

## **MANAGEMENT EMPLOYEE BENEFITS**

Zone 7 Water Agency employee benefits are administered through the County of Alameda Employee Benefits Center (EBC). The following is an overview of the benefit programs currently offered to Management Employees of Zone 7 Water Agency. For more detailed information you may click on the Employee Benefits link found in the Employment Links section of the Working Here tab.

### **MEDICAL PLANS**

Zone 7 Water Agency offers three types of Medical Plans. The agency contributes up to 90% of the total premium for the HMO Plans and 90% of the lowest cost HMO for the PPO Plan. Employees contribute 10% of the total premium cost, or more, depending on their choice of Medical Plan. The agency contribution is prorated based on the number of work hours up to 50% of the standard hours in a pay period. Employees pay any additional premium costs if they chose an alternate HMO or PPO Plan. If an eligible employee waives all medical coverage through the agency a monthly "Share the Savings" stipend may be provided up to \$200.00 per month.

### **DENTAL PLANS**

Zone 7 Water Agency offers two Dental Plans: a PPO, a PPO Supplemental Plan for spouses/domestic partners both employed with Alameda County, and Dental Maintenance Option (DMO). The agency contributes the full cost of dental coverage for eligible employees as long as the employee works at least 50% of the standard hours in a pay period. The PPO option plan design is 100% Preventative, 80% Basic Care, 80% Major Care with a \$45 per individual deductible and annual maximum up to \$1,550 per year (plan maximums may vary based on your represented or unrepresented, union bargaining agreements and/or MOUs). The DMO option has an orthodontic benefit for children as well as adults.

### **VISION BENEFIT**

The agency offers eligible employees a choice of two voluntary Vision Plans through Vision Service Plan (VSP). The voluntary Vision Plan premiums are paid for by the employee. In addition, an annual eye exam is covered for participants in the HMO Medical Plans with corresponding co-pay.

### **LIFE INSURANCE**

Zone 7 Water Agency pays for a Basic Life Insurance policy of \$25,000. Supplemental Life Insurance for an employee can be purchased in \$10,000 increments up to \$1,000,000. Supplemental Life Insurance can also be purchased for spouse/domestic partner and/or eligible dependent children. Employees enrolled in the Basic and/or Supplemental Life Insurance Plan is automatically enrolled in Identity Protection Support Service, to better protect employees from the often devastating consequences of identity theft.

### **ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE**

An employee can purchase either a policy for themselves or a family policy in \$25,000 increments up to \$500,000.

### **MANAGEMENT BENEFITS FLEX DOLLARS**

Zone 7 Water Agency provides up to \$3,000 of benefit flex dollars annually, dependent upon the management employee's represented or unrepresented status. These flex dollars can be used to pay for medical, Supplemental Life and/or AD&D premiums. The unused portion of these flex dollars are deposited into a Health Flexible Spending Account for the management employee, which can be used for unreimbursed medical expenses.

### **HEALTH FLEXIBLE SPENDING ACCOUNT**

Employees may opt to salary contribute on a pre-tax basis up to \$10,000 for eligible out of pocket medical, dental and vision expenses such as: prescription co-pays, office visit co-pays, prescription eye glasses or contact lenses or other eligible expenses as defined by the Internal Revenue Code, Section 125.

### **DEPENDENT CARE ASSISTANCE PROGRAM**

For employees who have either children under age 13 or dependents (parent, sibling or in-law incapable of self-care)

that are dependent upon the employee for care can contribute salary on a pre-tax basis up to \$5,000 annually. These pre-tax dollars can be used to pay for day care expenses provided by a licensed facility.

#### **PRE-TAX TRANSIT BENEFIT**

Employees can set aside up to \$120 a month on a pre-tax basis to purchase tickets for public transportation used to commute to one's job.

#### **HOLIDAYS**

Eleven paid holidays plus four floating holidays. Represented management employees are entitled up to four (4) additional days of management paid leave. Unrepresented management employees are entitled up to eight (8) days of management paid leave.

#### **VACATION AND SICK LEAVE WITH PAY**

Vacation accrual ranges from two weeks to five weeks depending upon years of service and the union bargaining unit to which the position is assigned. Sick leave accrues at the approximate rate of one-half day per bi-weekly pay period. The exact rate is based on the union bargaining unit and is defined in the corresponding Memorandum of Understanding.

#### **VACATION PURCHASE PROGRAM**

Zone 7 Water Agency allows eligible employees to purchase one or two additional weeks of vacation through payroll deduction. Additional information is based on the union bargaining unit and is defined in the corresponding Memorandum of Understanding.

#### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

Zone 7 Water Agency has an EAP available for employees, spouses/domestic partners and eligible dependents. This program provides services such as: counseling, financial consulting, child and elder care consulting and some legal counseling.

#### **DISABILITY or INCOME REPLACEMENT**

Two voluntary plans are offered: Short-term Disability and Long-term Disability can be purchased through a payroll deduction or with accrued vacation hours depending upon the union bargaining unit.

#### **EDUCATIONAL STIPEND**

Zone 7 Water Agency offers eligible management employees reimbursement up to a maximum of \$7,500 per fiscal year for the cost of tuition and related materials for job related educational expenses, job-related conference fees, or job-related seminar fees which shall maintain or upgrade the employee's skills on the job, or prepare the employee for promotional opportunities.

#### **RETIREMENT - ACERA**

Zone 7 Water Agency employees retirement program is provided through the Alameda County Employees' Retirement Association (ACERA). This is a Defined Benefit plan organized under the County Employees Retirement Law of 1937, which provides retirement, disability, and death benefits to the employees, retirees, and former employees Zone 7 Water Agency. ACERA retirement is based on one's age upon entrance, compensation, years of service and specific percentage of employee/employer contributions with Zone 7's portion vesting after five years of employment.

#### **DEFERRED COMPENSATION**

Zone 7 Water Agency offers a 457 Deferred Compensation program where an eligible employee who works at least 50% of their standard hours in a pay period can voluntarily contribute on a pre-tax basis, for the purpose of augmenting your retirement income, a minimum of \$10 up to a total annual contribution of \$16,500 for the current plan year.