

Employee Benefits Guide





BENEFITS BUILT FOR YOU

As an RVSD employee you have access to a wide array of benefits. Whether you are curious about your dental plan or want to know more about your 457 options, this guide is designed to help you learn what services are offered and how to use them.

Contact Human Resources
with questions:

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CALPERS HEALTHCARE

Healthcare is administered through the CalPERS healthcare program. There are different healthcare plans available to choose from. Use the plan comparison tool on MyCalPERS to compare benefits side-by-side and see which plan meets the most needs for you and your dependents.

RVSD pays 100% of the health insurance premium for you and your eligible dependents up to the current Kaiser Bay Area rate. If the monthly premium of your selected healthcare plan is greater than the Kaiser rate, you would be responsible for paying the difference.

Your current healthcare selection and information about other healthcare plans can be accessed through your [MyCalPERS account](#)¹.

Use MyCalPERS to:

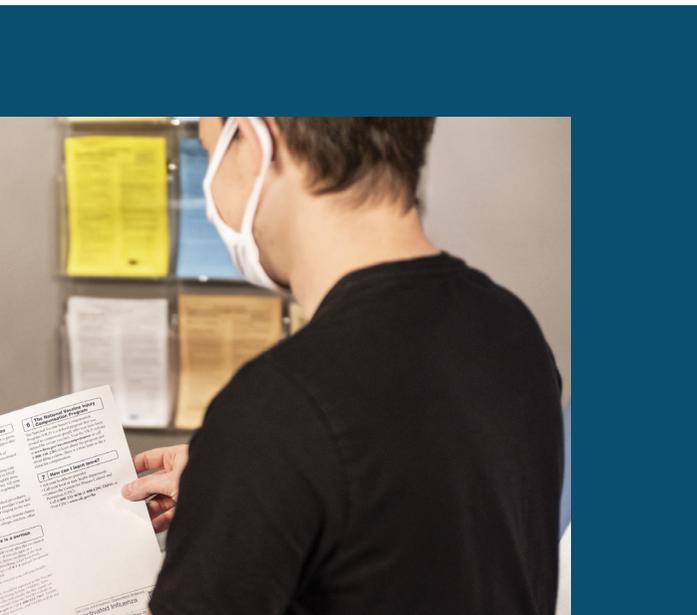
- View your current medical plan
- Update your dependents during open enrollment or after a qualifying event
- Update your contact information
- Compare health plans
- Change health plans during open enrollment or after a qualifying event
- Obtain health statements



Healthcare Plan Comparison Chart*

	 Kaiser Permanente	 PERS Platinum	 Anthem Blue Cross Traditional	
		PPO	Non-PPO	
Monthly Premium				
Total Premium	\$2,375.72	\$3,120.31	\$3,120.31	\$3,147.85
Calendar Year Deductible				
Individual	N/A	\$500 (not transferable between plans)	\$500 (not transferable between plans)	N/A
Family	N/A	\$1,000 (not transferable between plans)	\$1,000 (not transferable between plans)	N/A

*Premiums as of January 2023.
Plan premiums change each January.



DELTA DENTAL INSURANCE

RVSD pays 100% of the Delta Dental premium for you and your eligible dependents. The Delta Dental PPO Plan provides you the freedom to choose any licensed dentist. You will pay less out-of-pocket when you choose a Delta Dental in-network dentist. Delta Dental has a large network of dentists to choose from.

[Find a local dentist online here](#)².

[View the current benefits plan](#)³.

KAISER OPTICAL

If you have Kaiser medical insurance, your plan includes one free eye exam each year. You can have your vision checked and get a prescription which can be used to purchase eyewear at a discounted rate through VSP. Contact prescriptions may have a fee associated with them.

