



## **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**

Vision Service Plan (VSP) – Policy #010-40144  
800.487.5553

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**

Cigna Life Insurance Company  
www.cigna.com  
800.362.4462

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 31<sup>st</sup> 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. Additional Cigna programs are also available for health and wellness discounts, will preparation and estate planning, and identify theft; financial, bereavement and legal support; and emergency medical assistance while traveling.

**OPTIONAL BENEFITS**

Voluntary participation is available in two deferred compensation plans (CalPERS and Valic) and in supplemental insurance plans (accident, hospital, cancer, critical care and dental) with Aflac.

**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 District.

**EMPLOYEE ASSISTANCE PROGRAMS (EAP)**

MHN

800.535.4985

MHN EAP (administered through ACWA/JPIA) takes effect the first day of the first full month following hire date. The Cigna life insurance plan also provides an EAP benefit that takes effect the first day of the first full month following hire date. 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 address difficulties related to emotional concerns, relationships, substance abuse, and legal and financial concerns.

**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:

<b><u>CREDITED YEARS OF PERS SERVICE</u></b>	<b><u>PERCENTAGE OF DISTRICT CONTRIBUTION</u></b>
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.