

**Fresno Irrigation District  
Summary of Employee Benefits for 2024**

The Fresno Irrigation District offers a range of benefits as part of a Total Compensation package. The following is a list of employment benefits offered as of January 1, 2024. This summary is for informational purposes only and does not completely address all rules and restrictions concerning individual benefits. More complete information is available in the *Employee Handbook*, in benefit provider materials, or by consulting the appropriate staff members.

**Salary Step Increases**

FID rewards its employees for performance and growth. Each pay grade is composed of 6 steps. Employees, who successfully complete their one-year orientation and training period, will advance from Step 1 to Step 2. This step increase takes effect the first day of the pay period following the successful completion of the orientation and training period. Performance and growth must be at least satisfactory in all areas, for advancement. After that, with continued satisfactory job performance and growth, subsequent step increases occur annually and are effective the first day of the pay period after the anniversary date. Generally, a full-time regular employee starting at Step 1 can progress to Step 6 in 5 years of employment.

**Health Insurance**

Eligible employees are enrolled while signing their new-hire paperwork and become eligible for health coverage on the first day of the month following their date of hire. An employee's out-of-pocket costs for medical insurance premiums may be deducted through FID's 125 Plan, thereby making such costs tax-exempt from income taxes and FICA. (See "Section 125 Benefit Plan" later in this summary.)

**Major Medical Coverage**

Effective January 1, 2024, FID insurance rates through CalPERS are as follows for employees hired **on or after** May 13, 2014:

<b><i>Insurance Coverage</i></b>	<b><i>FID Monthly Contribution</i></b>	<b><i>Employee Monthly Contribution</i></b>	<b><i>Cost to Employee Per Pay Period</i></b>
<b>United Healthcare</b>			
Single Subscriber	<b>837.88</b>	<b>0.00</b>	<b>0.00</b>
Two	<b>1340.61</b>	<b>335.15</b>	<b>154.69</b>
More than two	<b>1642.25</b>	<b>536.24</b>	<b>247.50</b>
<b>Kaiser Permanente HMO</b>			
Single subscriber	<b>904.95</b>	<b>0.00</b>	<b>0.00</b>
Two	<b>1447.92</b>	<b>361.98</b>	<b>167.07</b>
More than two	<b>1773.70</b>	<b>579.17</b>	<b>267.31</b>
<b>Blue Shield HMO (Access+)</b>			
Single subscriber	<b>837.88</b>	<b>31.26</b>	<b>14.43</b>
Two	<b>1340.61</b>	<b>397.67</b>	<b>183.54</b>
More than two	<b>1642.25</b>	<b>617.51</b>	<b>285.01</b>
<b>PERS Gold (Anthem BC)</b>			
Single subscriber	<b>799.44</b>	<b>0.00</b>	<b>0.00</b>
Two	<b>1279.10</b>	<b>319.78</b>	<b>147.59</b>
More than two	<b>1566.90</b>	<b>511.64</b>	<b>236.14</b>
<b>PERS Platinum (Anthem BC)</b>			
Single subscriber	<b>837.88</b>	<b>313.62</b>	<b>144.75</b>
Two	<b>1340.61</b>	<b>962.39</b>	<b>444.18</b>
More than two	<b>1642.25</b>	<b>1351.65</b>	<b>623.84</b>

Effective January 1, 2024, FID insurance rates through CalPERS are as follows for employees hired **before** May 13, 2014:

<b>Insurance Coverage</b>	<b>FID Monthly Contribution</b>	<b>Employee Monthly Contribution</b>	<b>Cost to Employee Per Pay Period</b>
<b>United Healthcare</b>			
Single Subscriber	<b>837.88</b>	<b>0.00</b>	<b>0.00</b>
Two	<b>1340.61</b>	<b>335.15</b>	<b>154.69</b>
More than two	<b>1642.25</b>	<b>536.24</b>	<b>247.50</b>
<b>Kaiser Permanente HMO</b>			
Single subscriber	<b>904.95</b>	<b>0.00</b>	<b>0.00</b>
Two	<b>1447.92</b>	<b>361.98</b>	<b>167.07</b>
More than two	<b>1773.70</b>	<b>579.17</b>	<b>267.31</b>
<b>Blue Shield HMO (Access+)</b>			
Single subscriber	<b>837.88</b>	<b>31.26</b>	<b>14.43</b>
Two	<b>1340.61</b>	<b>397.67</b>	<b>183.54</b>
More than two	<b>1642.25</b>	<b>617.51</b>	<b>285.01</b>
<b>PERS Gold (Anthem BC)</b>			
Single subscriber	<b>799.44</b>	<b>0.00</b>	<b>0.00</b>
Two	<b>1279.10</b>	<b>319.78</b>	<b>147.59</b>
More than two	<b>1566.90</b>	<b>511.67</b>	<b>236.14</b>
<b>PERS Platinum (Anthem BC)</b>			
Single subscriber	<b>837.88</b>	<b>313.62</b>	<b>144.75</b>
Two	<b>1340.61</b>	<b>962.39</b>	<b>444.18</b>
More than two	<b>1642.25</b>	<b>1351.65</b>	<b>623.84</b>

### Health Allowance

District employees, who are not enrolled in the District’s group health insurance plan, receive a monthly health allowance of \$400. New employees that choose not to enroll in the District’s group health insurance will be eligible for the health allowance beginning the first pay period after one full month of full-time regular employment has been completed. The amount of the Health Allowance will be established by the respective employee’s union or association’s Memorandum of Agreement (MOA).

### Dental and Vision Coverage

FID offers comprehensive and affordable Dental and Vision coverage. As stated in the Summary Plan Description (SPD), coverage begins on the first of the month after two (2) months of full-time employment has been completed.

Ameritas	<a href="http://www.ameritasgroup.com">www.ameritasgroup.com</a>
VSP Vision	<a href="http://www.vsp.com">www.vsp.com</a>

FID currently pays the entire premium, including the premium for qualified dependents, for the dental and vision plans. The 2024 cost to the District is:

- Ameritas Dental \$109.04 per month
- VSP Vision \$ 18.68 per month

## **Employee Assistance Program (EAP)**

The Halcyon Employee Assistance Program (EAP) is a resource that helps deal with life's challenges and the demands that come with balancing home and work. The program provides confidential referrals and services for a wide array of personal and work-related concerns, including stress, depression, marriage and relationship problems, grief and loss, anxiety, substance abuse and work-related pressures.

The Halcyon EAP is accessible to members 24 hours a day, every day of the year, via a dedicated toll-free number. Employees are eligible for coverage on the first day of the month following their date of hire.

FID currently pays the entire premium, including the premium for qualified dependents. The 2024 cost to the District is \$1.70/employee per month.

## **Legal Shield and Identity Theft**

Employees have the option to purchase a legal plan and/or an identity theft plan at a discounted rate through Legal Shield. Both the Legal Plan and the Identity Theft Plan have three options: covering either self (only), self + spouse, or self + family. For new enrollment please stop by HR to obtain current rates and enrollment information.

### LegalShield Legal Plan

Provides access to advice and counsel on an unlimited number of personal legal issues. Advice, consultation, and representation includes 24/7 emergency assistance, letters and phone calls on your behalf, contract and document review, standard will preparation, and residential loan document assistance, among other things. Employees may continue to use the provider law firm for legal situations that extend beyond the plan coverage. The additional services are 25% off the law firm's standard hourly rates.

### LegalShield Identity Theft Plan

Provides information and expertise needed to help prevent theft and resolve issues related to identity theft. This includes credit reporting and credit scores, monitoring and safety alerts, identity consultation and restoration services and safeguard for minors.