[Kaiser Optical Website](#)⁴



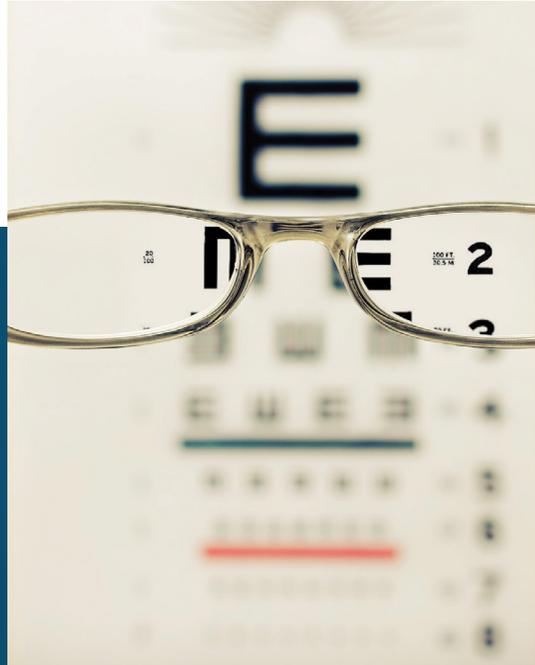
VSP VISION INSURANCE

RVSD pays 100% of the VSP Vision Insurance premium for you and your eligible dependents. With the VSP Vision Insurance plan you have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

[Find a local eye doctor online here](#)⁵.

[You can buy eyewear online here](#)⁶.

[View the current benefits plan](#)⁷.



MUTUAL OF OMAHA

Ross Valley Sanitary District provides a variety of benefits through Mutual of Omaha at no cost to you.

Term Life Insurance: A \$125,000 life insurance policy to your named beneficiary/ies in the event of your unexpected death or terminal illness.

Short-Term Disability (STD): If you are unable to work due to a disability for more than 30 days, the STD policy will help to replace your income while you recover.

Long-Term Disability (LTD): If you are unable to work due to a disability for more than six months, LTD insurance provides wage replacement equivalent to 66 2/3% of your before-tax monthly earnings.

Hearing Discount Program: Provides you and your dependents with discounted hearing products, including hearing aids and batteries. Call **1-888-534-1747** or visit [Amplifon USA⁸](#) to learn more.







EMPLOYEE ASSISTANCE PROGRAMS (EAP)

When life is challenging, Employee Assistance Programs can help. The District has two EAP programs providing multiple resources for a variety of needs, such as financial planning, personal and family counseling, and legal assistance.

Mutual of Omaha

800-316-2796

mutualofomaha.com/eap

Simple EAP

888-425-4800

[Portal Login](#)⁹

The services listed below are available through both EAP providers. If you need advice on maximizing these benefits, contact the HR Analyst:

- **24/7/365** access to personal and family counseling
- Support services for employees, spouses and eligible dependents
- Financial and legal consultations (30 mins each)
- Access to EAP website and educational library
- Identity Theft Consultation – Recovery Action Planning
- Dependent care (child and adult) referrals
- Simple Wellbeing health and wellness program
 - ▶ [Coaching - MyWellPortal](#)¹⁰

AMERICAN FIDELITY SUPPLEMENTAL INSURANCE

RVSD partners with American Fidelity to offer a variety of supplemental insurance that employees can elect to purchase. If you choose to participate in a supplemental insurance program, the annual premium payment is divided by 26 and that amount is deducted from each paycheck to pay the premium. You can elect to start/stop coverage during open enrollment each October.

Term Life Insurance

americanfidelity.com/info/life¹¹

Whole Life Insurance

americanfidelity.com/info/life¹²

Short-Term Disability Income Insurance

americanfidelity.com/info/disability¹³

Accident Only Insurance

americanfidelity.com/info/accident¹⁴

Cancer Insurance

americanfidelity.com/info/cancer¹⁵



AMERICAN FIDELITY FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts (FSA) allow RVSD employees to save part of their paycheck, before taxes, to pay for eligible costs throughout the year. Learn more about [American Fidelity FSA accounts](#)⁶.

Types of Accounts

- Healthcare FSAs – can be used for healthcare related expenses. [View the list of eligible FSA expenses](#)⁷.

