



SUMMARY OF EMPLOYEE BENEFITS

Important Note: These benefits are currently provided to all full-time employees; however, the District reserves the right to change these benefits at any time based upon the business needs of the District and its customers subject to any legal limitations imposed by federal and/or state law on benefit changes.

MEDICAL INSURANCE

Fully-paid medical insurance through CalPERS is effective the first day of the first full month following hire date and continues upon retirement under the CalPERS "10/20 Vesting Schedule" (see below). The District pays the full premium for employee and eligible dependent coverage for at least one plan. In retirement, spouse coverage continues in the event of the employee's death until remarried. Dependents are covered until age 26 regardless of dependent tax or marital status under current federal law.

DENTAL INSURANCE

Cigna Dental – Group #3337661

www.mycigna.com

800.244.6224

Fully-paid dental insurance is effective the first day of the first full month following hire date and continues upon retirement based on years of service vesting schedule (see below). In retirement, spouse coverage continues in the event of the employee's death until remarried. Dependents are covered until age 26 regardless of dependent tax or marital status under current federal law. The maximum annual benefit is \$2,000. Orthodontia coverage with a lifetime maximum of \$1,500.00 is available for children and adults.

VISION INSURANCE

VSP/Ameritas – Policy #010-40144

800.877.7195

Fully-paid vision insurance (VSP administered through Ameritas) takes effect the first day of the first full month following hire date and continues upon retirement based on years of service vesting schedule (see below). In retirement, spouse coverage continues in the event of the employee's death until remarried. Dependents are covered until age 26 regardless of dependent tax or marital status under current federal law. Coverage includes: Examination - once every 12 months; Lenses - once every 12 months; Frames - once every 24 months, or Contacts - once every 12 months. No copay for VSP network doctor; reimbursement of lesser benefit for out of network doctor.

LIFE/AD&D/SHORT-TERM DISABILITY (STD)/LONG-TERM DISABILITY (LTD) INSURANCE

UNUM

www.myunum.com

800.275.8686

Fully-paid life and accidental death insurance benefits equal to 2 times annual salary are effective the first day of the first full month following hire date; coverage is available for active employees only. Spouse and unmarried dependents from 6 months to age 26 are insured for \$10,000. In the event of termination, employees may elect conversion coverage at their own expense within 31 days of termination. Fully-paid short-term (STD) and long-term (LTD) disability insurance benefits are effective the first day of the first full month following hire date; coverage is available for active employees only. The STD benefit is 66.67% of basic weekly income to a maximum benefit of \$2,000 and begins on the 31st day of disability for a maximum benefit duration of 9 weeks. The LTD benefit is 66.67% of basic monthly income up to a maximum of \$10,000.

OPTIONAL/SUPPLEMENTAL BENEFITS

Supplemental insurance plans (accident, cancer, hospital, specified health and dental) are available for voluntary participation through AFLAC. Voluntary participation is also available for deferred compensation plans through CalPERS and VALIC/AIG.

EDUCATIONAL REIMBURSEMENT

Financial assistance is available for regular full-time employees who pursue approved educational goals and programs and meet specific program requirements.

RETIREMENT

California Public Employee's Retirement System PERS (Employer ID #5395882943)

CalPERS 2% @ 62 takes effect immediately upon employment. As required by CalPERS, new members must pay the employee share for this benefit. Classic Members are eligible for the 2% @ 55 plan with the employee share paid by the employee.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Anthem

800.999.7222

Anthem EAP (administered through ACWA/JPIA) takes effect the first day of the first full month following hire at no cost to the employee. The District encourages employees to utilize the services provided by this program to obtain quick and easy access to confidential, professional assistance and resources to help meet life's challenges. Services offered include counseling (up to 6 visits per issue), physical and emotional wellness programs, substance abuse guidance, and legal and financial consultations. EAP services also include identify theft guidance, dependent care, and numerous resources on general well-being, including crisis consultation.

MEDICAL INSURANCE UPON RETIREMENT

Employees hired on or after 1/1/03 who retire from the District with at least 5 years of service and a minimum of 10 years credited service in the CalPERS system are eligible for post-retirement coverage up to the higher of 1) the higher of the lowest-cost HMO or PPO plan offered by CalPERS, or 2) the CalPERS "100/90 Formula." The District's contribution toward post-retirement coverage for employees and their eligible dependents will be a percentage of the post-retirement coverage cost based on the employee's total credited years of qualifying service under the following CalPERS vesting schedule:

<u>CREDITED YEARS OF PERS SERVICE</u>	<u>PERCENTAGE OF DISTRICT CONTRIBUTION</u>
10	50
11	55
12	60
13	65
14	70
15	75
16	80
17	85
18	90
19	95
20	100

DENTAL AND VISION INSURANCE UPON RETIREMENT

For employees hired on or after 1/1/03 who retire from the District with at least 10 years of service, the District will pay a percentage of the total dental and vision insurance cost for the employee and eligible dependents based on the total years of CalPERS service shown in the above vesting schedule for medical insurance.