

LIFE INSURANCE

Orange County Water District offers basic life insurance to its Board Members. The basic life insurance consists of a flat \$25,000 worth of coverage. Each Board Member has the voluntary option to purchase supplemental life insurance at their cost.

RETIREMENT

401(a) – Upon hire, all full-time Directors are immediately enrolled in the District’s private 401(a) retirement plan, administered by Prudential. 3% of the Director’s mandatory 7.65% contributions are paid by the District leaving the Director 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 %, which the employee will be fully vested in after five years of service. Visit Prudential’s website at www.prudential.com/online/retirement or call their customer service number (877) 778-2100.

457 Deferred Compensation Plan – Participation in the deferred compensation plan is voluntary. We contract with Prudential for our 457 Deferred Compensation plan. In 2021, you may choose to contribute up to \$19,500 (pre-tax and/or after-tax Roth) towards your retirement fund. Prudential also has a website for your information at www.prudential.com and a customer service number (877) 778-2100.



Orange County Water District



Mission Statement

To provide local water retailers with a reliable, adequate, high-quality groundwater supply at the lowest reasonable cost and in an environmentally responsible manner.



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**Orange County Water District
Board of Directors
2021 Benefits Sheet**

Orange County Water District Benefits Information



Board of Directors Information

Insurance Plans Offered at the Orange County Water District

MEDICAL INSURANCE

Orange County Water District offers five options of medical coverage to employees. They are **Kaiser HMO or Anthem Blue Cross Plans: Prudent Buyer Classic PPO, Prudent Buyer Advantage PPO, California Care HMO and HealthFund High Deductible PPO**. Each employee has the opportunity to choose which plan works best for themselves and their families. Employees will be offered the choice once upon commencement of employment and once every year at open enrollment, after the initial sign-up. The Orange County Water District pays a set amount for each level of the plans. Here is a brief description about each plan and how much they cost.

If you enroll in one of the PPO plans, you have the greatest choice of health care professionals because you may receive health care services from any licensed health care professional for your covered services. Further information about Anthem Blue Cross can be accessed at www.anthem.com/ca/

Prudent Buyer Classic PPO Premiums

Employee only	
Total Monthly Premium:	\$ 858.88
Employee's Portion:	\$ 0.00
District's Monthly Contribution:	\$ 858.88

Employee plus one	
Total Monthly Premium:	\$1,717.76
Employee's Portion:	\$ 334.82
District's Monthly Contribution:	\$1,382.94

Employee plus two or more	
Total Monthly Premium:	\$2,276.03
Employee's Portion:	\$ 491.14
District's Monthly Contribution:	\$1,784.89

Prudent Buyer Advantage PPO Premiums

Employee only	
Total Monthly Premium:	\$ 755.81
Employee's Portion:	\$ 0.00
District's Monthly Contribution:	\$ 755.81

Employee plus one	
Total Monthly Premium:	\$1,511.63
Employee's Portion:	\$ 98.10
District's Monthly Contribution:	\$1,413.53

Employee plus two or more	
Total Monthly Premium:	\$2,002.91
Employee's Portion:	\$ 132.31
District's Monthly Contribution:	\$1,870.60

The **Anthem Blue Cross HealthFund High Deductible PPO** is also offered to OCWD through the ACWA/JPIA. In this plan you still have the greatest choice of health care professionals because you may receive health care services from any licensed health care professional for your covered services. The difference is you have a \$1,500 deductible before any payments will be made by Anthem Blue Cross. If you add one or more family member(s) the deductible goes up to \$3,000 per calendar year. Further information about Anthem Blue Cross can be accessed at www.anthem.com/ca/

HealthFund High Deductible PPO

Employee only	
Total Monthly Premium:	\$ 687.10
Employee's Portion:	\$ 0.00
District's Monthly Contribution:	\$ 687.10

Employee plus one	
Total Monthly Premium:	\$1,374.21
Employee's Portion:	\$ 77.50
District's Monthly Contribution:	\$1,296.71

Employee plus two or more	
Total Monthly Premium:	\$1,820.82
Employee's Portion:	\$ 222.88
District's Monthly Contribution:	\$1,598.39