During open enrollment, you'll work with our American Fidelity representative to determine your annual out-of-pocket expenses. The full amount of your election is available to you on January 1 of the following year. American Fidelity issues an FSA debit card for you to use at stores, medical offices, and dental offices. American Fidelity also has an app that can be used to track expenses and submit receipts, when necessary, for reimbursement.

If you prefer shopping online, [fsastore.com](#) is a great resource that only carries FSA eligible products.

- Dependent Care Accounts – can be used to pay for costs associated with care of dependents. [View the list of dependent care costs](#)⁸.

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PREVENTIVE CARE INCENTIVE PROGRAM

Ross Valley Sanitary District provides a preventive care incentive program which provides a payment of \$50 for each preventive healthcare activity, up to \$250 per fiscal year. The following chart describes qualifying events.

Following the qualifying event, employees can submit the Preventive Care Incentive form, found on the Employee Portal under admin forms, to the HR Analyst. The incentive payment will be made via direct deposit through payroll. This benefit is a taxable payment (not a reimbursement) and as such will be included on the employee's W-2 as income for the year.

Eligible for Incentive

- Annual Physical
- Colonoscopy/Mammogram
- Diabetes, Cholesterol Testing
- STD/HPV Testing
- Immunizations - Flu, Covid, Tetanus, HPV, etc.
- Donating Blood, incl. Plasma
- Vision/Hearing Exams

Not Eligible for Incentive

- Dental Cleanings
- Chiropractor Appointments
- Massage Appointments
- Counseling/Therapy



PHYSICAL WELLNESS REIMBURSEMENT PROGRAM

The District offers a wellness reimbursement, of up to \$500 per fiscal year (**July 1 - June 30**), for your physical wellness-related expenditures.

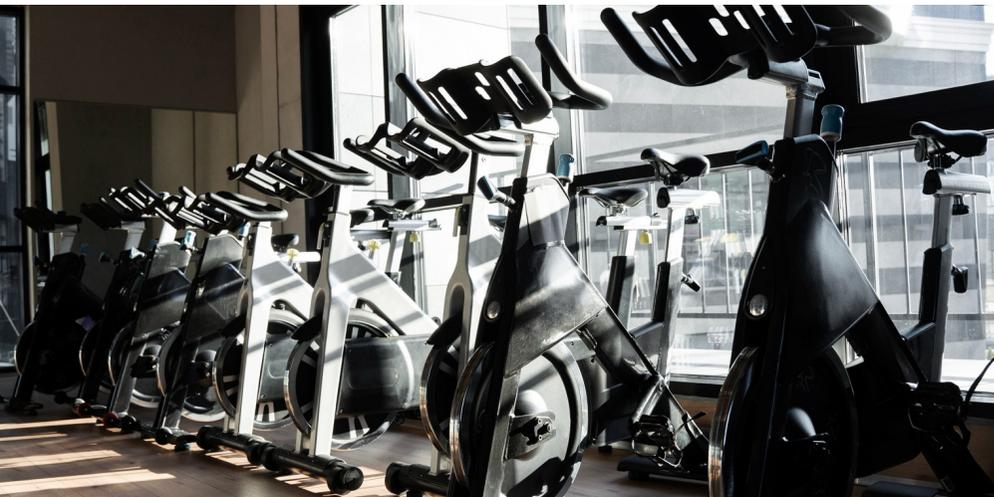
Wellness expense reimbursements are eligible based on the chart below. Expenses must be made by an employee for the health and wellness benefit of the employee. To receive reimbursement for a wellness expense, fill out the Physical Wellness Reimbursement Form on the Employee Portal under Admin Forms and email it to the HR Analyst along with proof of payment for the eligible expense. The reimbursement will be paid out via direct deposit. Documented expense reimbursements are not taxable income.

