



**Irvine Ranch  
Water District**

# **Employee Benefits**



# WELCOME!

Irvine Ranch Water District is proud to offer comprehensive, high-quality benefits at a reasonable cost. We've designed our benefits to give you choices so you can pick the benefits that are best for you and your family.

IRWD benefits are broken into two major categories:

## Core Benefits

Plans and programs automatically available to you at no cost

## Benefit Choices

Plans and programs you can elect to join or purchase



This package contains a summary of your benefit options and is designed to help you make choices and enroll for coverage. If you would like more information about any of the benefits described here, please contact the Human Resources Department: (949) 453-5433 or [Human\\_Resources@irwd.com](mailto:Human_Resources@irwd.com). You can also visit the IRWD HR Employee Benefits Intranet site by clicking [here](#).

---

## CONTENTS

Benefits at a Glance	4	Accident	22
Contributions	5	Critical Illness	22
Eligibility & Enrollment	6	Hospital Indemnity	22
Understanding Your Medical Options	8	ID Theft	23
Benefit Terms	9	Travel Assistance	23
Medical Plan Choices	10	Bereavement Services	23
Accessing Care	14	Commuter Benefits	24
Employee Assistance Resources	15	Legal	24
Dental Plan	16	Pet Insurance	24
Vision Plan	17	Retirement Savings	25
Life/AD&D	18	Employee Perks	26
Long Term Disability	20	Annual Notices	27
Flexible Spending Accounts	21	Carrier Contacts	28



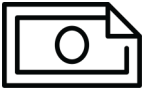
# BENEFITS AT A GLANCE

## Core Benefits Plans and programs automatically available to you at no cost

<b>Employee Assistance Program</b> REACH & Reliance Standard ACI	<ul style="list-style-type: none"> <li>• 24/7 phone consultations</li> <li>• Six face-to-face counseling sessions per household member, per problem, per year through Reach</li> <li>• Three sessions of professional assessment for employees and family members through Reliance Standard ACI</li> </ul>
<b>Basic Life/AD&amp;D</b> Reliance Standard	<ul style="list-style-type: none"> <li>• Annual salary &lt;\$50,000: 3x annual salary, up to \$150,000</li> <li>• Annual salary &gt;\$50,000: 4x annual salary, up to \$1,000,000 with a Guaranteed Issue of \$500,000</li> <li>• Spouse/registered domestic partner: \$25,000</li> <li>• Dependent child(ren): \$25,000</li> </ul>
<b>Long Term Disability</b> Reliance Standard	<ul style="list-style-type: none"> <li>• 66.67% of your pre-disability earnings to a monthly maximum of \$10,000</li> </ul>

## Benefit Choices Plans and programs you can elect to join or purchase

<b>Medical &amp; Prescription Drugs</b> Various Carriers	<ul style="list-style-type: none"> <li>• HMO (Anthem, Blue Shield of CA, Health Net, Kaiser, Sharp, UHC)</li> <li>• PPO (Blue Shield)</li> </ul>
<b>Dental</b> Delta Dental	<ul style="list-style-type: none"> <li>• PPO</li> </ul>
<b>Vision</b> EyeMed	<ul style="list-style-type: none"> <li>• PPO</li> </ul>
<b>Flexible Spending Accounts</b> Inspira	<ul style="list-style-type: none"> <li>• Health Care Account: Up to \$3,300 per year</li> <li>• Dependent Care Account: Up to \$5,000 per year</li> </ul>
<b>Commuter Benefits</b> Inspira	<ul style="list-style-type: none"> <li>• Mass Transit (including transit passes and vanpooling): \$325 per month</li> <li>• Parking: \$325 per month</li> </ul>
<b>Voluntary Life/AD&amp;D</b> Reliance Standard	<ul style="list-style-type: none"> <li>• Employee: Increments of \$10,000 up to \$500,000</li> <li>• Spouse: Increments of \$10,000 up to \$500,000</li> <li>• Child(ren): up to \$10,000</li> </ul>
<b>Worksite Benefits</b> Reliance Standard	<ul style="list-style-type: none"> <li>• Accident</li> <li>• Critical Illness</li> <li>• Hospital Indemnity</li> </ul>
<b>Medicare</b>	<ul style="list-style-type: none"> <li>• Employees and IRWD each contribute 1.45% per paycheck</li> </ul>
<b>Social Security</b>	<ul style="list-style-type: none"> <li>• IRWD does not participate in Social Security</li> </ul>
<b>Retirement Planning</b>	<ul style="list-style-type: none"> <li>• CalPERS Pension Plan</li> <li>• Empower Retirement Deferred Compensation</li> <li>• Retiree Health Cost Reimbursement Plan</li> </ul>
<b>Supplemental Benefits</b> Various Vendors & Coverages	<ul style="list-style-type: none"> <li>• Bereavement Support (Reliance Standard)</li> <li>• ID Theft (Reliance Standard)</li> <li>• Legal (ARAG)</li> <li>• Travel Assistance (Reliance Standard)</li> <li>• Pet Insurance (MetLife)</li> <li>• Aflac (Individual Policies)</li> </ul>



# CONTRIBUTIONS

## Your cost per Paycheck

The tables below illustrate your share of the cost on a bi-weekly basis.

