



Organization, Personnel and Effectiveness Committee

Human Resources Group Benefits Overview

Item 6b

Board Meeting

July 8, 2025

Item 6b

Benefits Overview

Provide an overview of Metropolitan's core benefit plans and programs.

Human Resources Group



Agenda

Benefits Overview

- Health Plans
- Disability and Life Coverage
- Voluntary Options
- Leave Plans
- Leave Donation Programs
- Deferred Compensation Plans
- Financial Education
- Retirement

Health Plans

Medical

- Contracted through CalPERS
- Provided to active employees, retirees, and their qualified dependents based on CalPERS eligibility rules
- Up to 12 plans based on the Region
- MWD pays up to 100% of highest HMO between Region 2 and 3
- Premiums based on Regions

Regional Model

CalPERS' Current Geographic Regions

- Region 1 = 43 Northern California counties
- Region 2 = 12 Southern California counties
- Region 3 = Los Angeles, San Bernardino and Riverside counties
- Out of State

Health Plans Continued

Dental

- Provider, Delta Dental
- Plan Design, PPO (*DPO*)
- Flat Rate Plan Design
- Active Employees and their Dependents
 - Fully paid by MWD for Full Time (FT) employees plus qualified Dependents
 - Pro-rated for Part Time (PT) employees and qualified dependents

Health Plans Continued

Vision

- Provider, VSP
 - Active employees and their qualified dependents
 - Fully paid for FT employees
 - Pro-rated for PT employees
 - Dependent Cost paid by employees
 - Current flat rate \$12.18per month for 1 or more Dependents

Disability Leave

Disability Leave (DL) Accruals

- Provided in lieu of paying State Disability Insurance (SDI) taxes
- Employees (EEs) accrue DL hours
 - Accrued based on MWD Service hours
 - Accrual starts at 1,040 MWD Service hours
 - Max of 800 hours paid at 75% of hourly rate
 - Max of 800 hours paid at 50% of hourly rate
 - Paid in lieu of filing claim with Employment Development Department (EDD)
- Details outlined in Admin Code 6228
- Coordinated with LTD benefit payments

Disability Coverage

Long-Term Disability (LTD) Options

- Provided through NY Life and coordinated with 75 & 50% Disability Leave hours
- LTD Plan 1 (Basic), Represented EEs
 - Paid for FT and pro-rated for PT employees
 - Provides up to \$1,000 per month
- LTD Plan 2 (Buy-up), Represented EEs
 - Pro-rated with max cost of \$40.90/month
 - Provides up to \$6,000 per month
- LTD Plan 3, Unrepresented EEs
 - Paid for FT and pro-rated for PT employees
 - Provides up to \$8,000 per month

Life Coverage

Life Insurance Options by NY Life

- Basic Life
 - Represented Employees, \$100,000
 - Unrepresented, 1 times annual salary
 - Fully paid for FT and pro-rated for PT employees
- Supplemental Life
 - Option to purchase 1, 2, or 3 times annual salary not to exceed \$400,000 including the Basic Life
- Dependent Life - \$5k, \$10k or \$25k
 - Fully paid by the employees
 - Minimal Cost of \$.48, \$.96 or \$2.40/month

Life Coverage

Life Insurance Additional Features

- Maximum guaranteed issue \$400,000 with no health questionnaire
- Includes an AD&D Rider
 - Accidental death double indemnity, max payment of \$800,000
- Provides for Accelerated Death benefits
- Provides for Assignment of Benefits to cover memorial services
- HR Benefits staff assist in detail with the claims, supporting documentation, and assignment of benefits request

Voluntary Plans

Voluntary Plan Options

- Flexible Spending Account (FSA)
 - Pre-Tax Dependent Care, \$5,000
 - Pre-Tax Health Care, \$3,200
- Standalone Accidental Death and Dismemberment (AD&D) Coverage
- Employee Assistance Program (EAP) fully paid by MWD for employees and their family members
- Cancer Coverage through AFLAC
- Long Term Care through CalPERS

