



Orange County Water District Employee Benefits Information

Compensation

All regular employees are eligible to receive merit-based salary increases or payments based on their performance evaluations.

Cost of living adjustments are implemented in accordance with labor agreements. More information can be found on the [OCWD Compensation and Benefits](#) page under Memorandum of Understanding.

Retirement

The District does not participate in Social Security for full-time employees except for the Medicare portion, in which all employees are required to participate.

401(a) Money Purchase Plan – Upon hire, all full-time employees are immediately enrolled in the 401(a) Money Purchase Plan, administered by Fidelity.

3% of the employee's mandatory 7.65% contributions are paid by the District leaving the employee to only pay 4.65%. The District also contributes a first layer match of 7.65%, for a total of 10.65%. Following completion of one year of service, the District contributes a second layer of an additional 6.0%. Employer contributions are 100% vested, except for the second layer contribution which is vested at five years of credited service.

457(b) Deferred Compensation Plan – The District offers a voluntary 457(b) deferred compensation plan to employees through Fidelity, with a match up to \$125 per pay period (up to \$3,250 per plan year). Annual limits determined by the IRS. Employer matching contributions are 100% vested.

Paid Time Off

Vacation – Following completion of a six-month probation, eligible employees are entitled to vacation. Hours accrue based upon years of service.

Length of Service	Full Time	Length of Service	Part Time
Less than 5 years	108	Less than 5 years	54
5 - 9 years	132	5 - 9 years	66
10 - 14 years	156	10 - 14 years	78
15 - 19 years	180	15 - 19 years	90
20 or more years	204	20 or more years	102

Holidays – Eligible employees receive 11 paid holidays per year, including one floating holiday depending on the employee's work schedule.



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| New Year's Day | Veterans' Day |
| Presidents' Day | Thanksgiving Day |
| Memorial Day | Day after Thanksgiving |
| Independence Day | Christmas Eve Day |
| Labor Day | Christmas Day |
| Floating Holiday – Your choice (with supervisor's approval) | |

Sick Leave – Full-time regular employees accrue 8 hours/month (3.69 hours/pay period). Part-time regular employees accrue 4 hours/month (1.84 hours/pay period). OCWD hired temporary employees or interns qualify for 40 hours of paid sick leave in each calendar year of employment.

Life/Disability Insurance

Life/Accidental Death & Dismemberment (AD&D) Insurance

Basic Life Insurance and AD&D are provided at no cost to eligible employees. The coverage consists of 2 x the employee's annual earnings, up to \$400,000. Supplemental life insurance and AD&D for employees and their dependents are available for purchase through the District's plan.

Short and Long-Term Disability Insurance

Short and long-term disability insurance are provided at no cost to eligible employees. Coverage is equal to 2/3 of the employee's monthly salary up to a maximum weekly benefit amount determined by the plan. The District does not participate in the State Disability program.

Health Insurance & Benefits

Medical, Dental and Vision Insurance

Eligible employees are offered medical, dental, and vision insurance coverage for themselves and their dependents.

	COVERAGE	Monthly Premiums	Monthly District Cost Share	Monthly Employee Contribution
PPO Plans	<u>Anthem Blue Cross Prudent Buyer Classic (PPO Plan)</u>			
	Active Employee Only	\$822.46	\$822.46	\$0.00
	Active Employee + 1 Dep	\$1,644.92	\$1,562.67	\$82.25
	Active Employee + 2 or more Dep	\$2,179.52	\$2,070.54	\$108.98
	<u>Anthem Blue Cross Prudent Buyer Advantage (PPO Plan)</u>			
	Active Employee Only	\$723.77	\$723.77	\$0.00
Active Employee + 1 Dep	\$1,447.54	\$1,375.16	\$72.38	
Active Employee + 2 or more Dep	\$1,917.99	\$1,822.09	\$95.90	



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HMO Plans	<u>Anthem Blue Cross California Care (HMO Plan)</u>			
	<i>Employee Only</i>	\$1,029.75	\$1,029.75	\$0.00
	<i>Employee + 1 Dep</i>	\$2,059.50	\$1,956.52	\$102.98
	<i>Employee + 2 or more Dep</i>	\$2,728.84	\$2,592.40	\$136.44
	<u>Kaiser Traditional HMO w/Chiro</u>			
	<i>Employee Only</i>	\$740.13	\$740.13	\$0.00
	<i>Employee + 1 Dep</i>	\$1,480.26	\$1,406.25	\$74.01
	<i>Employee + 2 or more Dep</i>	\$2,057.56	\$1,954.68	\$102.88
Account Based Health Plan	<u>Anthem Blue Cross - Consumer Driven Health Plan (CDHP)</u>			
	<i>Employee Only</i>	\$657.96	\$657.96	\$0.00
	<i>Employee + 1 Dep</i>	\$1,315.92	\$1,250.12	\$65.80
	<i>Employee + 2 or more Dep</i>	\$1,743.59	\$1,656.41	\$87.18
Dental Plans	<u>Delta Dental (PPO Plan)</u> <i>(100/20/80%)</i>			
	<i>Employee Only</i>	\$46.23	\$46.23	\$0.00
	<i>Employee + 1 Dep</i>	\$96.37	\$77.10	\$19.27
	<i>Employee + 2 or more Dep</i>	\$160.46	\$128.37	\$32.09
	<u>Delta Care (HMO Plan)</u> <i>(100/20/80%)</i>			
	<i>Employee Only</i>	\$29.19	\$29.19	\$0.00
	<i>Employee + 1 Dep</i>	\$45.36	\$36.29	\$9.07
	<i>Employee + 2 or more Dep</i>	\$64.72	\$51.78	\$12.94
Vision Plan	<u>Vision Service Plan (VSP)</u> <i>(100%)</i>			
	<i>Employee and Dependents</i>	\$18.56	\$18.56	\$0.00

Flexible Spending Account (FSA)

The District offers two types of flexible spending accounts: Healthcare FSA and Dependent Care FSA. The FSA allows money to be set aside – before it's taxed – through payroll deductions and can be used on qualifying healthcare or dependent care expenses. These deductions are taken before taxes, reducing the employee's total taxable income.

Retiree Medical Insurance

Medical coverage for employees and their spouses (spouse at the time of separation of employment) shall be provided for retired employees who are age 55 or over and who have a minimum of 12 years of service with the District on the same basis as provided active employees. For employees hired on or after July 1, 2009, who become enrolled under the coverage for retirees, the medical coverage will terminate upon eligibility for Medicare coverage.



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For employees hired prior to July 1, 2009, who become enrolled under the coverage for retirees, enrollment in Medicare Parts A and B once eligible are required to continue in the retiree medical plan offered.

Additional Benefits

Education Reimbursement

Employees may be eligible for \$3,000 undergraduate / \$5,000 graduate annual educational reimbursement for approved accredited course work.

Employee Assistance Program (EAP)

The District's EAP, provided by ComPsych, offers counseling, legal and financial consultation, work-life assistance, and crisis intervention services to all our employees and their household family members.

Work Environment and Other Benefits:

More detailed benefits information can be found on the OCWD website under the section titled: Compensation and Benefits.

- Flexible work schedules (e.g., 9/80 schedule) depending on the worksite.
- Clear policies and procedures.
- Health and safety programs.
- A rewarding career contributing to society and the environment.

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