### Region 2

Fresno, Imperial, Inyo, Kern, Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare, and Ventura Counties

### Region 3

Los Angeles, San Bernardino, and Riverside Counties

Plan	Single	2-Party	Family	Single	2-Party	Family
<b>HMO Medical Plan Options</b>						
Anthem Select HMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Anthem Traditional HMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Blue Shield Access+ HMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Blue Shield Trio HMO <sup>1</sup>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Health Net Salud y Más HMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Kaiser Permanente (CA) HMO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sharp Performance Plus HMO	\$0.00	\$0.00	\$0.00	n/a	n/a	n/a
United Healthcare SV Alliance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
United Healthcare SV Harmony	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>PPO Medical Plan Options</b>						
PERS Gold PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PERS Platinum PPO	\$58.10	\$116.19	\$151.05	\$60.39	\$120.78	\$157.02
<b>Dental and Vision Plans</b>						
Delta Dental DPPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EyeMed Vision PPO	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

### IRS Code Section 125

The IRWD employee benefit plans are designed under Section 125 of the IRS Code. This allows you to take advantage of federal laws by purchasing some of your benefits with pre-tax dollars. Under Section 125, your Medical, Dental, Vision, and Flexible Spending Account contributions are deducted before taxes are withheld which saves you tax dollars. Paying for benefits before-tax means that your share of the costs are deducted before taxes are determined, resulting in more take-home pay for you. As a result, the IRS requires that your elections remain in effect for the entire year. You cannot drop or change coverage unless you experience a qualifying event. You may waive participation in the Section 125 Plan and elect to pay all contributions with after-tax dollars. Contact the Human Resources Department if you wish to pay for your benefits with after-tax dollars.

Region 2: Blue Shield Trio HMO is only available in Kern, Kings, Monterey, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Tulare and Ventura. Does not include San Diego County.

[CalPERS Health Plan Search by Zip Code](#)



# ELIGIBILITY & ENROLLMENT

## Who may enroll

### IRWD Employees

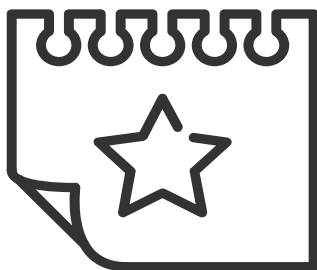
- Regular employees working at least 30 hours per week
- Temporary employees under certain circumstances (see Human Resources for more information)

### Dependents

- Your legally married spouse
- Your registered domestic partner (as defined by the state of California)
- Your children, stepchildren or children of your registered domestic partner to age 26, regardless of marital or student status
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order
- Your unmarried children, step-children or children of your registered domestic partner of any age, if they are incapable of self-care due to a physical or mental disability

Your spouse, domestic partner and children can be enrolled in our Medical, Dental, Vision, and Supplemental insurance plans after submitting your dependent's documentation for verification.

**Benefits Plan Year:  
January 1 - December 31**



## When you may enroll

### As an Eligible Employee

- As a new hire, you have 30 days from your date of hire to participate in the District's benefits. Be sure to enroll as soon as possible to avoid delays in coverage
- Each year, during open enrollment
- Within 30 days of a qualifying event as defined by the IRS



# ELIGIBILITY & ENROLLMENT

## Changes to enrollment

### Open Enrollment

During our annual open enrollment period, you may make new benefit elections for the following January 1st effective date.

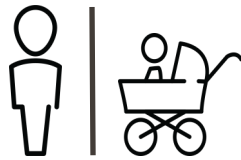
### Qualifying Event

Once you make your benefit elections, you cannot change them throughout the year unless you experience a qualifying event as defined by the IRS. Only certain qualifying events, as defined by CalPERS, are eligible for health plan changes.

