



# DIABLO WATER DISTRICT SUMMARY OF EMPLOYER BENEFITS\*

October 1, 2021

RETIREMENT PLAN	
<b>CalPERS (California Public Employees' Retirement System)</b>	
Classic Employee Benefit: 2.7% @ Age 55	(Employer contributes 13.5%; Employee contributes 8%)
PEPRA Employee Benefit: (Public Employees' Pension Reform Act)	(Employer contributes 7.38%; Employee contributes 6.5%)
<b>CalPERS (Voya): 457b - Deferred Compensation Plan</b>	
Employee voluntary pretax contributions	
<b>Lincoln Financial Group: 457b - Deferred Compensation Plan</b>	
Employee voluntary pretax contributions	
HEALTH INSURANCE FOR EMPLOYEES AND QUALIFIED DEPENDENTS	
(Employer pays 100% of Health Premiums less \$1.00 paid by Employee)	
<b>Medical: Choose from one of the following:</b>	
- Kaiser Permanente (HMO) with Chiropractic	\$10 office visits; prescriptions-\$15, \$5-generic; chiropractic-\$10 per visit/30 visits
- Anthem Blue Cross Classic (PPO)	\$15 office visits; prescriptions-\$15, \$5-generic; chiropractic-\$10 per visit/30 visits
- Anthem Blue Cross CalCare (HMO)	\$10 office visits; prescriptions-\$15, \$5-generic; chiropractic-\$10 per visit/30 visits
<b>Dental: Delta Dental Insurance (PPO)</b>	85% - Diagnostic & Preventive Services - Exams, cleanings, and x-rays 80% - Basic Services (Fillings, Posterior composites and sealants); Endodontics (root canals); Periodontics (gum treatment); and Oral Surgery 50% - Major Services (Crowns, bridges, dentures, and implants) 50% - Orthodontics for dependent children (Maximum: \$2,000 Lifetime per dependent child)
<b>Vision: Vision Service Plan (VSP)</b>	Copay: \$20 Exam; \$60 Contact Lens Exam - Every 12 months Prescription Lenses and Contacts - Every 12 months Frames up to \$130 - Every 24 months
<b>EAP-Employee Assistance Program</b>	Problem-Solving Support; Work and Life Services; Health and Wellness Resources
HEALTH INSURANCE FOR RETIREES	
<b>Retiree Under the Age of 65:</b>	Medical, Dental, and Vision are provided to Retirees and qualified dependents the same as active full-time employees
<b>Retiree Over the Age of 65:</b>	Only Medical is provided to Retirees. Retirees will pay a percentage of the premium (75% maximum) based on their years of service. - Kaiser Permanente Senior Advantage with Medicare - Anthem Blue Cross Classic (PPO) with Medicare - Anthem Blue Cross CalCare (HMO) with Medicare
LIFE AND DISABILITY INSURANCE	
<b>Standard Insurance Company</b>	
Life Insurance	Equal to Annual Salary up to \$250,000 (Nearest thousand - \$75,000 minimum)
Accidental Death and Dismemberment	Equal to 50 to 100% of Life Insurance Benefit
Dependent Life Insurance	Spouse Benefit: \$2,500; Child Benefit: \$1,000
Short-Term Disability	66 2/3%; Maximum of \$1,500 weekly
Long-Term Disability	66 2/3%; Maximum of \$7,500 monthly
BENEFIT ELIGIBILITY WAITING PERIOD	
CalPERS - Retirement	Starts - Date of Hire
Health Dental, Vision	1st of month following date of hire
Life, Long-Term, Short-Term Disability	1st day of full-time employment
PAID TIME OFF	
<b>Holidays:</b>	12 holidays per year: New Year's Day, Martin Luther King's Birthday, Presidents' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans' Day, Thanksgiving and the day after, Christmas Eve, Christmas Day, and New Year's Eve
<b>Floating Holidays:</b>	Two (2) Floating Holidays per calendar year
<b>Vacation:</b>	
Initial Year:	Ten (10) days prorated to nearest whole day
Second Year and After:	12 days to 25 days per year depending on years of service
<b>Sick Leave:</b>	Receive 1 day per month (12 days per year)

\* The above benefits are based on regular employee status. Refer to Regulations 106 and 114 for more detail regarding other employee status.