



Orange County Water District Board of Directors Benefits Information

Retirement

401(a) Money Purchase Plan – All Directors are immediately enrolled in the 401(a) Money Purchase Plan, administered by Fidelity.

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%. The District's 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 Directors through Fidelity, with a match up to \$270.84 per pay period (up to \$3,250 per plan year). Annual limits determined by the IRS. The District's matching contributions are 100% vested.

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

Basic Life Insurance and AD&D are provided at no cost to Directors. Coverage is a \$25,000 flat amount. Supplemental life insurance and AD&D are available for purchase through the District's plan.

Health Insurance & Benefits

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 total taxable income.

Medical, Dental and Vision Insurance

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



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	COVERAGE	Monthly Premiums	Monthly District Cost Share	Monthly Employee Contribution	Bi-weekly Employee Contribution	Bi-Weekly District Contribution
PPO Plans	<u>Anthem Blue Cross Prudent Buyer Classic (PPO Plan)</u>					
	Active Employee Only	\$995.17	\$995.17	\$0.00	\$0.00	\$497.59
	Active Employee + 1 Dep	\$1,990.34	\$1,890.82	\$99.52	\$49.76	\$945.41
	Active Employee + 2 or more Dep	\$2,637.20	\$2,505.34	\$131.86	\$65.93	\$1,252.67
	<u>Anthem Blue Cross Prudent Buyer Advantage (PPO Plan)</u>					
	Active Employee Only	\$875.76	\$875.76	\$0.00	\$0.00	\$437.88
HMO Plans	Active Employee + 1 Dep	\$1,751.52	\$1,663.94	\$87.58	\$43.79	\$831.97
	Active Employee + 2 or more Dep	\$2,320.76	\$2,204.72	\$116.04	\$58.02	\$1,102.36
	<u>Anthem Blue Cross California Care (HMO Plan)</u>					
	Employee Only	\$1,132.75	\$1,132.75	\$0.00	\$0.00	\$566.38
	Employee + 1 Dep	\$2,265.50	\$2,152.23	\$113.27	\$56.64	\$1,076.11
	Employee + 2 or more Dep	\$3,001.79	\$2,851.70	\$150.09	\$75.04	\$1,425.85
Account Based Health Plan	<u>Kaiser Traditional HMO w/Chiro</u>					
	Employee Only	\$812.45	\$812.45	\$0.00	\$0.00	\$406.23
	Employee + 1 Dep	\$1,624.90	\$1,543.66	\$81.24	\$40.62	\$771.83
	Employee + 2 or more Dep	\$2,258.61	\$2,145.68	\$112.93	\$56.47	\$1,072.84
	<u>Anthem Blue Cross - Consumer Driven Health Plan (CDHP)</u>					
	Employee Only	\$796.14	\$796.14	\$0.00	\$0.00	\$398.07
Dental Plans	Employee + 1 Dep	\$1,592.28	\$1,512.67	\$79.61	\$39.81	\$756.33
	Employee + 2 or more Dep	\$2,109.77	\$2,004.28	\$105.49	\$52.74	\$1,002.14
	<u>Delta Dental (PPO Plan)</u> <small>(100/20/80%)</small>					
	Employee Only	\$47.48	\$47.48	\$0.00	\$0.00	\$23.74
	Employee + 1 Dep	\$99.13	\$79.30	\$19.83	\$9.91	\$39.65
	Employee + 2 or more Dep	\$165.14	\$132.11	\$33.03	\$16.51	\$66.06
Vision Plan	<u>Delta Care (HMO Plan)</u> <small>(100/20/80%)</small>					
	Employee Only	\$29.19	\$29.19	\$0.00	\$0.00	\$14.60
	Employee + 1 Dep	\$45.36	\$36.29	\$9.07	\$4.54	\$18.14
	Employee + 2 or more Dep	\$64.72	\$51.78	\$12.94	\$6.47	\$25.89
	<u>Vision Service Plan (VSP)</u> <small>(100%)</small>					
	Employee and Dependents	\$18.56	\$18.56	\$0.00	\$0.00	\$9.28

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