Examples include, but are not limited to:



Marriage, divorce, legal separation, or annulment



Birth, adoption, or death of a child or spouse



Qualified Medical Child Support Order (QMCSO)



Change in your dependent's eligibility status



Loss of coverage from another health plan



Change in your residence or workplace (if your benefit options change)



Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)



Eligibility for a federal or state premium assistance program under Medicare, Medicaid, or CHIP

Coverage for a new dependent is not automatic. If you experience a qualifying event, you have 30 days to update your coverage. Please contact the Human Resources Department immediately following a qualifying event to complete the appropriate election forms as needed. If you do not notify HR within 30 days of the qualifying event, you must request a Late Enrollment. Employees who request Late Enrollment for self or dependents must normally wait a minimum of 90 days before they are enrolled in a CalPERS-sponsored health plan. The effective date is the first of the month following the 90-day waiting period or the Open Enrollment effective date, whichever comes first.



# UNDERSTANDING YOUR MEDICAL OPTIONS

## Medical Plan Options

IRWD offers a variety of medical plans through the California Public Employees Retirement System (CalPERS) medical program. You may enroll in a health plan using either your residential zip code or the Irvine Ranch Water District zip code. You can search health plans by using the CalPERS search tool [Health Plan Search by Zip Code](#). It is recommended that you contact the plan before enrolling to make sure they cover your area and that your preferred provider is in their network. You may also visit the CalPERS website for helpful resources and tools, such as, MyCalPERS Health Plan Comparison Feature, and the MyCalPERS Health Plan Choice Worksheet. Monthly medical premiums for **Region 2** (Fresno, Imperial, Inyo, Kern Kings, Madera, Orange, San Diego, San Luis Obispo, Santa Barbara, Tulare and Ventura counties) and **Region 3** (Los Angeles, Riverside, and San Bernardino counties), are found on page 5. Available medical plan information can be found on pages 10-12 of this guide.

## About HMO Plans

With the Health Maintenance Organization (HMO) plans, Anthem Select, Anthem Traditional, Blue Shield Access+, Blue Shield Trio, Health Net Salud y Más, Kaiser, Sharp, United Healthcare SignatureValue Alliance, United Healthcare SignatureValue Harmony, and Sharp Health Plan, you must choose a primary care physician (PCP) or medical group within the network. All of your care must be directed through your PCP or medical group. Any specialty care you need will be coordinated through your PCP and will generally require a referral or authorization. You will receive benefits only if you use the doctors, clinics, and hospitals that belong to the medical group in which you are enrolled, except in the case of an emergency.

## Prescription Drugs

OptumRx provides prescription drug benefit management services for the HMO plans (except Kaiser & Blue Shield HMO). These services include administration of the Retail Pharmacy Program and the Mail Service Program; delivery of specialty pharmacy products such as biotech and injectables; clinical pharmacist consultation; and clinical collaboration with your physician to ensure you receive optimal total healthcare.

Mandatory generic substitution: if a brand name is requested when generic is available you will be responsible for the generic copay and the difference between the generic and brand name.

Self-administered injectable medications are available under your pharmacy benefits and are no longer payable under the medical benefit.

## About PPO Plans

The Preferred Provider Organization (PPO) plan allows you to direct your own care. If you receive care from a physician who is a member of the network, a greater percentage of the entire cost will be paid by the insurance plan. However, you are not limited to the physicians within the network and you may self-refer to specialists. If you obtain services using a non-network provider, please note that you will be responsible for the difference between the covered amount and the actual charges, and you may be responsible for filing claims.

## Finding a Medical Provider

Page 27 of this guide provides a list of phone numbers and websites to help you search for providers in all of the plans offered.



## Educational Video

Health Insurance Terms

<http://video.burnhambenefits.com/terms>





# BENEFIT TERMS

## Deductible

The set dollar amount a member must pay before insurance coverage for medical or dental expenses can begin. Usually, services that are subject to a copayment are not subject to the deductible.

## Copayment (Copay)

The flat fee paid by the member when a medical or dental service is received. This is usually associated with doctor's office visits, prescription drugs or certain dental services under the HMO or PPO program.

## Coinsurance

The percentage of the charges the member is required to pay for a medical or dental service in a plan. For example, on the PERS Gold PPO Plan, Blue Shield will pay 90% of the covered claim and the member will pay 10% of the remaining amount after the deductible has been met.

## Out-of-Pocket Maximum

The maximum amount the member will have to pay in a calendar year for eligible expenses in the medical plan. After reaching the Out-of-Pocket Maximum, the plan pays 100% of the allowable charges for covered services for the remainder of the calendar year.

## Network Provider

A network provider is a hospital, doctor, medical group, dentist or other healthcare provider contracted to provide services to members at a contracted or discounted rate. Network providers are not permitted to "balance bill" members.

## Reasonable Charges

Medical and Dental insurance companies determine if charges for a particular service are "reasonable" based on how much the average provider for a particular geographic area charges for a service.

