

BENEFITS OUTLINE

The Central Coast Water Authority (CCWA) provides each employee scheduled to work 30 or more hours per week medical, dental and vision insurance for the employee and his or her eligible dependents. Eligible regular and probationary part-time employees regularly scheduled to work 20 or more hours, but less than 30 hours, per week may receive medical insurance coverage only.

Medical insurance and dental and vision coverage will become effective two full calendar months after the date of hire.

Cafeteria Plan

CCWA's contribution toward employee and dependent medical, dental and vision insurance coverage is provided under the terms of a flexible benefit plan. Generally, CCWA provides a set amount of funds for medical, dental and/or vision insurance under the plan. Premium costs associated with the various plans are deducted from the cafeteria plan allowance. Premium costs above the allowance are paid by the employee.

Medical Insurance

Medical insurance is offered through the Association of California Water Agencies (ACWA) benefits program. Three plans are offered: The Anthem Blue Cross California Care HMO plan, the Anthem Blue Cross PPO Prudent Buyer Classic plan, and the ACWA Health Fund PPO (high deductible). Any of the three plans may be chosen as the medical insurance provider for the employee and their family.

Dental/Vision Insurance

Dental and vision insurance is provided through a self-funded plan. Each full-time employee who works at least 30 hours per week is provided a generous allowance for dental and vision expenses of the employee and their family.

Cafeteria/Section 125 Plan

Another component of the CCWA cafeteria plan is the Section 125 plan. Under the Section 125 Plan, a portion of the employee's salary may be allocated to the plan on a pre-tax basis to pay for unreimbursed medical and/or dependent care expenses and/or insurance premium reimbursement. The advantage of the Section 125 Plan is that taxes are not paid (federal, state or Medicare) on amounts contributed to the plans; thus, tax savings are realized on those amounts.

Important: Once an election is made to contribute amounts to either the unreimbursed medical, dependent care, or insurance premium reimbursement plans, changes may not be made for the calendar year. Additionally, any amounts not used during the year are forfeited.

Life Insurance and Long-Term Disability Insurance

Each full-time regular and probationary employee scheduled to work 40 hours per week is provided employer paid life insurance and long-term disability insurance.

Life Insurance

For the duration of employment, the employee is provided an employer paid life insurance policy in an amount equal to 1 and ½ times the employee's annual salary up to a maximum of \$100,000. The life insurance becomes effective two full calendar months after the date of hire.

Long-Term Disability Insurance

Employer paid long-term disability insurance becomes effective two full calendar months after the date of hire.

State Disability Insurance

Employees participate in the State of California disability insurance program (SDI). The cost of this program is paid by the employee. Generally, SDI payments are paid up to the annual limit established by the State of California.

Public Employees' Retirement System

All probationary and regular employees will be enrolled in the Public Employees Retirement System (PERS). The PERS contract provides for retirement of 2% at 55. As part of an employee's benefits, in addition to paying the employer's contribution, CCWA pays the employee's contribution (7% of his/her salary) to PERS. The CCWA does not participate in full social security, but does participate in Medicare.

IRC 457 Deferred Compensation Program

A Deferred Compensation Plan is offered. The Deferred Compensation Plan, administered by Valic Retirement Corporation & ICMA Retirement Corporation (ICMA-RC), permits employees to defer a portion of their income until retirement (CCWA makes no contribution to the deferred compensation plan). All plan funds plus accrued interest are refundable according to the plan's provisions should an employee leave CCWA, or otherwise seek to withdraw his/her contribution prior to retirement.

Paycheck Direct Deposit

All paychecks are electronically deposited into the employee's bank account.

Uniforms, Boot and Jeans Allowance

Each fiscal year with the approval of the safety officer, operations employees receive an allowance for the purchase of boots and jeans. Uniform shirts are provided to all operations employees and are paid for by CCWA.

Safety Glasses

Upon approval of the safety officer, every three years CCWA will contribute substantially toward the exam, lenses, and frames for ANSI Z87.1 approved safety glasses.

Vacation

Upon completion of six months of continuous service, employees shall receive five days of vacation time and shall thereafter accrue vacation on a biweekly basis according to the following annual accrual schedule:

6 months - 4 years service	3.08 hours vacation biweekly (10 days per year)
5 - 9 years	4.62 hours vacation biweekly (15 days per year)
10+ years	6.16 hours vacation biweekly (20 days per year)

Vacation Cash Out

Employees may also elect to cash out vacation pursuant to the policies found in Section 3.3.1 of the CCWA personnel Policies and Procedures Manual.

Sick Leave

Regular and probationary full-time employees shall accrue 3.69 hours of sick leave per biweekly pay period (12 days per year). Regular and probationary part-time employees will accrue sick leave biweekly on a pro rata basis. Temporary and casual employees do not accrue sick leave benefits.

Compensatory Time

Non-exempt employees may accrue compensatory time in lieu of overtime payment only at the discretion of their supervisor and if approved in advance. Compensatory time off shall be accrued at the rate of 1½ hours of compensatory time for each hour of overtime worked. During any fiscal year (July 1 - June 30), employees may accrue up to a total of 120 hours of compensatory time. At the end of each Fiscal Year, employees shall be paid for their accrued compensatory time balance in excess of 40 hours at their then current hourly rate unless the employee elects to carry over all or a portion of his or her accrued compensatory time balance in excess of 40 hours ("Carry Over Comp Time"). The payment of such accrued compensatory time shall be made on or before July 15 of each year. Carry Over Comp Time will remain part of the employee's accrued compensatory time balance, which may not exceed 120 hours, but Carry Over Comp Time is not subject to later payout except at the time of separation from employment. In taking time off from work, employees must utilize any Carry Over Comp Time before using any other portion of employee's accrued compensatory time balance.

Use of compensatory time off shall be by prior scheduling and with approval by the employee's immediate supervisor. Upon separation from employment, employees shall be paid for their accrued compensatory time balance at their then current hourly rate.

Holidays

Annually, in addition to an eight hour floating holiday, full-time employees observe 11 paid holidays.

New Year's Day	Labor Day
Martin Luther King Jr. Day	Veterans Day
Presidents' Day	Thanksgiving Day
Memorial Day	Friday following Thanksgiving
Independence Day	Christmas Day

Employee Assistance Program

An Employee Assistance Program (EAP) is provided for CCWA's employees.

Family Care and Medical Leave

CCWA provides unpaid leaves of absence for family care and medical leave for up to twelve weeks per year in accordance with California's Moore-Brown-Roberti Family Rights Act and the federal Family and Medical Leave Act of 1993. To be eligible for family care and medical leave, an employee must (1) have worked for CCWA for at least twelve months prior to the date on which the leave is to commence, and (2) have worked at least 1,250 hours in the twelve months preceding the leave.