Reimbursable

- Gym Memberships
- Weight Loss Programs
- Addiction Treatment
- Exercise Classes
- Diabetes Management
- Nutritionist/Personal Trainers
- Workout Equipment Apps
- Health and Wellness Apps
- Weightlifting/Resistance Equipment
- Cardio Equipment
- Yoga Mats and Blocks
- Lap Pool Fees
- Wearable Fitness Tracker
– up to \$150.00

Not Reimbursable

- Clothes/Shoes
- Water Bottles/Filtration Devices
- Vitamins
- Food Delivery
- Sports Equipment (balls, bats, goals, gloves, etc.)
- Bicycle/Bicycle Gear
- Sauna/Cold Plunge
- Race/Marathon Fees (e.g., Iron Man)
- Spa Membership
- Massage Appointments
- Chiropractor Appointments



PAID PARENTAL LEAVE PROGRAM

Ross Valley Sanitary District offers **8 weeks** of Paid Parental Leave at **75% of your pay (up to \$2,750/week)** through Parento, providing support for employees welcoming a newborn, newly adopted, or newly fostered child.

All employees and their partners receive free access to Parento's parent coaching program, offering guidance on emotional support, parenting advice, and transitioning to and from leave. Employees do not need to file claims with Parento to access this benefit.

To learn more or request coaching, visit:

www.parentoleave.com/coaching¹⁹



“LIFEMART” DISCOUNT PROGRAM

Huge saving platform with lots of different saving categories including travel, car rental, hotel, entertainment, childcare, home, and auto discounts.

<https://lm.lifemart.com/group/lifemart/home>²⁰



Discover Your Dream Vacation

Go someplace new with up to 60% off members-only hotel deals and exclusive perks.

[View Deal >>](#)

COMPUTER LOAN PROGRAM

RVSD employees are eligible to apply for a low interest loan, up to \$3000, from the District to purchase computers, tablets, phones, and smart devices. The loan is paid back through paycheck deduction. The interest rate is fixed at the time of borrowing using the most recent [LAIF rate](#)²¹. **More information about the program and the application form can be found on the Employee Portal under Benefits.**

TELECOMMUTING (WFH)

The District offers eligible employees work-from-home (WFH) assignments. Employees are granted the opportunity on a case-by-case basis. Requests are submitted and considered based on the operational needs of the employee's department and the District.

The screenshot shows the LifeMart Member Discount Program website. At the top, there is a navigation bar with links for Home, Retailer Coupons, New Deals, Flights, Hotels, Food Delivery, Computers, and My Favorites. A search bar is located on the right. Below the navigation bar, there are several promotional banners. The first banner is for 'Preferred Access' on major league tickets, featuring a collage of athletes and the text 'Exclusive offers on major league tickets' and 'Check back to receive special pricing on sporting events soon.' A 'View Deal >>' button is present. The second banner is for car rental partners, featuring the text 'ON CALL FOR ALL' and 'Incredible customer service. And the savings to match.' It lists Enterprise, Alamo, and National as partners. A 'View Deal >>' button is also present.

TECHNOLOGY STIPEND

District employees who are regularly required to use their personal cell phone for work purposes are eligible to receive a monthly allowance of up to \$50 to reimburse the employee for the reasonable cost of using a personal mobile phone for District-related business. The technology stipend is reimbursed biannually by submitting a check request form to the Administrative Services Manager with adequate backup documentation.

WILL PREP SERVICES

In just a few clicks you can complete a basic will or other documents to protect your family and property. To get started [click here](#)²². The access code for RVSD is **MUTUALWILLS**.

IDENTITY FRAUD EXPENSE REIMBURSEMENT

District employees are eligible for coverage that reimburses expenses incurred as a result of identity fraud. This includes legal costs, lost wages, and fees associated with restoring your identity. Spousal coverage is included. If you are a victim of Identity Fraud, please call Travelers to report your claim.

808.842.8496 or email at:

bfclaims@travelers.com

TRAVEL ASSISTANCE

Mutual of Omaha Provides you, your partner, and your dependent children with worldwide, comprehensive support and resources to help manage unexpected emergencies while traveling.