## Balance Bill

Out-of-Network (Non-Contracted) Providers can charge any amount they wish for a service. However, if that amount is higher than what the insurance company says is reasonable, the member may be responsible to pay the difference. Before seeking care with an Out-of-Network Provider, find out what their charges are and confirm the insurance company considers them "reasonable."

## Calendar Year Maximum

Under the Dental Plan, the Calendar Year Maximum is the total amount the insurance company will pay in a calendar year for services. Once a member has reached their Calendar Year Maximum, no further benefits will be paid until the next Calendar Year.



# MEDICAL PLAN CHOICES: HMO

Plan Name	<b>Anthem Select HMO</b> (Anthem Select HMO Network)  OR  <b>Anthem Traditional HMO</b> (Anthem CA Care HMO Network)  <b>In-Network Only</b>	<b>Blue Shield Access+ HMO</b> (Blue Shield Access+ Network)  OR  <b>Blue Shield HMO Trio<sup>1</sup></b> (Blue Shield HMO Trio <sup>1</sup> )  <b>In-Network Only</b>	<b>Health Net Salud HMO</b> (Health Net Salud y Más Network)  <b>In-Network Only</b>
<b>Provisions</b>			
Calendar Year Deductible	Individual / Family \$0 / \$0	Individual / Family \$0 / \$0	Individual / Family \$0 / \$0
Out-of-Pocket Maximum - Medical - Pharmacy	Individual / Family \$1,500 / \$3,000 \$7,700 / \$15,400	Individual / Family \$1,500 / \$3,000 \$7,700 / \$15,400	Individual / Family \$1,500 / \$3,000 \$7,700 / \$15,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited
<b>Medical Benefits</b>			
Office Visit Copay - PCP - Specialist Visits - Preventive Care - Chiropractic / Acupuncture - Physical Therapy - Diagnostic X-Ray & Lab	\$15 \$15 \$0 \$15 (20 visits/Year Combined) \$15 \$0	\$15 \$15 \$0 \$15 (20 visits/Year Combined) \$15 \$0	\$15 \$15 \$0 \$15 (20 visits/Year Combined) \$15 \$0
<b>Pharmacy Benefits</b>			
Retail - Generic - Brand Name - Non-Formulary - Supply Limit	<b>(through OptumRx)</b> \$5 \$20 \$50 30 Days <sup>2</sup>	<b>(through CVS/Caremark)</b> \$5 \$20 \$50 30 Days <sup>2</sup>	<b>(through OptumRx)</b> \$5 \$20 \$50 30 Days <sup>2</sup>
Retail/Home Delivery - Generic - Brand Name - Non-Formulary - Supply Limit	\$10 \$40 \$100 90 Days	\$10 \$40 \$100 90 Days	\$10 \$40 \$100 90 Days
<b>Hospital Benefits</b>			
Room & Board / Surgeon's Fees / Maternity—Delivery	\$0	\$0	\$0
Outpatient Surgery	\$0	\$0	\$0
<b>Acute Care</b>			
Emergency Room Facility	\$50 (waived if admitted)	\$50 (waived if admitted)	\$50 (waived if admitted)
Urgent Care	\$15	\$15	\$15
Telemedicine Visits	\$15	\$0	\$15
	<a href="http://livehealthonline.com">livehealthonline.com</a>	<a href="http://blueshieldca.com/teladoc">blueshieldca.com/teladoc</a>	<a href="http://babylon.com">babylon.com</a>

<sup>1</sup> Region 2: Blue Shield Trio HMO is only available in Kern, Kings, Monterey, Orange, Riverside, San Bernardino, San Luis Obispo, Santa Barbara, Tulare and Ventura. Does not include San Diego County.

<sup>2</sup> Mail service is mandatory after the second fill of a prescription drug at a retail pharmacy, or you will be charged the appropriate mail service copay for a one-month supply at a retail pharmacy.



