of the District on *probationary* status will be provided with membership in an approved group health insurance plan at the earliest opportunity of inclusion. For *probationary* employees who select a medical plan where the monthly premium exceeds \$564.71 per month, the District will pay eighty-five percent (85%) of such premiums (in lieu of the \$480.00 allotment) and the probationary employee will be responsible for the remaining fifteen percent (15%). Dental and vision premiums are offered to all new employees on probationary status however, the probationary status employee pays one hundred percent (100%) of the dental and vision premiums until completion of the probationary period is completed.

For hourly and mid-management employees who select medical, dental, and vision plans where the combined monthly premiums exceeds \$564.71 per month, the District will pay eighty-five percent (85%) of such premiums (in lieu of the \$480.00 per month allotment) and the employee is responsible for the remaining fifteen percent (15%).

For executive management employees who select medical, dental and vision plans where the combined monthly premiums exceed \$600.00 per month, the District will pay eighty percent (80%) of such premiums (in lieu of the \$480.00 per month allotment) and the employee is responsible for the remaining twenty percent (20%).

For those full-time, regular employees of the District with proof of health insurance coverage other than offered by the District, \$480.00 per month shall be allotted to participate in any health and insurance benefits offered by the District, with any remainder, after purchase of said benefits, to be taken in cash.

Plans offered include: Anthem-Blue Cross-California Care (HMO), Kaiser Permanente (HMO), Anthem-Blue Cross (PPO) Kaiser Permanente (CDHP), Anthem Blue Cross (CDHP), MetLife Dental (PPO & DHMO), VSP Vision.

Retirement System

The District, in compliance with the California Public Employees' Pension Reform Act of 2012 (PEPRA), implemented a third tier for classified "new members" hired on or after January 1, 2013.

- Tier 1 – PERS 2.5% @ 55 plan for defined classic members. Members pay 8% as a pre-tax contribution effective 1/3/2021.
- Tier 2 – PERS 2% @ 60 plan for applicants currently employed by a PERS agency, or defined classic members. Members pay 7% as a pre-tax contribution effective 1/5/2020.
- Tier 3 – PERS 2% @ 62 plan for applicants not employed by a PERS agency, or defined new members. New members pay 6.5% as pre-tax contribution effective 7/1/2020. This rate is subject to change.

District employees do not contribute to Social Security.

Post-Retirement Medical Benefits

Upon completion of five (5) years of continuous service the District will establish an account through the ICMA VantageCare Retirement Health Savings (RHS) program to which the District will contribute a designated amount per pay period.

Life Insurance

All employees are offered a District-paid life insurance policy of \$25,000. Additional insurance up \$500,000 may be purchased. Rates are age-based. Employee pays one hundred percent (100%) of the cost for additional insurance.

Deferred Compensation Program

Employees have the option of participating (voluntarily) in one of the three deferred compensation programs offered by the District (Nationwide Deferred Compensation, MissionSquare, or Lincoln Financial). Maximum contributions are as defined by law.

Vacation

Employees are given ten (10) days of vacation after one (1) full year of District service, and twenty (20) days after ten (10) years of service.

Sick Leave

Employees are given twelve (12) days per year with unrestricted accumulation. Fifty percent (50%) of the leave balance is paid to the employee upon retirement.

Holidays

The District observes ten (10) holidays, plus allows for three (3) personal days

Administrative Leave

Administrative leave is available for the following classified management staff (Exempt employees):

- General Managers/Asst. General Managers: five (5) days
- Managers: three (3) days
- Supervisors: two (2) days

ArmadaCare

For classified Executive management, the District offers a benefit which enables eligible Executive management members and their eligible dependents to obtain reimbursement for medical expenses incurred during the year. Maximum health care benefit is \$50,000 (\$4,000 per occurrence). This benefit also includes an accidental death and dismemberment benefit for insured employee only of \$100,000.

Flexible Spending Accounts

The District offers a Flexible Spending Account (FSA) Program which enables eligible employees to set aside a portion of their annual salary to pay qualified non-reimbursed medical expenses and qualified dependent care expenses incurred during the year before taxes are calculated. Employees' contribution may not exceed \$2,500 per plan year for Healthcare Spending Account (HSA) and \$2,600 per plan year for Dependent Care Spending Account.

Tuition Loan Program

The District encourages employees to enhance their professional growth through the establishment of a Tuition Loan Program. The employee can receive up to \$5,250 per year for the loan program, which may be used for registration, books, and other related expenses. If the employee remains employed for at least twelve (12) months following the successful completion of the course, the District will forgive the loan.

Water Employee's Life Line (W.E.L.L.)

The District is sincerely interested in the emotional health of the individual employees and their family members. The intent of the Water Employees Life Line (W.E.L.L.) is to respond to the employees and their family members and help them deal with any emotional issues and the problems they may face.

