



SAN JUAN WATER DISTRICT LIST OF EMPLOYEE BENEFITS EFFECTIVE JANUARY 2022

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 – 11 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 PEPRA 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. The District is in the process of closing the VALIC fund and replacing it with a new fund with better features for the employees.

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