# MEDICAL PLAN CHOICES: HMO

Plan Name	Kaiser Permanente HMO (Kaiser Network)	Sharp <sup>1</sup> Health Plan HMO (Performance Plus)	UnitedHealthcare HMO (SignatureValue Alliance Network)  OR UnitedHealthcare HMO (SignatureValue Harmony Network)
Provisions	In-Network Only	In-Network Only	In-Network Only
<b>Provisions</b>			
Calendar Year Deductible	Individual / Family \$0 / \$0	Individual / Family \$0 / \$0	Individual / Family \$0 / \$0
Out-of-Pocket Maximum - Medical - Pharmacy	Individual / Family \$1,500 / \$3,000 \$7,700 / \$15,400	Individual / Family \$1,500 / \$3,000 \$7,700 / \$15,400	Individual / Family \$1,500 / \$3,000 \$7,700 / \$15,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited
<b>Medical Benefits</b>			
Office Visit Copay - PCP - Specialist Visits - Preventive Care - Chiropractic / Acupuncture - Physical Therapy - Diagnostic X-Ray & Lab	\$15 \$15 \$0 \$15 (20 visits/Year Combined) \$15 \$0	\$15 \$15 \$0 \$15 (20 visits/Year Combined) \$15 \$0	\$15 \$15 \$0 \$15 (20 visits/Year Combined) \$15 \$0
<b>Pharmacy Benefits</b>		(through OptumRx)	(through OptumRx)
Retail - Generic - Brand Name - Non-Formulary - Supply Limit	\$5 \$20 N/A 30 Days	\$5 \$20 \$50 30 Days <sup>2</sup>	\$5 \$20 \$50 30 Days <sup>2</sup>
Retail/Home Delivery - Generic - Brand Name - Non-Formulary - Supply Limit	\$10 \$40 N/A 31-100 Days	\$10 \$40 \$100 90 Days	\$10 \$40 \$100 90 Days
<b>Hospital Benefits</b>			
Room & Board / Surgeon's Fees / Maternity—Delivery	\$0	\$0	\$0
Outpatient Surgery	\$15	\$0	\$0
<b>Acute Care</b>			
Emergency Room Facility	\$50 (waived if admitted)	\$50 (waived if admitted)	\$50 (waived if admitted)
Urgent Care	\$15	\$15	\$15
Telemedicine Visits	\$15	\$15	\$15
	<a href="http://kp.org">kp.org</a>	Telehealth services	<a href="http://uhc.com/virtualvisits">uhc.com/virtualvisits</a>

<sup>1</sup> Sharp Health Performance Plus HMO is available in San Diego only.

<sup>2</sup> Mail service is mandatory after the second fill of a prescription drug at a retail pharmacy, or you will be charged the appropriate mail service copay for a one-month supply at a retail pharmacy.



# MEDICAL PLAN CHOICES: PPO

Plan Name	PERS Platinum PPO (Blue Shield PPO Network)		PERS Gold PPO (Blue Shield PPO Network)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Provisions</b>				
Calendar Year Deductible	Individual / Family \$500 / \$1,000	Individual / Family \$2,000 / \$4,000	Individual / Family \$1,000 <sup>3</sup> / \$2,000 <sup>3</sup>	Individual / Family \$2,500 / \$5,000
Out-of-Pocket Maximum - Coinsurance - Medical <sup>3</sup> - Pharmacy	Individual / Family \$2,000 / \$4,000 \$7,200 / \$14,400 \$2,000 / \$4,000	Unlimited Unlimited Unlimited	Individual / Family \$3,000 / \$6,000 \$7,200 / \$14,400 \$2,000 / \$4,000	Unlimited Unlimited Unlimited
Lifetime Maximum	Unlimited		Unlimited	
<b>Medical Benefits</b>				
Office Visit Copay - PCP - Specialist Visits - Preventive Care - Chiropractic / Acupuncture (20 Visits/Year Combined) - Physical Therapy - Diagnostic X-Ray & Lab	\$20 \$35 \$0 \$15 10% <sup>1</sup> 10% <sup>1,4</sup>	40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup>	\$10 \$35 \$0 \$15 20% <sup>1</sup> 20% <sup>1,4</sup>	40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup> 40% <sup>2</sup>
<b>Pharmacy Benefits</b>				
<b>(through OptumRx)</b>				
Retail - Generic - Brand Name - Non-Formulary - Supply Limit	\$5 \$20 \$50 30 Days	Not Covered Not Covered Not Covered N/A	\$5 \$20 \$50 30 Days	100% up front; may submit paper claim to request partial reimbursement
Retail/Home Delivery - Generic - Brand Name - Non-Formulary - Supply Limit	\$10 \$40 \$100 90 Days	Not Covered Not Covered Not Covered N/A	\$10 \$40 \$100 90 Days	100% up front; may submit paper claim to request partial reimbursement
<b>Hospital Benefits</b>				
Room & Board / Surgeon's Fees / Maternity—Delivery	10% after \$250 Copay	40% <sup>2</sup>	20% <sup>1</sup>	40% <sup>2</sup>
Outpatient Surgery	10% <sup>1</sup>	40% <sup>2</sup>	20% <sup>1</sup>	40% <sup>2</sup>
<b>Acute Care</b>				
Emergency Room Facility	\$50 (waived if admitted) + 10% <sup>1</sup>		\$50 (waived if admitted) + 20% <sup>1</sup>	
Urgent Care	\$35	40% <sup>2</sup>	\$35	40% <sup>2</sup>
Telemedicine Visits	\$20 <a href="http://includedhealth.com">includedhealth.com</a>	40%	\$10 <a href="http://includedhealth.com">includedhealth.com</a>	40%

<sup>1</sup> Subject to deductible.

