



RAMONA MUNICIPAL WATER DISTRICT BENEFIT SUMMARY

Effective: 01/01/08 - 12/31/12*

Medical Insurance: The District offers a choice of Blue Shield HMO/PPO or Kaiser Permanente. The District pays 100% of premium for employee; both employee and the District share in dependent premium costs.

Dental Insurance: The District provides a self-funded indemnity dental plan. The District pays 100% of premium for employee; both employee and the District share in dependent premium costs.

Vision: The District provides vision care through Blue Shield of California. The District pays 100% of premium for employee and dependents.

Life Insurance/AD&D: Life insurance is provided with a term life of one (1) times the employee's annual salary up to a maximum of \$110,000, with Accidental Death and Dismemberment (AD&D) coverage.

Retirement: The District contracts with the California Public Employees Retirement System (CalPERS) - 3% @ 60 benefit formula. The District pays both the employer and employee contribution rates. As of 1/1/10, employees will be responsible for 1% of the employee's share of the CalPERS contribution rate. The District is also a Social Security participant, with cost shared by the District & employee.

Deferred Compensation: Employees may participate in an optional 457 deferred compensation plan to set aside additional supplemental retirement income.

Sick and Vacation Leave: The District combines sick and vacation leave accruals into one pool called Comprehensive Annual Leave (CAL Time). Annual accrual rates start at 22 days for 0-5 years of service and increase with additional years of service. Upon separation from the District, employee is paid 100 percent of accrued leave time.

Holidays: Twelve (12) paid holidays per year.

Educational Incentive: Up to \$2,000 per fiscal year is available for qualified coursework, including tuition, books and parking.

Flexible Spending Plan: A flexible spending plan is available to set aside pre-tax dollars for eligible health care and/or dependent care expenses.

Employee Assistance Program (EAP): A confidential counseling resource program to assist employees and their dependents with any type of personal or professional life challenges they may encounter.

State Disability: The District participates in both the State Disability Insurance (SDI) and Paid Family Leave Programs.

Computer Loan Program: An interest-free loan of up to \$2,500 is available for qualified employees.

**All benefits are subject to modification through the collective bargaining process.*