- Emergency Travel Support Services Available **24/7** while traveling more than 100 miles from home
- Access to telephone interpreter services
- Coordination of emergency cash needs and emergency payments
- Location of legal service and coordination of emergency messages
- Assistance with lost baggage, credit cards and airline tickets
- Assistance obtaining prescription drugs or other necessary medical items

Worldwide Travel Assistance

ID Number: 9900MOO2

Services available for business and personal travel. For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

- Assistance locating medical providers
- Assistance coordinating benefits with your medical insurance
- Arrangement for the appropriate transportation method for emergency medical evacuation and repatriation

EDUCATION REIMBURSEMENT

The District may reimburse the cost of tuition, enrollment fees and books for courses that employees take at accredited institutions. These courses must provide increased competence in your present job or prepare you for advancement in the District. The maximum funding per employee during a fiscal year is \$2,000 per fiscal year with a \$7,000 maximum over a ten-year period. **The application for education reimbursement can be found on the Employee Portal under Benefits.**

EMPLOYEE AWARD RECOGNITION

The District and its employees periodically receive recognition from national, state, and regional industry associations. The industry association, their award categories, and monetary award levels, are found in **Personnel Policy #216**. Monetary awards range from \$100 to \$250 per employee.

GRADE IV CWEA CERTIFICATE INCENTIVE AWARD

Represented employees who achieve CWEA Grade IV certificate receive a one-time \$300 incentive award. To receive the incentive award, submit your successful Grade IV exam results to the HR Analyst. This benefit is paid out via payroll and is taxable income (not a reimbursement).



CWEA

W W W W W 2022 W W W W W

COLLECTION SYSTEM OF THE YEAR

CERTIFICATION PAY

Represented employees are eligible to receive certification pay (cert pay) equal to a percentage of base pay for CWEA certifications above the minimum required for your position, based on the chart below.

Mechanical Technologist Grade 1 – **2.5%**

Mechanical Technologist Grade 2 – **2.5%**

Electrical and Instrumentation Grade 1 – **2.5%**

Electrical and Instrumentation Grade 2 – **2.5%**

Collection System Maintenance Grade 2 – **2.5%**

Collection System Maintenance Grade 3 – **2.5%** for CSWs hired after July 1, 2015

Collection System Maintenance Grade 3 – **5.0%** for CSWs hired prior to July 1, 2015

For employees hired PRIOR to July 1, 2015, Cert Pay is provided up to a maximum of **10%** above base pay. For employees hired AFTER July 1, 2015, Cert Pay is provided up to a maximum of **7.5%** above base pay.

Cert pay is paid out via payroll as taxable wages and it is reported to CalPERS as part of your earnings. When a new certification is obtained, a Personnel Action Form (PAF) must be submitted by your manager to the HR Analyst.



PROFESSIONAL DEVELOPMENT & WORK-TRAVEL

The District recognizes the value of a trained, professionally certified, and competent work force in meeting its public service mission. You are encouraged to participate in professional development activities related to employment.

Professional Certifications and Licenses

The District will reimburse you for the cost of renewing required certificates and licenses. For example, the District will provide reimbursement to employees who renew their required Class A Drivers Licenses. To receive the reimbursement, submit a Check Request Form with the appropriate backup to the HR Analyst. The reimbursement will be paid out via direct deposit. Documented expense reimbursements are not taxable income.

Professional Associations and Technical Groups

The District supports and encourages its employees to join and participate in appropriate professional associations and technical groups. Employees are encouraged to submit a Travel/Training Request Form, found on the Employee Portal under Finance Forms to a manager for approval as early as possible.

When you travel on approved District business you are entitled to reimbursement of certain expenses. Refer to **Personnel Policy #305** for more information regarding planning for work-related travel and expense reimbursement.

CALPERS RETIREMENT

RVSD offers a comprehensive defined benefit retirement plan to all eligible District employees, through the California Public Employees Retirement System (CalPERS).