<sup>2</sup> Subject to deductible. Out-of-Network benefits are paid based on an allowed amount.

<sup>3</sup> Incentives can reduce deductible to: Individual: \$500; Family: \$1,000. More information on page 12.

<sup>4</sup> No Copayment will be required for laboratory services provided at Quest Diagnostics and Labcorp Facilities.



# PERS GOLD & PLATINUM PPO PLANS INCLUDED HEALTH

Blue Shield will be the new administrator for the PPO plans and Included Health will help you find the personalized care you need, using Blue Shield’s network of doctors and hospitals and Included Health’s network of virtual providers. Included Health is available by phone, online, or mobile app to help you navigate your healthcare and CalPERS health benefits. Whether you need a new primary care doctor, have questions about a medical bill, or want an easy way to keep track of your insurance information, use Included Health as your first stop for comprehensive, personalized healthcare.



### Virtual Care

Primary, urgent and mental healthcare. See a board-certified doctor in person or virtually with best-in-class care available 24/7.



### 24/7 Care Team

On-call care team answers your healthcare questions and can connect you to providers.



### Billing & Claims Advocacy

For billing or claims issues, Included Health works directly with your insurance to resolve problems for you.



### Provider Search Tool

Search by condition, procedure, or specialty to find in-network doctors, specialists, or clinics.



### Mental Health Care

Search for local and in-network mental health providers. Or, have a care coordinator match you with a provider who best meets your needs. Get a second opinion or help exploring treatment options and types or therapy.



### Condition Support: Maternity & Family Planning, Heart Health, Cancer, & Diabetes

Support with finding quality providers, accessing condition specific programs through your health plan, second opinions and cost planning.

### Accessing Included Health

Call (855) 633- 4436 or visit

<https://includedhealth.com/microsite/calpers/>



# ACCESSING CARE

It's important to know where to go when an illness or injury occurs. Below is a quick overview to help you better understand when to use the different options available to you as a member of our medical insurance through CalPERS: Anthem Blue Cross, Blue Shield of CA, Health Net, Kaiser Permanente, Sharp Health Plan, or United Healthcare.



24-Hour Nurseline	Telemedicine	Doctor Visit	Urgent Care	Emergency Room
Free	Cost varies	\$	\$\$	\$\$\$
<ul style="list-style-type: none"> <li>Available 24/7</li> <li>Registered nurses can help you decide where to go for care when you or a family member have a health concern</li> </ul>	<ul style="list-style-type: none"> <li>Available 24/7/365</li> <li>U.S. board-certified doctors are available to resolve many of your non-emergency medical issues through phone or video consults through Teladoc, LiveHealth Online or Included Health</li> </ul>	<ul style="list-style-type: none"> <li>Office hours vary</li> <li>Generally, the best place to go for non-emergency care as a relationship is established and your doctor is able to treat you based on knowledge and medical history</li> </ul>	<ul style="list-style-type: none"> <li>Generally open on evenings, weekends and holidays</li> <li>Often used when your doctor's office is closed and there is no true emergency</li> <li>Urgent care does not replace your primary care physician</li> </ul>	<ul style="list-style-type: none"> <li>Open 24/7</li> <li>Use for true emergencies such as any accident or injury that may lead to loss of life or limb, serious medical complication, or permanent disability</li> </ul>

## Medical Plan Contacts and Provider Finders

### Medical - CalPERS HMO Plans

- Anthem Blue Cross Select HMO & Traditional HMO
- Blue Shield of CA Trio HMO and Access+ HMO
- Health Net Salud y Más HMO
- Kaiser Permanente HMO
- Sharp Health Plan HMO (*San Diego only*)
- United Healthcare SV Harmony and SV Alliance HMO

855-839-4524	<a href="http://www.anthem.com/ca/calpers">www.anthem.com/ca/calpers</a>
800-334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
888-926-4921	<a href="http://www.healthnet.com/calpers">www.healthnet.com/calpers</a>
800-464-4000	<a href="http://www.kp.org/calpers">www.kp.org/calpers</a>
855-955-5004	<a href="http://www.sharphealthplan.com/calpers">www.sharphealthplan.com/calpers</a>
877-359-3714	<a href="http://www.uhc.com/calpers">www.uhc.com/calpers</a>