## **Short-Term and Long-Term Disability Insurance**

FID currently pays the entire premium for short-term and long-term disability policies for each full-time regular employee. Our coverage is currently through The Standard Life Insurance Company. This policy provides for income continuation in the event an employee is unable to work for an extended period of time. Coverage begins on the first of the month after two months of full-time employment have been completed.

- The short-term provisions begin after an employee has been unable to work for more than 7 days due to an approved disability. The coverage picks up on the 8<sup>th</sup> day.  
The long-term policy provisions provide for income continuation in the event an employee is unable to work for more than 90 days due to an approved disability.

## **Life Insurance**

FID currently pays the entire premium for a life insurance policy for full-time regular employees. The amount of the policy is equal to three times the employee's gross annual salary, rounded up to the next thousand (subject to a maximum of \$250,000). This policy also currently contains a double indemnity rider for accidental death. Coverage begins on the first of the month after two months of full-time employment have been completed.

## Paid Time Off (PTO)

Effective January 1, 2020, active full-time employees accrue Paid Time Off (PTO) as follows:

Day One–12 mos.	132 hours per year (16.5 days)	5.08 hours per pay period
1 – 7 Years	180 hours per year (22.5 days)	6.93 hours per pay period
8 – 15 Years	204 hours per year (25.5 days)	7.85 hours per pay period
Over 15 Years	220 hours per year (27.5 days)	8.47 hours per pay period

### Eligibility, Accrual, and Accrual Cap

Full-time employees begin accruing PTO benefits from date of hire. An employee can accrue up to a maximum cap of 500 hours of PTO, at which time no additional PTO will accrue until all or a portion of the accrued PTO is taken.

PTO hours must be accrued prior to use. PTO hours cannot be used in the pay period in which they are accrued.

For unscheduled absences longer than 3 days, the employee's supervisor may require a physician's note upon return to work or a release to full duty before the employee will be able to return to work.

FID allows employees to draw from PTO while receiving short-term or long-term disability benefits and for workers' compensation benefits. The amount drawn can be used as a supplement to the disability benefit with the aggregate amount not to exceed the employee's normal wage, based on a 40-hour workweek.

100% of your PTO balance will be paid to you when you retire or leave FID.

PTO hours cannot be used in calculating overtime.

### PTO Buyback

FID offers a buyback option if an employee's PTO accrual is over 320 hours.

Once per quarter, employees may buyback PTO hours if over the minimum PTO balance of 320 hours. FID will select the dates of the buyback (typically at the end of the quarter). The employee must have a minimum balance of 320 hours remaining after the buyback.

The buyback may be received either in cash or applied to the employee's retirement account up to the maximum amount allowed by the IRS.

Employees are responsible to request the amount of PTO buyback. If an employee does not request a buyback and goes over the maximum number of hours, the employee will lose those hours. FID will process the buybacks once a quarter and will not assume the responsibility of notification. It is the responsibility of each employee to calculate their hours for the quarter and request the buyback before maximum accrual is reached. Total available PTO hours will be listed on each paystub.

To qualify for the buyback an employee must have taken 40 consecutive hours off in the previous rolling 12-month period. Holidays may be included in the 40 hours of time off.

## Holidays

FID observes 12 holidays a year. The observed holidays are:

New Year's Day	Columbus Day
Martin Luther King's Birthday	Veterans' Day
Presidents' Day	Thanksgiving Day
Memorial Day	Day After Thanksgiving
Independence Day	Christmas Eve
Labor Day	Christmas

Eligible full-time employees receive eight (8) hours of pay for each recognized holiday. Full-time employees begin receiving holiday pay starting in the first pay period after completing two (2) months of employment. Holiday hours are not used in calculating overtime.

## Other Paid Leave

### Bereavement

State of California's bereavement leave grants eligible employees (after 30 days of service) up to five days of *unpaid* bereavement leave from work following the death of an employee's qualifying family member. FID provides 8 to 24 hours (1 to 3 eight-hour days) of paid bereavement leave, which runs concurrently with the State of California bereavement leave, for full-time regular employees (first of the month after 60 days of service) in the event of a death in the family, as defined in the Employee Handbook, with a maximum of 48 hours (6 eight-hour days) per year.