Leave Plans & Leave Donation Programs

Leave Accruals & Leave Donation

- MWD provides time off with pay in many forms above State and Federal mandates
- Types of Leave Accruals and Time Off provided with pay:
 - 15 Holidays
 - Annual, Bereavement, Compensatory Time, Disability, Exempt Time Off, Jury Duty, Military, Personal, Recurrent, and Sick leave
- Leave Donation Programs
 - Employee Emergency Relief Fund (EERF)
 - Direct Leave Donation

401(k) and 457(b) Plans

Deferred Compensation Plans

401(k) Plan

- Matching contributions, \$1 for \$1 up to 4.5% of annual compensation
- All employees are eligible except Carpenter Union and Annuitants upon reaching 1,044 service hours

457(b) Plan

- Effective upon date of hire
- All employees are eligible except Annuitants
- Special Catchup for missed contributions
- Age 50 Catch-up provided for both plans
- Age 60 through 63 Catchup pending

401(k) and 457(b) Plans

Deferred Compensation Plans Data

401(k) Plan Participants: 2,659

- Active Employees: 1,666
- Non-Active: 993
- Total 401(k) Assets: \$793,316,201.46

457(b) Plan Participants: 1,972

- Active Employees: 1,125
- Non-Active: 847
- Total 457(b) Assets: \$235,124,642.46

Non-Active includes retirees and alternate payees (*Beneficiaries and Ex-spouses*).

Financial Education

Provide Financial Education

Provide webinars and consultations to employees, retirees, and alternate payees

- Coordinate with Empower, our Deferred Compensation TPA
- Contract with Financial Finesse
- Host virtual webinars on:
 - Budgeting, Investment Options, Plan Features, Distributions, Retirement Planning, Fraud Prevention, Managing Debt including school loans, Home Buying, Paying for College, etc

Retirement Consultations by Principal Analyst

- Assistance with CalPERS applications
- Answer questions on Medicare and COBRA

Retirement

Define Benefit Pension Plan

Contracted through CalPERS, 401(a) plan

- Classic Members
 - 2% @ 55, Earliest age to retire 50
- New Members (PEPRA)
 - 2% @ 62, Earliest age to retire 52
- Enhance Disability Retirement
- Pre-Retirement Death Benefit
- 1959 Level 4 Survivor Benefit
- Service Credit Purchase Options
- Conversion of Sick Leave at Retirement

Benefits Hotline

How to Contact Us?

- Call the HR Hotline, (213) 217-5505,
 - Option 1 for Benefits
- Email: BenefitsHotline@mwdh2o.com
- Fax: (213) 576- 5370
- MWD IntraMet Page

The screenshot shows the 'Employee Benefits & Services' section of the MWD IntraMet website. On the left is a vertical navigation menu with categories: SERVICES, ADMINISTRATIVE, BENEFITS (highlighted), CONTRACTING, DESIGN / PUBLISH, ENGINEERING SERVICES, GRANTS & RESEARCH, HQ FACILITY, HUMAN RESOURCES, REAL PROPERTY, and RISK MANAGEMENT. Under the 'BENEFITS' category, a list of services is provided: HEALTH BENEFITS, VOLUNTARY BENEFITS, SAVINGS PLANS, LIFE & DISABILITY, LIFE EVENTS, EMPLOYEE LEAVE, RETIREMENT, WELLNESS PROGRAM, EAP & OTHER BENEFITS, and FORMS & FAQ'S. The main content area features the 'My Benefits' logo and a paragraph explaining that the Benefits Guides provide an overview of programs and services to help with decision-making. Below this, there are links for the '2025 MyBenefit Plan Guide' and 'ACA Tax Information Statements'. On the right side of the page, there is a 'Human Resources' sidebar containing contact information for the HR Hotline (213-217-5505, Option 1 for Benefits), email (BenefitsHotline@mwdh2o.com), and fax ((213) 576-5370). It also includes links for 'Wellness Questions?' (Metfit@mwdh2o.com), 'Provider/Carrier Contacts', and 'ADA Medical Accommodations' ([HR Medical and Accommodations](#)).



Questions

