Retirement

California Public Employees’ Retirement System (CalPERS):

An employee who becomes a “new” member of CalPERS for the first time on or after January 1, 2013 (and who was not a member of another California public retirement system prior to that date) will be enrolled in the CalPERS 2% @ 62 benefit formula (with Social Security) with three year final compensation in accordance with the Public Employees’ Pension Reform Act of 2013 (PEPRA). New members will be required to pay at least 50% of the normal retirement cost [Govt. Code Section. 7522.30(c)].

An employee who is a "classic" member of CalPERS or an agency with CalPERS reciprocity, or who have less than a six month break in service between employment in a CalPERS (or reciprocal) agency and employment with West Basin, will be enrolled in the 3% @ 60 benefit formula with Social Security.

TIER 1 (Classic Member):

- The retirement formula computed at age 60 = 3% x years of service x final compensation. For retirement earlier than age 60, the percentage is reduced by each quarter year of age to a minimum of 2% at age 50. Employees are eligible to retire at age 50 with five years of service credit.

- Employer Paid Member Contribution (EPMC). The District pays the employee’s 8% retirement contribution.

- Final compensation is calculated for retirement based on highest compensation for 12 consecutive months reduced by $133.33 (for Social Security).

- Post Retirement Survivor Allowance is 25% of the employee’s unmodified allowance and is paid to an eligible survivor. The allowance continues if the spouse remarries.

- Military Service Credit allows the employee to purchase up to four years of active continuous military service as service credit for retirement purposes.

- Continuation of Death Benefits. The death benefits paid to a spouse of a member who died prior to retirement is continued if the spouse remarries.

- Sick Leave Service Credit. Unused accrued sick leave may be converted to service credit upon retirement.
TIER II (New Member):

- The retirement formula computed at age 62 = \(2\% \times \text{years of service} \times \text{three year final compensation}\). For retirement earlier than age 62, the percentage is reduced by each quarter year of age to a minimum of \(1\%\) at age 52. Employees are eligible to retire at age 52 with five years of service credit.

- Employer Paid Member Contribution (EPMC). The employee is required to pay at least 50% of the normal retirement costs, which is currently 7.25%.

- Final compensation is calculated for retirement based on highest compensation for 36 consecutive months reduced by $133.33 (for Social Security).

- Post Retirement Survivor Allowance is 25% of the employee’s unmodified allowance and is paid to an eligible survivor. The allowance continues if the spouse remarries.

- Military Service Credit allows the employee to purchase up to four years of active continuous military service as service credit for retirement purposes.

- Continuation of Death Benefits. The death benefits paid to a spouse of a member who died prior to retirement is continued if the spouse remarries.

- Sick Leave Service Credit. Unused accrued sick leave may be converted to service credit upon retirement.

Health Benefits

Medical and Dental Insurance premiums are fully paid by the District.

- Choice of Anthem Blue Cross PPO, Anthem California Care HMO or Kaiser HMO plans.

- Delta Dental PPO plan.

- Eligible domestic partners and dependents may be covered.

- Eligible health expenses may be reimbursed up to $4,000 per year for employee, $8,000 for employee and dependent, and $12,000 for family coverage.

Retiree Health Coverage

Employees who retire with CalPERS and are enrolled in the health plan upon separation from the District are eligible to receive the same health benefits as active employees if:

- The employee is age 55 or above with ten years of District service; or

- The employee has five years of District service and his/her age plus CalPERS service (or CalPERS reciprocal service) equals 75 or above.
**Life Insurance**

The District provides term life insurance equivalent to two times annual salary up to $150,000 including Accidental Death & Dismemberment (AD&D).

**Employee Assistance Program (EAP)**

EAP services are completely confidential and provided through MHN – A Health Net Company at no cost to the employee and family members. Professional counseling is available (up to six sessions per incident) for personal, family, legal, financial, or other problems.

**Disability Insurance**

Premiums are paid by the District. Disability insurance covers both work and non-work-related injuries and illness. Benefits are taxable and offset by workers' compensation temporary disability payments or a CalPERS disability retirement allowance.

Short-Term Disability
- Covers the first 180 calendar days of disability. Benefits are paid after a 60-day waiting period.
- Maximum benefit is 66 2/3% of salary up to $1,731 per week after waiting period.

Long-Term Disability
- Benefits paid after 180 calendar days of disability.
- Maximum benefit is 66 2/3% of salary up to $7,500 per month.
- Benefits paid to age 70 (based upon age when disability begins) for total disability.

