

***Alameda County Water District  
Benefit Summary – Union Employees (OE3)***

| <b><i>Benefit</i></b>   | <b><i>Description</i></b>   |
|---|---|
| <b><i>GROUP HEALTH BENEFITS</i></b>   |   |
| <b>Health Insurance</b>   | Coverage is provided through the CalPERS Health program. The premium for employee and eligible dependents is fully paid by the District up to a maximum of the highest cost HMO medical plan with a traditional network or the PERS Choice PPO plan in the Bay Area/Sacramento Region, whichever is higher.   |
| <b>Dual Health Benefit</b>  | An employee and his/her eligible dependents who are eligible for coverage under the District's medical plan and who are covered by another medical plan, may elect to waive coverage under the District's medical plan. Employees who waive coverage will receive the flex dollar allowance equivalent to one-half (1/2) of the CalPERS Bay Area/Sacramento Kaiser premium amount for which the employee is eligible.   |
| <b>Dental Insurance</b>   | Coverage is provided through the Delta Dental Plan and the premium for employee and eligible dependents is fully paid by the District.  |
| <b>Vision Insurance</b>   | Coverage is provided through the Vision Service Plan and the premium for employee and eligible dependents is fully paid by the District.  |
| <b><i>OTHER BENEFITS</i></b>  |   |
| <b>Dependent Care and Health Care Reimbursement Accounts (IRS Section 125 Plan)</b> | Employees may allocate up to \$5,000 pre-taxed dollars per year to a dependent care reimbursement account and up to \$2,500 annual to a health care reimbursement account to cover IRS-approved un-reimbursed medical/dependent care expenses.  |
| <b>Life Insurance</b>   | Basic life at 1 times annual salary to a maximum of \$150,000 and AD&D provided by the District at one-time annual salary. Additional AD&D coverage is available at group rates.  |
| <b>Long Term Disability</b>   | After a 90-day waiting period, coverage is provided at 66 2/3% of salary to a maximum of \$6,000 per month.   |
| <b>Short Term Disability</b>  | Coverage is provided through the District for employees working a minimum of 20 hours per week at 66 2/3% of base weekly earnings for the first 12 weeks up to a weekly benefit maximum of \$1,650.   |
| <b>Employee Assistance Program</b>  | Up to 6 sessions for employees and family members for professional consultation and short-term counseling for personal problems.  |
| <b>Tuition Reimbursement</b>  | The District will reimburse up to 100%, Of the total tuition and textbook costs incurred in taking courses outside of normal working hours related to District employment up to a maximum of \$5000 per calendar year.  |
| <b><i>RETIREMENT</i></b>  |   |
| <b>Retirement</b>   | <p>California Public Employees Retirement System (CalPERS). The applicable CalPERS retirement benefit depends on whether the employee is a "new" member or "classic" member under state law.</p> <p><b>Classic member:</b> (Employee who is a member of PERS or reciprocal agency within six months of hire at ACWD) 2.5% @ 55, along with the 4<sup>th</sup> level 1959 Survivor Benefit Options, Pre-Retirement Option 2W Death Benefit, special retirement credit for unused sick leave, and one year highest compensation calculation; 3% cost of</p> |

