



SUMMARY OF EMPLOYEES BENEFITS

The following provides a brief description of the North Marin Water District's (NMWD) benefit package for all employees. Please refer to the Employee Association's Memo of Understanding (MOU), Employee Handbook or policies for details.

VACATION

Vacation time will begin accrual, and may be used, after completion of six (6) months' service.

Full-time regular employees earn vacation with pay at the following annual rates for each complete year of service with NMWD:

For the first five (5) years of service	10 days per year
For five (5) years through ten (10) years of service	15 days per year
For ten (10) years through fifteen (15) years of service	20 days per year
For fifteen (15) years through twenty (20) years of service	22.5 days per year
For more than twenty (20) years of service	25 days per year

HOLIDAYS

NMWD has 10 scheduled, and 4 floating paid holidays each year.

SICK LEAVE

Full Time New hires within their first six months of employment and part-time or temporary employees earn 1 hour for every 30 hours worked of sick time.

For regular Full-Time employees only:

After completion of six (6) months of employment regular Full-Time employees will accrue 12 days per year (4 hours each pay period) and may accumulate paid sick leave with no limit, to be used for illness or other approved absences. On December 1 each year, accrued, unused sick leave days earned in excess of 90 days (720 hours) may be paid to the employee at 50% of their regular daily base pay rate or the employee may choose to add 50% of the earned sick hours in excess of 90 days to their accrued unused vacation balance, provided that such addition does not exceed the vacation cap. The employee may also carry over any accrued unused sick time each year.

Accrued unused sick hours may also be applied as a credit to enhance CalPERS retirement benefits, to the extent permitted by CalPERS.

HEALTH INSURANCE

Health insurance is available the first of the month following the employees date of hire.

NMWD contracts with CalPERS health care which makes available a variety of medical plans. Under IRC Section 125, the District will make the following contributions for employees into a qualified Cafeteria Plan to offset the cost of health insurance:

- \$137 plus 85% of the current year Kaiser Basic Medical Plan annual premium amount less \$3,830 proportionate to the employee's FTE status. This applies to all family statuses: Single, employees with one dependent or employees with two or more dependents.

- Employees who provide proof of alternative insurance for themselves and their dependents, may receive direct payment for the Cafeteria contribution.

DENTAL INSURANCE

NMWD pays the premium for the employee and dependents. Dental insurance is available the first of the month following the employees date of hire through Arrow Benefits Group.

The plan pays 105% of the “Arrow Benefits Insurance Services” fees charged in the local area, for employees and eligible family members. The maximum covered expense is limited to \$1,500 per person per fiscal year. Orthodontia coverage is provided for eligible dependent children, up to a lifetime maximum of \$1,000 per dependent.

VISION CARE PLAN

NMWD pays the premium for the employee and dependents. Vision insurance is available the first of the month following the employees date of hire through NMWD.

This plan provides eligible full-time employees reimbursement of vision care expenses not covered by the health plan. On July 1 of each fiscal year, \$184 shall be credited to each eligible family member’s vision plan account. Up to \$184 of each eligible family members’ vision plan account remaining at the end of the fiscal year shall be carried over to the next (following) fiscal year for an accumulated total of up to \$368 maximum to be used in the new fiscal year. Reimbursable expenses shall be for glasses and frames, lenses and contact lenses, or other necessary vision care expenses per fiscal year.

GROUP LIFE INSURANCE and ACCIDENTAL DEATH INSURANCE

After completion of six (6) months of employment, for each full-time and part-time employee, NMWD pays the premium equal to the employee’s basic annual earnings, up to a maximum of \$200,000 of coverage.

SHORT TERM DISABILITY INSURANCE

SDI is a partial wage-replacement insurance plan for eligible California workers. As a NMWD you are eligible for SDI and thus NMWD deducts SDI from employees’ wages. Disability Insurance (DI) provides short-term wage replacement benefits to eligible California workers who have a loss of wages when they are unable to work due to a non-work-related illness, injury, or pregnancy.

LONG TERM DISABILITY INSURANCE

On the first of the month following completion of the employees’ six (6) month probationary period, the District provides a self-funded long-term disability plan to all regular full-time employees participating in the California Public Employees’ Retirement System.

SUPPLEMENTAL INSURANCE

The District offers a variety of supplemental insurance offerings through AFLAC Insurance services, such as Short-Term Disability, Accident, Cancer and Life Insurance as well as Hospital and Critical Care insurance. Employees become eligible to elect supplemental insurance offerings on the first of the month following completion of the employees’ six (6) month probationary period.

RETIREMENT PLAN

NMWD is a member of the California Public Employees Retirement System (CalPERS). The program is mandatory for all regular full-time employees upon date of hire.

For new employees hired after January 1, 2013, the PEPRA retirement formula is 2.0%@62. The current employee’s retirement contribution rate is 6.75% of salary (subject to change).

For employees hired before January 1, 2013, Classic Members, the retirement formula is 2.5%@55. The employee’s contribution rate is 8%.

DEFERRED COMPENSATION

On the first of the month following completion of the employees' probationary period, all employees are eligible to participate in the 457(b) deferred compensation plan pursuant to the "Deferred Compensation Plan" consistent with current IRS regulations and requirements. There is no District match on the 457(b) plans.

SOCIAL SECURITY

NMWD participates in the Social Security System and payroll deductions are made each pay period in accordance with Federal law.

WORKERS' COMPENSATION

To provide temporary disability income to an employee in the event of an on-the-job illness or injury, all employees are covered under the provisions of NMWD's Workers' Compensation policy.

EDUCATIONAL REIMBURSEMENT

NMWD regular employees who have successfully completed their six (6) month probationary period are eligible for educational reimbursement assistance. Temporary employees are not eligible for reimbursement under this policy.

The District will reimburse tuition, registration fees, laboratory fees, and/or required textbooks and materials in connection with the course of instruction. At the District's discretion, employees may be reimbursed the full amount (100%) of said costs if the instruction is of direct benefit to the District and half the amount (50%) of said costs if the instruction is of indirect benefit to the District. In order to be reimbursed for educational costs, the employee must attain a grade of at least "C" or its equivalent. All class and study time must be outside the employee's normal work hours.

EMPLOYER ASSISTED HOUSING PROGRAM

NMWD regular Full-Time employees are eligible for the Employer Assisted Housing program after completion of their six (6) month probationary period. NMWD may make loans to full-time regular employees for the purpose of purchasing a home located within the District service territory that will enable the employee to respond rapidly to emergencies affecting the operation of the District.

REIMBURSEMENT FOR PROFESSIONAL REGISTRATION / CERTIFICATION

When registration or certification is a requirement of the job classification of the regular employee, the District will reimburse an employee for this cost as outlined in the Employee Handbook. As an example of registrations/certifications include Professional Engineers' license, Distribution Operator certificates and Treatment Plant Operator certificates.