



CARMEL AREA WASTEWATER DISTRICT

EMPLOYEE BENEFITS PACKAGE

CAWD Retirement Benefit Plan

In September 2012, The California Public Employees' Pension Reform Act (AB340) was signed into law by Governor Brown. As mandated by AB340, the CAWD retirement benefit has been amended to add a new tier, which will be applicable to all new employees hired for the first time into a public employees' retirement plan, on or after January 1, 2013.

The CAWD Retirement Plan (2013 Tier) for new members:

- Is a defined benefit plan with a 2.0% at 62 formula, early retirement of 1% at age 52, and a maximum benefit factor of 2.5% at 67.
- Limits the amount of pensionable compensation for determining a pension benefit to the Social Security wage base period based on the highest average compensation for a period of 36-consecutive months.
- Requires that new employees pay at least 7.795% of the employee contribution effective July 1, 2019

The CAWD Retirement Plan for existing members (including those with reciprocal service):

- Continues a defined benefit plan based on age at retirement, years of service, average of highest 36 consecutive months of salary and the benefit formula of 2.0% at 60.
- Requires employees pay 7.54% of the employee contribution effective July 1, 2019.
- Full vesting with five years of service credit and minimum retirement age of 50.
- Maximum benefit factor of 2.418% at age 63 or older.

CAWD participates in Social Security. Employees contribute 7.65% in employee tax withholding, and the District contributes 7.65%.

CAWD Insurance Benefits

Medical Plans

The District offers two plans under the Anthem Blue Cross banner. The District's base plan is the Classic PPO Employee only coverage which is paid 100% and 90% of dependent coverage.

In addition, the Lumenos HSA 3300/6000 is also offered. If that plan is elected, the excess difference between the Classic PPO and the Lumenos HAS 3300/6000 is deposited into an HSA account. The HAS account can be used for the employee or dependent's medical costs, copays, medical, vision or dental expenses.

	2025 Premium	HSA Contribution	Employee Contribution	
Classic PPO				
Base Plan				
EE		1,157.03	0.00	0
EE+1		2,314.06	0.00	231.41
EE+Family		3,008.26	0.00	370.25
Lumenos				
EE		903.41	253.62	0
EE+1		1,806.81	275.84	0
EE+Family		2,348.83	289.18	0

If there is an excess between the individual's premiums and the district's HSA contribution (base plan only), the excess will be placed into an HSA account that can be used for the employee or dependent's medical costs, copays, medical, vision, or dental expenses.

Dental Plan

The District is self-insured for dental benefits and offers employees and eligible dependents up to \$2,000/yr. per individual for dental care. All preventative care is paid at 100%. All other care plus orthodontia is paid at 80%.

Vision Plan

(VSP) Premium is fully paid by CAWD for employees and eligible dependents. There is a \$10 copay for WellVision Exam and an additional \$30 copay for lenses and/or frames. The copay is reimbursable upon presentation of a receipt from an eye care professional.

Post-Employment Health Plan (PEHP)

The District contributes 1.25% of salary to create a tax-free trust fund for employees, which can be used to pay for health-related costs after the employee retires or leaves employment.

Accrued sick leave may be converted to CalPERS service credit upon separation.

Time-Off Benefits

Vacation-

Years of Service	Days Per Year
0-5	14
6-10	19
11-25	24
26+	29

- **Sick Leave** - 15 days per year
- **Holidays** - 12 days per year
- **Administrative Leave** - 5 days per year for eligible employees.

Income Protection Benefits

- Core Life/Accidental Death & Dismemberment (AD&D) fully paid by District up to \$50,000
- Optional Buy-Up life insurance and short-term disability along with other supplemental coverages are available
- Long Term Disability Insurance

Work-Life Programs

- Employee Assistance Program (EAP)
- Tuition Reimbursement Program (up to IRS limits)
- Employee Training