### Medical - Blue Shield CalPERS PPO Plans

- PERS Gold & Platinum PPO
- Included Health

800-334-5847	<a href="http://www.blueshieldca.com/calpers">www.blueshieldca.com/calpers</a>
855-431-5533	<a href="http://www.includedhealth.com/calpers">www.includedhealth.com/calpers</a>

### Pharmacy - CVS Caremark/OptumRx/Kaiser Permanente

- CVS Caremark (*Blue Shield HMO plans only*)
- Kaiser Permanente (*Kaiser HMO plan only*)
- OptumRx (*all other HMO and PPO plans except Kaiser & Blue Shield HMO*)

866-346-7200	<a href="http://www.caremark.com/calpers">www.caremark.com/calpers</a>
800-464-4000	<a href="http://www.kp.org/calpers">www.kp.org/calpers</a>
855-505-8110	<a href="http://www.optumrx.com/calpers">www.optumrx.com/calpers</a>

### Other Resources

Burnham COVID-19 Response Center – click [here](#)

Human Resources and Safety offers Covid-19 Test Kits and face masks for employees



# EMPLOYEE ASSISTANCE

## Employee Assistance Program

This coverage is provided by IRWD at no cost to you

The Employee Assistance Program (EAP) provides you and your household members with free, confidential assistance to help with problems that may interfere with work or family responsibilities. You will have access to these programs through Reliance Standard ACI and REACH.

### EAP Services

- 24/7 phone consultations with licensed mental health professionals and referrals to supportive resources
- REACH: Up to six face-to-face counseling sessions per issue per year for you and your household members
- Reliance Standard ACI: Up to three face-to-face counseling sessions per issue per year for you and your household members
- Online programs to offer something different than traditional counseling
- Access to quick and confidential help from legal and financial experts

The EAP can help with the following issues:



Stress, Anxiety or Depression



Relationship Issues



Grief and Loss



Legal Assistance



Financial Services and Referrals



Childcare Resources and Referrals



Senior Care



Pet Care



Identity Theft



and More!



### Educational Video

Mental Health FAQs

<https://flimp.live/Mental-Health-FAQ>

### Accessing REACH

Call (800) 273-5273 or visit [www.reachline.com](http://www.reachline.com)  
Password: reach

### Accessing Reliance Standard ACI

Call (855) 775-4357 or visit <http://rsli.acieap.com>



# DENTAL PLAN

## Delta Dental | PPO Plan

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental network. When you utilize a network dentist, your out-of-pocket expenses will be less, however, you will usually pay the lowest amount for services when you visit a PPO dentist. If you obtain services using a non-network dentist, you will be responsible for the difference between the covered amount and the actual charges and you may be responsible for filing claims. The chart below provides a high-level overview of your dental plan.

Plan Name	Delta Dental PPO	
	Delta Dental Network	Non-Network
<b>Dental Benefits</b>		
Calendar Year Max. Benefit	\$1,750	
Annual Deductible		
- Individual	\$25	
- Family	\$50	
Diagnostic & Preventive Services (Plan Pays)	100%	100%*
Basic Services (Plan Pays)	Deductible, 80%	Deductible, 80%*
Major Services (Plan Pays)	Deductible, 50%	Deductible, 50%*
Orthodontia (Plan Pays)		
- Child	50% / \$2,000 Lifetime Benefit Maximum	
- Adult	50% / \$2,000 Lifetime Benefit Maximum	

\*Dentists who are out-of-network have not agreed to pricing, and may bill you for the difference between what Delta Dental pays them and what the dentist usually charges.

### Note:

We strongly recommend you ask your dentist for a predetermination if total charges are expected to exceed \$300. Predetermination enables you and your dentist to know in advance what the payment will be for any service that may be in question.

### Finding a Dental Provider

Visit [www.deltadentalins.com](http://www.deltadentalins.com) to find a provider in the Delta Dental PPO network.



## EyeMed | PPO Plan

IRWD provides vision coverage through EyeMed. You can see an EyeMed in-network provider or an out-of-network provider, however, your costs will be lower if you visit an in-network provider. If you visit an in-network provider you will be responsible for a copayment at the time of your service. If you receive services from an out-of-network doctor, you will pay all costs at the time of service and submit a claim for reimbursement.

