

## **BENEFITS FOR NON-MANAGER EMPLOYEES**

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 Non-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 \$100.00 per month.

### **DENTAL PLANS**

Zone 7 Water Agency offers a choice of the following Dental Plans: a PPO, a PPO Supplemental Plan for spouses/domestic partners both employed with Alameda County, and a 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). An annual eye exam is covered for participants in the HMO Medical Plans with corresponding co-pay. Some union bargaining units have a provision in their Memorandum of Understanding that after six months of continuous service, reimbursement for eye lenses or contacts is provided at an amount dependent upon the union bargained unit. This benefit is available only to employees.

### **LIFE INSURANCE**

Zone 7 Water Agency pays for a Basic Life Insurance policy of \$9,000 up to \$25,000 for an employee based on affiliation with their appropriate union.

### **BENEFIT ALLOWANCE**

The agency provides eligible employees with dollars (based upon union bargaining agreement) to purchase pre-tax benefits such as Medical, Vision, Supplemental Employee Life and AD&D. The employer credit is applied to the pre-tax premiums. In addition, select groups may use the employer credit for Dependent Care and Adoption Assistance.

### **HEALTH FLEXIBLE SPENDING ACCOUNT**

The Health Flexible Spending Account lets eligible employees set aside pre-tax dollars to help you pay for eligible health care expenses. Also, all of some of the money from the Benefit Allowance (noted above) that is NOT allocated towards pre-tax benefits could be credited to this account.

### **ADOPTION ASSISTANCE FLEXIBLE SPENDING ACCOUNT**

The Adoption Assistance Flexible Spending Account lets eligible employees set aside pre-tax dollars to help you pay for eligible adoption expenses.

## **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. 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 pre-tax dollars to purchase tickets for public transportation used to commute to one's job.

## **HOLIDAYS**

Most employees are provided 11 paid holidays plus four floating holidays dependent upon the union bargaining unit.

## **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 employee 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 \$17,500 for the current plan year. If you are age 50 or over, you may be eligible to contribute an additional \$5,500 in 2014.