

Alameda County Water District
Benefit Summary – Union Employees (OE3)

<i>Benefit</i>	<i>Description</i>
<i>GROUP HEALTH BENEFITS</i>	
Health Insurance	Coverage is provided through the California Public Employees' Retirement System (CalPERS). Healthcare coverage is provided via a full Flex Cafeteria Plan for all eligible employees. Under the Cafeteria Plan, employees will receive a flex dollar allowance to purchase health care coverage and qualifying voluntary products.
Dual Health Benefit	An employee and his/her dependents who are eligible for coverage under the District's medical plan and who are covered by another medical plan, may elect to waive District coverage. Employees who waive District coverage will receive a reduced flex dollar allowance. Please see the applicable MOU for details.
Dental Insurance	Coverage is provided through the Delta Dental Plan and the premium for the employee and eligible dependents is fully paid by the District.
Vision Insurance	Coverage is provided through the Vision Service Plan and the premium for the employee and eligible dependents is fully paid by the District.
<i>OTHER BENEFITS</i>	
Flexible Spending Account (FSA)	Employees have the opportunity to set aside money on a pre-tax basis for eligible out-of-pocket health care and dependent care expenses.
Life Insurance/Accidental Death and Dismemberment (AD&D)	The District provides Basic Life Insurance and Basic AD&D Insurance of one (1) time your annual salary to a maximum of \$150,000. There is no cost to you for this insurance.
Long Term Disability	The District provides you with Long Term Disability Income Insurance of 66.67% of monthly earnings with a maximum monthly benefit of \$7,000. This insurance is provided at no cost to you.
Short Term Disability	The District provides you with Short Term Disability coverage of 66.67% of weekly earnings for up to 12 weeks with a maximum weekly benefit of \$1,650. This coverage is provided at no cost to you.
Employee Assistance Program (EAP)	The EAP provides confidential counseling, education, and resources on a wide variety of work and life issues at no cost to the employee within program guidelines
Tuition Reimbursement	The District will reimburse up to 100% of the total tuition costs incurred in taking courses related to District employment outside of normal working hours, up to a maximum of \$5,250 per calendar year.
<i>RETIREMENT</i>	
Retirement	California Public Employees Retirement System (CalPERS). The applicable CalPERS retirement benefit depends on whether the employee is a "new" member or "classic" member under state law. Classic member: Employee who is a member of PERS or reciprocal agency within six months of hire at ACWD. 2.5% @ 55 with 8% employee contribution. \$5000 Retired Death Benefit, 3% Annual Cost-of-Living Allowance Increase, Post-Retirement Survivor Allowance to Continue After Remarriage, Pre-Retirement Death Benefits to Continue After Remarriage of Survivor, Additional Opportunity to Elect 1959 Survivor Benefits, 1959 Survivor Benefit Level 4, Unused Sick Leave

<i>Benefit</i>	<i>Description</i>
	Credit, Public Service Credit for Peace Corps, AmeriCorps VISTA, or AmeriCorps Service, Military Service Credit as Public Service, Final Compensation 1 Year, Post-Retirement Survivor Allowance, Prior Service. The District picks up 2.5% of the CalPERS retirement contribution. New member: Employees hired after 12/31/12 that were not members of PERS or a reciprocal agency within the last six months of hire at ACWD. 2% @ 62 with 7.75% employee contribution. \$5000 Retired Death Benefit, 1959 Survivor Benefit Level 4, 3% Annual Cost-of-Living Allowance Increase, Additional Opportunity to Elect 1959 Survivor Benefits, Final Compensation 3 Years, Military Service Credit as Public Service, Post-Retirement Survivor Allowance, Post-Retirement Survivor Allowance to Continue After Remarriage, Pre-Retirement Death Benefits to Continue After Remarriage of Survivor, Pre-Retirement Option 2W Death Benefit, Prior Service, Public Service Credit for Peace Corps, AmeriCorps VISTA, or AmeriCorps Service, Unused Sick Leave Credit.
Social Security/Medicare	The District does not participate in Social Security but provides 1.45% matching Medicare contribution.
Retiree Health Benefits	Coverage is provided through the CalPERS Health program. The District's contribution for retiree coverage shall be the PEMHCA minimum contribution as determined by CalPERS on an annual basis. Please refer to the Memorandum of Understanding for various eligibility and plan details. Employees hired after January 1, 2019, will receive a defined-contribution benefit into a retiree health savings account.
Deferred Compensation 457 Plan and 401(a)	Optional 457 and 401(a) deferred income plans allowing tax deferral of current income and payment later as supplemental retirement income. Deferred compensation is invested according to the employee's choice of a variety of investment vehicles available under the plan. Beginning January 1, 2026, the District will match employees' contributions of up to \$1,000 for Classic members and up to \$3,000 per year for PEPRA members in the 401 (a) plan on behalf of the employee. The employee must make contributions to the 457 plan to receive the District's matching contribution.
<i>LEAVES</i>	
Vacation Leave	10 days first year, increasing to 25 days after 20 years. Maximum Accrual: 400 hours per year.
Sick Leave	96 hours per year plus 30 hours per year of Medical Appointment Leave. Up to 48 hours of sick leave per calendar year may also be used to care for an eligible sick family member. Maximum Accrual: None
Bereavement Leave	The District provides up to 24 hours for bereavement of a member of the employee's immediate family, an additional 8 hours is provided in the event the funeral is more than 400 miles away. Up to 12 hours paid leave per fiscal year for attendance at the funeral or memorial service of a close friend or as an addition to leave for bereavement of a member of the employee's immediate family. Bereavement Leave as amended by AB 1949 (2022), effective January 1, 2023, Employees shall have up to five (5) days of bereavement leave, to be used within three (3) months of the date of death. Please refer to the MOU for more details.

<i>Benefit</i>	<i>Description</i>
Industrial Accident Leave	Full pay, supplemented with workers compensation benefits, up to 6 months for an employee who is unable perform regular work duties as a result of work-related injury or illness as certified by the workers compensation carrier.
Other Leaves	<u>Floating Holidays</u> : 40 hours per fiscal year; no carryover, may exchange for pay each year.
Holidays	12 days per year.