Depending on when you started in the CalPERS system, you are either a Classic or PEPRAs member. The California Public Employees' Pension Reform Act (PEPRA) took effect in January 2013, placing compensation limits on members and changing the ways retirement and health benefits are applied. If you are a Classic member, your CalPERS defined benefit retirement plan from RVSD is **2.7% @ 55**. If you started on or after 01/01/2013, you are a PEPRAs member and your CalPERS defined benefit retirement plan is **2.0% @ 62**.

All employees have access to a [MyCalPERS account](#)²³.

Use MyCalPERS to:

- Check your retirement balance
- Calculate your retirement estimate
- Change/update your beneficiaries
- Update your contact information
- Buy service credit
- Access training videos
- Apply for retirement



SOCIAL SECURITY

RVSD is fully coordinated with Social Security. This means that our employees are eligible for distributions from their CalPERS Pension and Federal Social Security, if they are fully vested, when they reach the applicable retirement age. Log into your [social security account](#)²⁴ to check vesting status and see what your benefits will be.

Use My Social Security to:

- See your Social Security statement
- Confirm your earnings
- See your estimated benefit
- Apply for retirement

MISSION SQUARE 457

A 457(b) is a tax-deferred retirements savings plan. Employees may elect to contribute up to the IRS maximum each calendar year. The District matches employee contributions up to \$100 each pay period.

If you choose to contribute to this plan, the contributions are taken out of your wages before taxes are calculated. This lowers your taxable income. The contributions are invested according to your investment selections and grow tax free until you are ready to withdrawal funds later in life. The funds are taxed at the time of withdrawal.

Create an account at missionsq.org to:

- Access your portfolio balance
- Change your investment strategy
- Research investment strategies
- Withdraw funds

ENHANCED RETIREMENT MEDICAL BENEFITS

The District offers a Basic employer-funded retiree medical benefit and an enhanced employee-funded Enhanced Retiree Medical Benefit (ERMB) for retirees that meet the minimum qualifications as prescribed in the employment agreement.

Employee contributions to the ERMB are taken out pre-tax, lowering taxable income. Contributions are calculated by actuarial evaluation every two years.

When a retiree is eligible to receive the ERMB, the amount they receive is calculated each year based on the cost of the available health plans.

Retirees are paid via direct deposit each month by RVSD. The income received by the retiree is not taxable as it is a reimbursement for the medical expense that the retiree pays out for their premium.



Basic Retiree Medical Plan

Enhanced Retiree Medical Plan

YEARS OF SERVICE	RETIREE BENEFIT	YEARS OF SERVICE	RETIREE BENEFIT
Retired at age 55 or older with at least 5 years of District service and with 20 or more years of District or comparable public sector service.	40% of employee only premium, based on lowest cost PERS medical plan available in North Bay, until Medicare eligible (age 65).	Retired at age 55 or older with a minimum of 5 years of District service AND a minimum of 10 years of District or comparable public sector service.	50% of employee only premium, based on lowest cost PERS medical plan available in North Bay, for life.
		Retired at age 55 or older with a minimum of 5 years of District service AND a minimum of 15 years of District or comparable public sector service.	75% of employee only premium, based on lowest cost PERS medical plan available in North Bay, for life.
		Retired at age 55 or older with a minimum of 5 years of District service AND a minimum of 20 years of District or comparable public sector service.	100% of employee only premium, based on lowest cost PERS medical plan available in North Bay, for life.



SICK LEAVE

Regular full-time employees accrue 8 hours of sick leave for every full calendar month worked.

Unused accumulated sick leave remaining at your time of retirement may be converted to additional service credit at the rate of 0.004 years of service credit for each day of unused sick leave (i.e., 1000 hours of sick leave equals six months of additional service credit). At the time of your retirement from the District, the District will report your unused sick leave balance to CalPERS.

BEREAVEMENT LEAVE

We understand that losing a loved one is a difficult time. To support our employees who experience a loss, the District provides three days of Paid Bereavement Leave following the loss of an immediate family member. Employees may also take two additional days, using their accrued leave banks. Bereavement leave can be used at any time within three months of the loss and does not need to be taken consecutively.

