



## SAN JUAN WATER DISTRICT LIST OF EMPLOYEE BENEFITS EFFECTIVE JANUARY 2025

### **Health, Dental and Vision Insurance**

Health Insurance – Tier 1: District paid benefit (up to Blue Shield HMO Access Plus) covering Employee and dependent(s) with post-employment health paid in accordance with CalPERS 5 year vesting schedule; Tier 2 (2/2009): District paid benefit (up to Blue Shield HMO Access Plus) covering Employee and dependent(s) with post-employment health paid in accordance with CalPERS 10-20 year vesting schedule

Dental Insurance – Delta Dental PPO Plan 3307: District and Employee paid benefit covering Employee and dependent(s); District pays 100% Employee and 75% dependent(s) cost; Employee pays 25% dependent(s) cost

Vision Insurance – Vision Service Plan (VSP) Plan 3025: District paid benefit for employee and dependents; allows exam and lenses every 12 months; frames every 24 months

### **Employee Assistance Program**

The Anthem Employee Assistance Program (EAP) provides one-on-one counseling by phone, in-person and online, as well as web-based tools and resources, and legal and financial consultations. Assistance is available 24/7, 365 days a year to you and your dependents.

### **Paid Leave**

Vacation – 96 hours (starting) to 240 hours (after 26 years of employment) per year depending on length of employment

Sick Leave – 96 hours per year

Holidays – 12 days per year plus one floating holiday

### **Life and Disability Insurance**

Life Insurance – District paid benefit of term insurance equal to one-times annual salary rounded to the next higher \$1,000 up to a maximum of \$200,000. Benefits are reduced by 33% at age 65 and again at 70. Plus, optional, District paid benefit for Dependent Coverage, \$1,000 for your spouse and \$1,000 for your child(ren)

Short Term Disability Insurance – District paid benefit covering 70% of salary, up to \$1,400 per week; 7 day waiting period

Long Term Disability Insurance – District paid benefit covering 66.67% of salary, up to \$6,000 per month; 180 day waiting period (see short-term disability)

### **Retirement and Social Security**

Retirement – Tier 1: CalPERS 3% @ age 60 based on single highest year with 8% Employee Contribution; Tier 2 (2/2009): CalPERS 3% @ age 60 based on highest 3-year average with 8% Employee Contribution; Employees hired on or after 1/1/2013 may be covered in accordance with PEPRAs under 2% @ 62 formula if have not previously been a public pension system participant or have been a participant in one without reciprocity to CalPERS or have taken a break in service of more than six months outside CalPERS

Deferred Compensation – Employee contributed, voluntary benefit with a choice of two Deferred Compensation Plans (Section 457). As of September 2020 only the CalPERS 457 plan is available to new entrants.

Social Security – District participates in social security with both District and Employees contributing

### **Voluntary Benefits and Insurance**

Section 125 Cafeteria Plan – Employee contributed, voluntary benefit allows contribution and reimbursement of medical and/or dependent care expenses in accordance with IRS guidelines

AFLAC Insurance – Employee contributed, voluntary benefit offers supplemental insurance