

Humboldt Bay Municipal Water District

Summary of Employer Paid Benefits for Active Employees

Updated (July 2026)

Retirement

- California Public Employees Retirement System PERS Classic Members

(hired prior to 1/1/2013) 2% @ age 55. District pays employer and employee shares (employee share is approximately 7% of salary).

- California Public Employees Retirement System PERS New (hired after 12/31/2012) PERS Members or Previous PERS Members with a break in service of 6 calendar months or greater 2% @ age 62. District is prohibited from paying employee's share.

Medical – Employee can choose from one of five BlueCross Plans (Two HMO plans and three PPO plans, one of which is High Deductible and HSA compatible):

Covers employee and dependents. Coverage will become effective on the 1st of the month following 30 days of employment.

District pays the premium amount equivalent to the PPO Classic Family plan - Currently this rate is \$2,904.72 per month (effective January 2026).

If an employee chooses the HSA compatible PPO Plan the District will fund up to the annual deductible. (\$1,500 single or \$3,000 family) via the HSA. See Employee Handbook for additional information. Plus, an additional incentive of \$1,000 each calendar year.

Retiree Medical – (to be eligible employee must (1) retire from District, (2) be eligible for PERS retirement benefits, and (3) have a minimum of ten years of service at the District)

Employee and dependents are eligible.

District pays a maximum of \$640 per month.

Dental, Vision & EAP (Delta Dental, Vision Service Plan & Employee Assistance Plan)

Covers employee and dependents.

Coverage will become effective on the 1st of the month following 30 days of employment.

Modern Health

Mental Health, Wellbeing and Personal Growth benefit

Life Insurance

Provides \$50,000 coverage for employee. Up to \$12,500 coverage for spouse and \$2,000 for children.

Additional \$50,000 coverage for employee in the event of accidental death.

Long Term Disability

Provides up to 60% of monthly pre-disability earnings after the qualifying period and is integrated with social security benefits.

Coverage begins 1st of month following 30 days of employment.

AirMedCare Flight Insurance

Emergency Medical Flight coverage in 38 states for entire household.

Coverage will become effective on the 1st of the month following 30 days of employment.

Longevity Pay – District recognizes the value of long-term service salary increases at intervals shown

5 years -	2.5%	20 years -	7.5%	30 years -	5%
10 years -	5%	25 years -	5%	35 years -	5%

Miscellaneous costs paid for by the District:

Safety shoes (no more than once per year), Coveralls and Operator Certification fees and training materials.

Fitness Stipend \$45/month. Employee Emergency Loan Program.

Deferred Compensation (Optional):

Program paid for by employee. Provides tax-deferred retirement plans offered through VALIC.

District will contribute \$50 per month for non-participating employees and match up to \$100 per month for participating employees. Increase in matched amount based on Longevity: 1-4 yrs = \$100, 5-9 yrs = \$125, 10-14 yrs = \$150, 15-19 yrs = \$175, 20-24 yrs = \$200, 25-29 yrs = \$225, 30+ yrs = \$250

Time Off

Holidays:

12 paid holidays per year

3 floating holidays per year

Vacation:

10 vacation days per year

15 vacation days per year after 4 years

20 vacation days per year after 10 years

1 additional vacation day per year for 16 – 20 years

25 vacation days per year after 20 years

Bereavement:

5 days paid leave per occurrence

Sick Leave: Annual Accrual based on Longevity: 1-4 yrs = 96 hrs (12 days), 5-10 yrs = 120 hrs (15 days), 11-15 yrs = 144 hrs (18 days), 16 + yrs = 168 hrs (21 days)

Note: This is provided as a summary only. Please refer to Employee Handbook for additional information, and more importantly to the “evidence of coverage” from the plan provider for specific coverage details.

Humboldt Bay Municipal Water District Employer Paid Benefits for Retired Employees

Medical – California Care (HMO) or Advantage (PPO) or Classic (PPO) or CDHP (PPO) all BlueCross Plans:

Retirees and dependents:

To be eligible for District-paid health benefits, an employee must:

1. retire from the District
2. be eligible for PERS retirement benefits upon retirement from the District (in accordance with the District's PERS contract), and
3. have a minimum of ten (10) years of service at the District prior to retirement

The District will pay 100% of the medical cost premium during retirement, subject to a maximum of \$640 per month, for a maximum of 10 years or until the retiree reaches age 65, whichever comes first. In other words, if an employee retires at age 55, the District will pay up to \$640/month in retiree health benefits for 10 years, after which time no more retiree health benefits will be paid by the District. If an employee retires at age 60, the District will pay up to \$640/month in retiree health benefits for five years (e.g. when the retiree reaches age 65), after which time no more retiree health benefits will be paid by the District. The District's health insurance plan shall be made available, if allowed by the plan provider, to retirees after age 65 if the entire premium is paid by the retiree.

In addition, Retirees may elect to continue the following benefits:

Life Insurance – Lincoln Insurance Company of America:

- Group Life Conversion available

Dental – Delta Dental:

- Continued coverage available for a limited time under Cal-COBRA.

Vision – Vision Service Plan:

- Continued coverage available for a limited time under Cal-COBRA.