COMP TIME (REPRESENTED STAFF ONLY)

In lieu of payment for overtime worked, each employee may choose to accumulate compensatory time up to 180 hours.

ADMIN LEAVE (SALARIED EMPLOYEES ONLY)

In lieu of overtime, certain classifications are eligible for up to 80 hours of admin leave benefits per calendar year, accrued quarterly.

VACATION

Vacation is accrued according to the following schedule:

0-3 years of service	10 working days per year (80 hrs)
3-10 years of service	15 working days per year (120 hrs)
10-15 years of service	20 working days per year (160 hrs)
15-20 years of service	22 working days per year (176 hrs)
After 20 years of service	25 working days per year (200 hrs)

Years of service is based on years of CalPERS service credit. New employees have thirty days from the time of hire to provide the HR Analyst with proof of their service history.

HOLIDAYS

RVSD offers twelve paid holidays per year plus four floating holidays. Floating holidays are accrued quarterly. Refer to **Personnel Policy #301: Holidays** for a list of District Holidays.

NATURAL DISASTER COMPENSATION

In cases where you are unable to report to District workplace because of a natural disaster or equivalent event, the District provides supplemental paid leave in full for the first eight hours and integrated leave for subsequent hours and days in accordance with the **Personnel Policy #207**.



LINKS

¹ <https://my.calpers.ca.gov/>

² <https://www1.deltadentalins.com/individuals-and-families/find-a-dentist.html>

³ <https://www.rvsvd.org/DocumentCenter/View/2436/Benefit-Summary-Delta-Dental-2022>

⁴ <https://www.kp2020.org/noca>

⁵ <https://www.vsp.com/eye-doctor>

⁶ <https://www.vsp.com/shop>

⁷ <https://www.rvsvd.org/DocumentCenter/View/2434/Benefit-Summary-VSP-2022>

⁸ <http://www.amplifonusa.com/mutualofomaha>

⁹ <https://rossvalleysanitarydistrict.mysupportportal.com/welcome>

¹⁰ <https://mysimplewellbeing.mywellportal.com/>

¹¹ <http://americanfidelity.com/info/life>

¹² <http://americanfidelity.com/info/life>

¹³ <http://americanfidelity.com/info/disability>

¹⁴ <http://americanfidelity.com/info/accident>

¹⁵ <http://americanfidelity.com/info/cancer>

¹⁶ <https://americanfidelity.com/info/fsa/>

¹⁷ <https://americanfidelity.com/claims/fsa-hsa-eligibility-list/>

¹⁸ <https://americanfidelity.com/claims/dependent-care-account-eligibility-list/>

¹⁹ www.parentoleave.com/coaching

²⁰ <https://lm.lifemart.com/group/lifemart/home>

²¹ <https://www.treasurer.ca.gov/pmia-laif/historical/quarterly.asp>

²² <http://www.willprepservices.com>

²³ <https://my.calpers.ca.gov/>

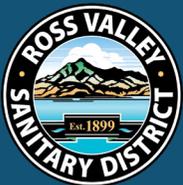
²⁴ <https://www.ssa.gov/myaccount/>



CONTACT INFORMATION

PROVIDER	WEBSITE	PHONE
CalPERS	https://www.calpers.ca.gov/	888.225.7377
Kaiser Permanente	kp.kaiserpermanente.org	800.464.4000
Delta Dental	https://www.deltadental.com/	844.883.4288
Kaiser Optical	https://www.kp2020.org/noca	N/A
VSP	vsp.com	800.877.7195
Mutual of Omaha	mutualofomaha.com	800.775.6000
Parento	parentoleave.com	N/A
Simple EAP	https://rossvalleysanitarydistrict.mysupportportal.com/welcome	888.425.4800
Lifemart Discount	https://www.lifecare.com/	N/A
American Fidelity	americanfidelity.com	800.662.1113
Social Security	socialsecurity.gov	800.772.1213
Mission Square 457	https://www.missionsq.org/	800.669.7400





Ross Valley Sanitary District

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rvsd.org

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