



# 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	<b><u>Anthem Blue Cross Prudent Buyer Classic (PPO Plan)</u></b>					
	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
	<b><u>Anthem Blue Cross Prudent Buyer Advantage (PPO Plan)</u></b>					
	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
	<b><u>Anthem Blue Cross California Care (HMO Plan)</u></b>					
	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	<b><u>Kaiser Traditional HMO w/Chiro</u></b>					
	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
	<b><u>Anthem Blue Cross - Consumer Driven Health Plan (CDHP)</u></b>					
	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
	<b><u>Delta Dental (PPO Plan)</u></b> (100/20/80%)					
	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	<b><u>Delta Care (HMO Plan)</u></b> (100/20/80%)					
	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
	<b><u>Vision Service Plan (VSP)</u></b> (100%)					
	Employee and Dependents	\$18.56	\$18.56	\$0.00	\$0.00	\$9.28

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