The **Anthem Blue Cross California Care HMO** medical plan requires you to choose your Primary Care Physician (PCP) at enrollment. If you would like to see a specialist, you need to receive a referral from your PCP before going to the specialist. Further information about Anthem Blue Cross can be accessed at www.anthem.com/ca/

California Care HMO Premiums

Employee only	
Total Monthly Premium:	\$ 888.10
Employee's Portion:	\$ 0.00
District's Monthly Contribution:	\$ 888.10

Employee plus one	
Total Monthly Premium:	\$1,776.20
Employee's Portion:	\$ 241.76
District's Monthly Contribution:	\$1,534.44

Employee plus two or more	
Total Monthly Premium:	\$2,353.46
Employee's Portion:	\$ 433.34
District's Monthly Contribution:	\$1,920.12

The **Kaiser Traditional HMO** is also offered to OCWD through the ACWA/JPIA. Kaiser is a health maintenance organization (HMO) plan with affiliated and fully accredited hospitals. Further information about Kaiser can be accessed at www.kp.org

Kaiser Traditional HMO

Employee only	
Total Monthly Premium:	\$ 697.92
Employee's Portion:	\$ 0.00
District's Monthly Contribution:	\$ 697.92

Employee plus one	
Total Monthly Premium:	\$1,378.84
Employee's Portion:	\$ 208.44
District's Monthly Contribution:	\$1,170.40

Employee plus two or more	
Total Monthly Premium:	\$1,944.00
Employee's Portion:	\$ 314.38
District's Monthly Contribution:	\$1,629.62

DENTAL INSURANCE

Orange County Water District offers two options of dental coverage to the employees. The first plan is the **Delta Dental (PPO)** plan and the second is the **Delta Care (HMO)** plan. Again, each employee

has the opportunity to choose which plan works best for themselves and their families. Employees will be offered the choice once upon commencement of employment and once every year at open enrollment, after the initial sign-up. The Orange County Water District pays a set amount for each level of the plan. Here is a brief description about each plan and how much they cost.

Delta Dental PPO is offered to OCWD employees through ACWA/JPIA. The structure of the plan is similar to the medical PPO plan. You have a choice of dentist from the plan but can go outside of the plan for an additional cost. To find out more about Delta Dental you can read the plan description, go to their website at www.deltadentalins.com, or call (888) 335-8227.

Delta Dental PPO

Employee only	
Total Monthly Premium:	\$ 46.23
Employee's Portion:	\$ 0.00
District's Monthly Contribution:	\$ 46.23

Employee plus one	
Total Monthly Premium:	\$ 96.37
Employee's Portion:	\$ 19.27
District's Monthly Contribution:	\$ 77.10

Employee plus two or more	
Total Monthly Premium:	\$160.46
Employee's Portion:	\$ 32.09
District's Monthly Contribution:	\$128.37

The **Delta Care HMO** plan is run similar to the HMO medical plan. You choose a Primary Care Dentist and all referrals are requested through that dentist. To find out more about Delta Care you can read the plan description, go to their website at www.deltadentalins.com, or call (800) 422-4234.

Delta Care HMO

Employee only	
Total Monthly Premium:	\$ 29.19
Employee's Portion:	\$ 0.00
District's Monthly Contribution:	\$ 29.19

Employee plus one	
Total Monthly Premium:	\$ 45.36
Employee's Portion:	\$ 8.62
District's Monthly Contribution:	\$ 36.74

Employee plus two or more	
Total Monthly Premium:	\$ 64.72
Employee's Portion:	\$ 12.49
District's Monthly Contribution:	\$ 52.23

VISION INSURANCE

There is only one vision plan offered at OCWD. Vision Service Plan (VSP) offers a variety of vision care services as well as annual contact lens replacement and bi-annual prescription glasses replacements. You can learn more about this plan by reading the plan description, going online at www.vsp.com, or by calling (800) 877-7195.

Vision Service Plan (VSP)

Employee only, or plus one, or plus two or more	
Total Monthly Premium:	\$ 18.56
Employee's Portion:	\$ 0.00
District's Portion:	\$ 18.56