### Jury Duty

FID currently provides paid jury duty leave for full-time regular employees for a maximum of 80 hours (10 eight-hour days) per year provided any funds received from the court for jury service for that time are remitted to FID. If an employee is on jury duty for a longer period of time, FID will provide the necessary time off whenever possible. Once jury leave time has been exhausted, the employee may supplement with PTO or leave without pay.

## Educational Assistance

FID provides up to \$1,000 per year for employees who further their education. Classes must be approved in writing, prior to enrolling, by your FID Department Head. Reimbursement for tuition and educational materials is made after successful completion of the course (a grade of "C" or better or a "Pass" if Pass/Fail). Educational assistance is available to those pursuing education studies that will benefit them in their work at FID.

## Retirement Plan

A full-time regular employee may voluntarily enroll in the Fresno Irrigation District Employee Money Market Purchase Plan (401(k)) after two months of employment. Employee investments are overseen by John Hancock.

After one year of service and the completion of at least 1,000 work hours, full-time regular employees not previously enrolled, will be enrolled in the Fresno Irrigation District Employee Retirement Plan. Currently, FID automatically contributes .5% of a qualifying employee's gross pay to the employee's retirement account. Additionally, FID matches employee contributions dollar per dollar up to 8% of gross salary. Therefore, participants who contribute at least 8.0% of gross salary to the Plan will receive an additional 8.5% contribution

from FID. Participants may contribute from 1% to the allowable statutory limit per year of their gross pay. Participant and FID contributions are tax-deferred.

Participants select from a range of investment choices that cover a range of risk and return categories. FID contributions (and the earnings from those contributions) become vested after three qualifying years of full-time employment, or immediately in the event of the participant's death. Participant contributions are immediately vested.

FID also offers Roth 401(k) and Deferred Compensation (457) Plans.

### **Other Retirement Benefits**

For hourly employees hired on or after January 1, 2006, employees reaching age 62 at the time of retirement and who have completed at least 20 years of employment with FID will continue to be eligible for medical insurance coverage for himself/herself and his/her qualified spouse, with premiums paid in the same percentage (not including flat rate contributions that vary from year to year) as active status employees (currently 100% for employee and 50% for spouse).

For hourly employees hired on or after May 14, 2014, employees reaching age 62 at the time of retirement and who have completed at least 20 years of employment with FID will continue to be eligible for medical insurance coverage for himself/herself only, with premiums paid in the same percentage (not including flat rate contributions that vary from year to year) as active status employees (currently 100% for employee only).

When retirees become eligible for Medicare (after age 65 or other qualifying age as established by law), they are covered by a Medicare supplement plan paid for by FID.

Employees hired prior to January 1, 2006, will continue to be eligible for retirement benefits after 10 years of services and obtaining age 62, with premiums paid at 100% for employee and 100% for spouse.

### **Direct Deposit**

If the employee chooses to participate, employee payroll checks may be directly deposited in the financial institution of the employee's choice.

### **Credit Union**

All employees who wish to do so may join Noble Credit Union. The credit union provides free checking with a minimum deposit.

### **Section 125 Benefit Plan**

All full-time regular employees are eligible to participate in FID's 125 Flexible Benefit Plan. This plan is governed by the Internal Revenue Code Section 125. The plan allows participants to shelter from taxes, within stated restrictions, out-of-pocket expenses for medical care, dependent care, and certain insurance premiums. Participants may save hundreds of dollars annually in income tax depending on their qualifying expenses.

All benefits herein, although currently offered, are subject to change or termination without notice. All descriptions are believed to be accurate, but do not supersede the rules and regulations set forth in plan documents, policies, handbooks, and the like. No benefit or benefit description is to be viewed as a promise of employment, nor assuring any promise of continuing employment.