| <b><i>Benefit</i></b>                            | <b><i>Description</i></b>  |                      |                           |                       |                           |                       |                          |
|--|--|----------------------|---------------------------|-----------------------|---------------------------|-----------------------|--------------------------|
|  | <p>living adjustment and \$5000 Retired Death Benefit 8% employee contribution is pre-tax under IRS Section 414(H)(2).</p> <p><b>New member:</b> (Employees hired after 12/31/12 who were not members of PERS or a reciprocal agency within the last six months of hire at ACWD) 2% at 62, along with the 4<sup>th</sup> level 1959 Survivor Benefit Options, Pre-Retirement Option 2W Death Benefit, special retirement credit for unused sick leave, and three-year highest compensation calculation; 3% cost of living adjustment and \$5000 Retired Death Benefit, Employee contribution equal to amount required by state law, as calculated by CalPERS for 2013, the required employee contribution is 7% of compensation.</p> |                      |                           |                       |                           |                       |                          |
| <b>Social Security/Medicare</b>                  | The District does not participate in Social Security, but provides 1.45% matching Medicare contribution.   |                      |                           |                       |                           |                       |                          |
| <b>Retiree Benefits</b>                          | <p><u>Health:</u> Coverage is provided through the CalPERS Health program. The District's contribution for retiree coverage shall be the PEMHCA minimum contribution as determined by CalPERS on an annual basis.</p> <p>Please refer to the Memorandum of Understand for longevity payment schedule.</p> <p><u>Life Insurance:</u> \$2000 coverage</p>  |                      |                           |                       |                           |                       |                          |
| <b>Deferred Compensation 457 Plan and 401(a)</b> | Optional 457 and 401(a) deferred income plans allowing tax deferral of current income and payment later as supplemental retirement income. Deferred compensation is invested according to the employee's choice of a variety of investment vehicles available under the plan.  |                      |                           |                       |                           |                       |                          |
| <b><i>LEAVES</i></b>                             |  |                      |                           |                       |                           |                       |                          |
| <b>Vacation Leave</b>                            | <p>10 days first year, increasing to 25 days after 20 years.</p> <p>Maximum Accrual: 400 hours per year.</p>   |                      |                           |                       |                           |                       |                          |
| <b>Sick Leave</b>                                | <p>96 hours per year plus 30 hours per year of Medical Appointment Leave. Up to 48 hours of sick leave per calendar year may also be used to care for a sick family member living in the employee's home, or a sick parent or child not living in the home.</p> <p>Maximum Accrual: None</p>   |                      |                           |                       |                           |                       |                          |
| <b>Sick Leave Bonus</b>                          | <p>Employees will receive floating holiday hours, if their sick leave usage over the prior fiscal year does not exceed the following amounts:</p> <table style="margin-left: 40px;"> <tr> <td>Up to 8 hours usage:</td> <td>16 hours floating holiday</td> </tr> <tr> <td>Up to 16 hours usage:</td> <td>12 hours floating holiday</td> </tr> <tr> <td>Up to 24 hours usage:</td> <td>8 hours floating holiday</td> </tr> </table>   | Up to 8 hours usage: | 16 hours floating holiday | Up to 16 hours usage: | 12 hours floating holiday | Up to 24 hours usage: | 8 hours floating holiday |
| Up to 8 hours usage:                             | 16 hours floating holiday  |                      |                           |                       |                           |                       |                          |
| Up to 16 hours usage:                            | 12 hours floating holiday  |                      |                           |                       |                           |                       |                          |
| Up to 24 hours usage:                            | 8 hours floating holiday   |                      |                           |                       |                           |                       |                          |
| <b>Bereavement Leave</b>                         | <p>24 hours for bereavement of a member of the employee's immediate family and additional 8 hours of paid leave shall be provided in the event the funeral is more than 400 miles away.</p> <p>Up to 12 hours paid leave per fiscal year for attendance at the funeral or memorial service of a close friend or as an addition to leave for bereavement of a member of the employee's immediate family.</p>  |                      |                           |                       |                           |                       |                          |
| <b>Industrial Accident Leave</b>                 | Full pay, supplemented with workers compensation benefits, up to 6 months for an employee who is unable perform regular work duties as a result of work-related  |                      |                           |                       |                           |                       |                          |

| <i><b>Benefit</b></i> | <i><b>Description</b></i>  |
|-----------------------|--|
|                       | injury or illness as certified by the workers compensation carrier.                                  |
| <b>Other Leaves</b>   | <u>Floating Holidays</u><br>32 hours per fiscal year, no carry over, may exchange for pay each year. |
| <b>Holidays</b>       | 11 days per year   |