



# Santa Ana Watershed Project Authority Employee Benefits Information

## COMPENSATION

Employees are eligible for merit-based salary increases based on performance evaluations. Cost of living adjustments are implemented in accordance with the SAWPA Commission approval.

## RETIREMENT

SAWPA does participate in Social Security and Medicare.

**CalPERS Pension** – SAWPA contracts with the Public Employees Retirement System of the State of California (CalPERS) to provide retirement benefits.

- *Classic Members* shall be enrolled at 2% at 55. The employees pay 7% of their salary.
- *New Members (PEPRA)* shall be enrolled at 2% at 62. Currently the employee pays 8% of their salary, subject to future increases as determined by CalPERS.

**457(b) Deferred Compensation Plan** – SAWPA offers two voluntary 457(b) with optional Roth contributions deferred compensation plans to employees through [CalPERS Voya](#) and [MissionSquare](#). Annual limits are determined by the IRS.

## PAID TIME OFF

**Holidays** – Eligible employees receive 11 paid holidays per year.

New Year's Day	Veterans' Day
Dr. Martin Luther King, Jr. Day	Thanksgiving Day
Presidents' Day	Day after Thanksgiving
Memorial Day	Christmas Eve Day
Independence Day	Christmas Day
Labor Day	

**Floating Holiday** – Eligible employees are entitled to take one floating holiday (9 hours or pro-rated for part-time employees) with the manager's approval.



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**Vacation** – For the first five (5) years of employment, full-time employees accrue nine (9) hours of vacation for each full month worked.

Years of Service	Vacation Days
0-5	12
6	13
7	14
8	15
9	16
10	17

Years of Service	Vacation Days
11	18
12	19
13	20
14	21
15+	22

**Sick Leave** – Full time employees accrue nine (9) hours/month. Part-time employees and student interns accrue in accordance with the Healthy Workplaces, Healthy Families Act of 2014 and Senate Bill 616.

## LIFE/DISABILITY INSURANCE

### Life/Accidental Death & Dismemberment (AD&D) Insurance

Basic Life Insurance and AD&D are provided at no cost to eligible employees. The coverage consists of two times the employee’s annual earnings, up to \$250,000. Supplemental life insurance and AD&D for employees and their dependents are available for purchase through SAWPA’s plan.

### Long-Term Disability Insurance

Long-term disability insurance is provided at no cost to eligible employees. Coverage provides up to 66 2/3% of the monthly salary for qualifying conditions.

## HEALTH INSURANCE & BENEFITS

### Medical, Dental and Vision Insurance

Eligible employees are offered medical, dental, and vision insurance coverage for themselves and their dependents. Premium costs for medical plans are currently being paid for by SAWPA up to a pre-designated amount approved by the SAWPA Commission. Eligible employees pay for costs exceeding the pre-designated medical insurance cap.



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2025 – Medical cap is set at \$2,168.93			
Coverage	Monthly Premiums	Monthly SAWPA Cost	Monthly Employee Cost
<u>Anthem Blue Cross Prudent Buyer Classic (PPO)</u>			
Active Employee (EE) Only	\$904.70	\$904.70	\$0
Active EE + 1 Dep	\$1,809.40	\$1,809.40	\$0
Active EE + 2 or more Deps	\$2,397.46	\$2,168.93	\$228.53
<u>Anthem Blue Cross California Care (HMO)</u>			
Active EE Only	\$1,080.50	\$1,080.50	\$0
Active EE + 1 Dep	\$2,161.00	\$2,161.00	\$0
Active EE + 2 or more Deps	\$2,863.33	\$2,168.93	\$694.40
<u>Kaiser South Traditional (HMO)</u>			
Active EE Only	\$780.19	\$780.19	\$0
Active EE + 1 Dep	\$1,560.38	\$1,560.38	\$0
Active EE + 2 or more Deps	\$2,168.93	\$2,168.93	\$0
<u>Delta Dental Plan</u>			
Active EE Only	\$48.08	\$48.08	\$0
Active EE + 1 Dep	\$93.82	\$93.82	\$0
Active EE + 2 or more Deps	\$153.29	\$153.29	\$0
<u>Vision Service Plan (VSP)</u>			
Active EE and Dependents	\$23.66	\$23.66	\$0
<u>Employee Assistance Program (EAP)</u>			
Active EE and Dependents	\$2.48/EE	\$2.48	\$0

## Flexible Spending Account (FSA)

SAWPA offers two types of flexible spending accounts: Healthcare FSA and Dependent Care FSA through HealthEquity. The FSA allows money to be set aside – before it’s taxed – through payroll deductions and can be used on qualifying healthcare or dependent care expenses. These deductions are taken before taxes, reducing the employee’s total taxable income.



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## Pre-Tax Accident and Wellness Insurance

Eligible employees have the option to purchase pre-tax supplemental insurance through Aflac, which offers additional financial security for both them and their dependents.

## ADDITIONAL BENEFITS

Reference the SAWPA Personnel Handbook for eligibility details.

- Alternative Workweek Schedules: 9/80s and 4/10s.
- Remote work may be available, depending on the position.
- Management Leave: Up to 45 hours per calendar year for Department Managers Only.
- Educational Reimbursement: Up-to \$5,250.00 per calendar year.
- SAWPA qualifies for the Public Service Loan Forgiveness Program. Visit [Public Service Loan Forgiveness | The White House](#) for more information.
- Wellness Program: Up-to \$150.00 per fiscal year
- Professional Memberships: up to \$300.00 per fiscal year.
- Free LinkedIn Learning and Target Solutions memberships that offer access to thousands of online courses.

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