Employee Recognition

The District believes that it is important to recognize exemplary employees. An Employee Recognition Program "Commitment to Excellence" is used to formally recognize those achievements of the highest performances in the organization. In addition, The Board of Director's Employee Innovation Recognition Program recognizes employees or teams that foster innovations that improve work efficiencies, work processes, and solutions resulting in improved operations or savings or time or financial resources.

Short-Term & Long-Term Disability Insurance

The District pays one hundred percent (100%) of the LTD/STD premiums for employees during their employment.

Bereavement Leave

An employee may take leave for up to four (4) work days if a death occurs in the immediate family.

Uniforms

The District provides designated field personnel with uniforms (pants and shirts) for use during working hours. The District also furnishes safety work boots to field and/or designated employees on an annual basis, at a maximum of two (2) pairs per year.

CUCAMONGA VALLEY WATER DISTRICT

California Public Employees' Retirement System (CalPERS)

<p>Retirement Formulas and Benefit Factor</p>	<p>Your retirement formula is determined by District's contract with CalPERS.</p> <p>Your benefit factor is the percentage of pay to which you are entitled for each year of service. It is determined by your age at retirement and the retirement formula that was contracted by the District with CalPERS.</p> <p>District Retirement Formulas</p> <table border="1" data-bbox="500 447 1446 615"> <thead> <tr> <th></th> <th>Tier 1</th> <th>Tier II</th> <th>Tier III (PEPRA)</th> </tr> </thead> <tbody> <tr> <td>Local Miscellaneous</td> <td>2.5% @ 55</td> <td>2% @ 60</td> <td>2% @ 62</td> </tr> </tbody> </table>		Tier 1	Tier II	Tier III (PEPRA)	Local Miscellaneous	2.5% @ 55	2% @ 60	2% @ 62
	Tier 1	Tier II	Tier III (PEPRA)						
Local Miscellaneous	2.5% @ 55	2% @ 60	2% @ 62						
<p>Public Employees' Pension Reform Act (PEPRA)</p>	<p>The California Public Employees' Pension Reform Act (PEPRA), which took effect in January 2013, changes the way CalPERS retirement are applied, and places compensation limits on members. The greatest impact is felt by new CalPERS members.</p> <p>As defined by PEPRA, a new member includes:</p> <ul style="list-style-type: none"> • A new hire who joined CalPERS for the first time on or after January 1, 2013, and who has no prior membership in another California public retirement system. • A member who joined CalPERS prior to January 1, 2013, who, on or after January 1, 2013, is hired by a different CalPERS employer following a break in service of more than six months. • A new hire who joins CalPERS for the first time on or after January 1, 2013, and who was a member of another California public retirement system prior to that date, but who is not subject to reciprocity upon joining CalPERS. <p>All members who don't fall into the definitions above are considered classic members. Classic members will retain the existing benefit enrollment levels for future service with the same employer.</p> <p>The District's classic benefit tier is Tier 2 – 2% @ 60</p>								
<p>Retirement Contributions</p>	<p>Employee contributions vary based on the employee's retirement benefit formula and can change each year:</p> <table border="1" data-bbox="500 1520 1446 1759"> <thead> <tr> <th>HIRED PRIOR TO 1/11/2011 (2.5% @ 55)</th> <th>HIRED ON OR AFTER 1/12/2011 (2% @ 60)</th> <th>HIRED AFTER 1/1/2013 (2% @ 62) PEPRA*</th> </tr> </thead> <tbody> <tr> <td>8% of gross income</td> <td>7% of gross income</td> <td>6.5% of gross income</td> </tr> </tbody> </table> <p>*Employer Contributions are set by CalPERS each fiscal year and are subject to change.</p> <p>Employees do not participate in Social Security only Medicare withholding of 1.45%.</p>	HIRED PRIOR TO 1/11/2011 (2.5% @ 55)	HIRED ON OR AFTER 1/12/2011 (2% @ 60)	HIRED AFTER 1/1/2013 (2% @ 62) PEPRA*	8% of gross income	7% of gross income	6.5% of gross income		
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CUCAMONGA VALLEY WATER DISTRICT

California Public Employees' Retirement System (CalPERS)

CalPERS Compensation Limits for Classic and PEPRA Members	<p>Employees who became members of CalPERS on or after 7/1/1996, are subject to the IRC 401(a) (17) limit, which restricts the amount of compensation that can be used to calculate the CalPERS retirement benefit. For 2021, the limit is \$290,000.</p> <p>Employees who become new members of CalPERS on or after 1/1/2013, and deemed PEPRA members, are subject to a compensation cap of \$153,671 for the 2021 calendar year for employees who are not subject to Social Security.</p> <p>Each year CalPERS issues a Circular Letter announcing the IRC section 401(a)(17) limit for the calendar year.</p> <p>Compensation limits for both classic and PEPRA members do not limit the salary an employer can pay; they limit the amount of compensation considered the defined benefit plan.</p>
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