**State Disability Insurance**

Employees may voluntarily elect to pay into the California State Disability Insurance (SDI) program. SDI is authorized by Section 2601 of the California Unemployment Insurance Code (CUIC) and is funded through employee payroll deductions. It provides partial compensation – roughly at a rate of 60-70 percent – for wage loss sustained by an employee who is unable to work due to illness or injury. Employees covered by SDI have two benefits available to them: Disability Insurance (DI) and Paid Family Leave (PFL).

**Supplemental Insurance**

Employees may purchase voluntary supplemental insurance plans through Allstate Insurance Company to include cancer protection, and accident, disability and critical illness insurance. Premiums are paid through payroll deduction. Plans are portable in the event the employee terminates employment with the District.
**Tuition Reimbursement**

The District reimburses 90% of the costs of tuition, fees, required books, and other required expenses for up to 12 units of approved job-related coursework per quarter or semester. An employee is eligible for reimbursement for a Bachelor’s or Master’s Degree and associated examination fees for professional licenses/certificates. If the employee voluntarily leaves District employment within 24 months of completion of the degree or acquisition of the professional license/certificate, the entire reimbursement must be repaid to the District.

**Deferred Compensation**

- The District offers the CalPERS Section 457 Deferred Compensation Plan.
- Employees may contribute up to a maximum of $19,500 on a pre-tax basis per calendar year.
- Employees age 50 or older may contribute up to $26,000 per calendar year.
- Additional “catch-up” contributions are allowed for employees age 50 or older or within three years of retirement.
- The District does not match employee contributions.
- The District offers a CalPERS 457 Loan Program option wherein employees may take out a loan against their 457 Plan contributions.

**CalPERS Long-Term Care Insurance**

Subject to CalPERS eligibility criteria, employees may purchase long-term care insurance for the employee, spouse, parents, parents-in-law, and/or siblings age 18 or older. Premiums may be paid through payroll deduction.

**Holidays**

The District provides fourteen paid holidays annually. Thirteen holidays are scheduled and one holiday is a floating personal day off.

- New Year’s Day: January 1
- Martin Luther King, Jr. Birthday: Third Monday in January
- President’s Day: Third Monday in February
- Cesar Chavez’ Birthday: Last Monday in March
- Memorial Day: Last Monday in May
- Independence Day: July 4
- Labor Day: First Monday in September
- Veterans Day: November 11
- Thanksgiving Day: Fourth Thursday in November
- Friday after Thanksgiving: Friday after Thanksgiving
- Christmas Eve: December 24
- Christmas Day: December 25
- New Year’s Eve: December 31
9/80 Alternative Work Schedule

The District provides a 9/80 (9 days/80 hours) work schedule. The work schedule consists of an eighty (80) work hour period, with nine (9) work days in a two (2) week pay period. The work schedule is comprised of four (4) nine (9) hour days per week and one (1) eight (8) hour work day every other week.

Vacation Leave

Vacation leave is earned each pay period in paid status. The maximum accrual is equivalent to two years accrual plus 10 days. Vacation leave is earned at the following annual rates:

- 0 – 5 years of service 80 hours (Maximum accrual is 240 hours)
- 6 – 10 years of service 120 hours (Maximum accrual is 320 hours)
- 11 – 12 years of service 128 hours (Maximum accrual is 336 hours)
- 13 – 14 years of service 136 hours (Maximum accrual is 352 hours)
- 15 or more years of service 160 hours (Maximum accrual is 400 hours)

Sick Leave

Sick leave is accrued at a rate equivalent to eight hours per month up to a maximum of 96 hours per year. One-half of all accrued and unused sick leave in excess of 960 hours is paid annually, and up to 120 days (960 hours) of accrued and unused sick leave is paid at employment separation.

Bereavement Leave

The District provides ten days of paid bereavement leave in the event of a death in the immediate family of the employee. Immediate family includes spouse/registered domestic partner, child/stepchild, parent/stepparent, grandparent, grandchild, mother-in-law/father-in-law, son-in-law/daughter-in-law, brother or sister, brother-in-law/sister-in-law, nephew/niece, registered domestic partner’s brother or sister, or any relative living in the immediate household of the employee.

Other Leaves

The District provides paid leave time for jury duty, time served as a witness when subpoenaed, blood donation, voting during a general election, and for active military service.