



2025 BENEFIT SUMMARY

MEDICAL/DENTAL/VISION

Medical – Blue Cross of California – Classic PPO 80/20 (voluntary for dependents only)

Dental – Delta Dental (non-voluntary)

Vision – Vision Service Plan (non-voluntary)

CONTRIBUTION: Effective first of month following date of hire, the District pays all monthly health insurance premiums for the employee. Employees with 1 or more dependent(s) shall contribute the following amounts towards medical premiums via a payroll deduction:

\$127.46/month for employee + 1 dependent and \$177.54/month for family coverage (MCWD Employees Association Members and Teamsters Local 890).

LIFE INSURANCE

Lincoln Financial - The District provides life insurance for employees twice their annual salary. Employees may purchase additional amounts through payroll deductions at a rate set by the insurance carrier.

Principal Life Insurance - Group voluntary term life insurance up to \$60,000 guaranteed with no medical questions, available for new hires beginning first of month following hire.

RETIREMENT

CalPERS-Defined Benefit Plan
2% @ age 60 and 2% @ 62 (PEPRA)

District pays 100% of employee & employer contribution for Classic Members. Employees hired after January 1, 2013 are considered PEPRA employees and receive the 2% @ 62 benefit. PEPRA employees pay 6.25% of their contributions.

457(b) – Deferred Compensation Plan – Mass Mutual (Voluntary)

457(b) - District match, up to a maximum of \$2,500 annually.

2025 annual maximum contribution = \$23,500 or \$31,000 if age 50 or older or \$47,000 for special catch up.

Social Security, State Disability Insurance, and Medicare. The District participates in all.

SHORT-TERM/LONG-TERM DISABILITY

Lincoln Financial - District pays 100% of employee premium

FLEXIBLE SPENDING ACCOUNTS

WageWorks Pre-tax benefits

Medical – up to \$3,300 per year
Dependent care – up to \$5,000 per year

ALTERNATIVE FLEX TIME SCHEDULE

9/80 Flex Schedule - The District offers employees the option of an alternative work week schedule by working an 80-hour pay period in 9 days instead of 10. This provides enhanced flexibility and helps to reduce the carbon footprint of the District.

LONGEVITY PAY

The District offers a 5% salary increase after 10, 15 and 20 years. An additional 2.5% increase is offered at 25 and 30 years of service.

ANNUAL PAID TIME OFF

Vacation – Accrued per pay period at the following rate:

- | | |
|---------------|---------|
| a. 1 yr | 10 days |
| b. 2 -3 yrs | 11 days |
| c. 4 – 10 yrs | 16 days |
| d. 11+ years | 20 days |

Employees may elect to cash out accumulated vacation, compensatory or management leave at any time provided the employee maintains a minimum of forty (40) hours of accrued vacation leave.

Management Leave

100 hours of leave each fiscal year accrued on a bi-weekly basis (for designated exempt employees only).

Holidays

14 paid holidays, including one floating holiday and the employee's birthday. The floating holiday and birthday holiday must be used during the year they are granted. They do not accrue year-to-year.

Sick Leave

12 days a year (accrued at a rate of 1 day per month) – if less than 16 sick hours are used during the calendar year, 16 hours of sick leave can be converted to 16 hours of vacation.

SUPPLEMENTAL BENEFITS

AFLAC - Employees may purchase additional insurance coverage to meet personal needs.

Retiree Healthcare - At the option of the employee, Marina Coast Water District will provide continued medical benefits for retired District employees provided the minimum requirements established by the District are met. The requirements shall be as follows:

- a. The employee shall be at least 62 years of age and have 25 consecutive years of service with the District.
- b. The District will pay 100% of the medical insurance premium for the employees at retirement who meet the requirement stated above.

Or

- a. The employee shall be at least 62 years of age and have 10 consecutive years of service with the District.

- b. The District will pay 80% of the medical insurance premium for the employees at retirement who meet the requirement stated above.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The worksite-based EAP provides confidential, professional assistance when personal problems affect an employee's life and work.

The program provides information, consultation, and counseling for employees and their family members, as well as offering training and consultation to management.

Six free confidential visits for you and your dependents.

EAP encourages employees to use services early in the progression of a problem, before situations significantly impact work. This is accomplished by promoting service for "normal problems in living" such as relationships, stress, legal and financial problems, career concerns, anxiety, and depression. The EAP also services more serious concerns such as alcohol and drug problems, family violence, and threats of suicide.

TUITION REIMBURSEMENT

The District will reimburse out-of-pocket expenses for tuition, books, supplies and other incidental expenses associated with a course of study contingent upon a passing grade of "C" or higher (\$5000 max).