Plan Name	EyeMed PPO	
	Select Network	Non-Network
<b>Vision Benefits</b>		
Examination (Every 12 Months)	\$10 Copay	Up to \$35
Lenses (Every 12 Months) - Single Vision - Bifocal - Trifocal	\$10 Copay \$10 Copay \$10 Copay	Up to \$35 Up to \$49 Up to \$74
Frames (Every 12 Months)	\$0 Copay; 20% off balance over \$170 Allowance	Up to \$85
Contact Lenses (Every 12 Months) - Cosmetic / Elective - Medically Necessary	(in lieu of frames and lenses)	
	\$160 Allowance No Charge	Up to \$128 Up to \$300
Laser Vision Correction	Discounts Apply	Not Covered

### Finding a Vision Provider

- **Telephone:** Call (866) 299-1358
- **Web:** Go to [www.eyemed.com](http://www.eyemed.com)

The EyeMed network includes access to independent ophthalmologists and optometrists, as well as LensCrafters®, Target Optical, and most Pearle Vision retail stores.



#### Additional Discounts Available

- **LASIK and PRK Benefit:** You are entitled to a 15% discount on the usual and customary fees for LASIK and PRK procedures, or a 5% discount on any promotional pricing, whichever is the greater benefit, through the US Laser Network.
- **Continued Eyewear Savings:** After your initial visits have been utilized, you are able to receive ongoing discounts on additional eye wear purchases at a network provider, which result in discounts up to 40% off the retail price of eye wear and accessories.



# LIFE/AD&D

It's never fun to discuss life insurance. But you probably know that life insurance is something that you need to protect your loved ones in the event of your death. Things like funeral expenses, debt, and the cost of living, can all add up. Fortunately, life insurance can help lessen the financial burden and provide coverage to help pay for these types of expenses.

## Reliance Standard | Basic Life and AD&D

This coverage is provided by IRWD at no cost to you. Life insurance protects your family or other beneficiaries in the event of your death while you are still actively employed with the company.

Accidental Death and Dismemberment (AD&D) coverage provides an additional benefit to your beneficiary if your death is due to a covered accident or injury.

Life benefits will reduce by certain percentages as you age, and will terminate when you leave the company or retire.

The Basic Life and AD&D plan provided to you by IRWD includes coverage for you, your spouse/registered domestic partner and dependent child(ren). The benefit amount is determined by your salary and those covered under your plan.



## Choosing a Beneficiary

A beneficiary is a person or entity who you designate to receive your death benefits. Choosing a beneficiary and keeping your beneficiary up-to-date is an essential part of owning life insurance. Please remember to review your beneficiary designation as new situations arise, such as the birth or adoption of a child, marriage, or divorce. You may call the Human Resources Department for a copy of the Beneficiary Designation Form, or login to Oracle to change your Beneficiary as needed.

### Benefits at a Glance

	Reliance Standard
You	<ul style="list-style-type: none"> <li>• If your annual salary is under \$50,000—3x your annual salary, up to \$150,000</li> <li>• If your annual salary is \$50,000 or more—4x your annual salary, up to \$1,000,000</li> </ul>
Guarantee Issue	<ul style="list-style-type: none"> <li>• If your coverage amount exceeds \$500,000, you will be required to submit the Evidence of Insurability form and first be approved by medical underwriting. If approved, your coverage will start the date you were approved by Reliance Standard</li> </ul>
Your spouse or registered domestic partner	<ul style="list-style-type: none"> <li>• \$25,000</li> </ul>
Your dependent child(ren)	<ul style="list-style-type: none"> <li>• \$25,000 (birth to age 26)</li> </ul>
Age reduction	<ul style="list-style-type: none"> <li>• Coverage ends at age 70</li> </ul>



# VOLUNTARY LIFE/AD&D

In addition to the company provided Basic Life and AD&D benefits, you may elect to purchase additional Voluntary Life and AD&D insurance at discounted group rates provided by Reliance Standard. You pay for this coverage with after-tax dollars through convenient payroll deductions.

## Voluntary Life and AD&D

### Employee

You may purchase coverage for yourself in increments of \$10,000 up to a maximum benefit of \$500,000. Subject to a salary cap of 10 times base annual earnings

### Spouse or Domestic Partner

If you buy coverage for yourself, you may also purchase coverage for your eligible spouse - benefits for your spouse are available in increments of \$10,000 up to a maximum benefit of \$500,000, not to exceed 50% of your employee election

### Child(ren)

If you buy coverage for yourself, you may also purchase coverage for your eligible dependent child(ren) up to age 20 or 26 if a full time student - benefits for your child(ren) are available in the amounts of \$2,500, \$5,000, \$7,500, or \$10,000 not to exceed 50% of your employee election. Coverage from birth to 6 months is \$1,000

Life benefits will reduce by certain percentages as you age, and will terminate when you leave the company or retire.

### Guarantee Issue

Guarantee issue is a pre-approved amount of coverage that does not require you to provide proof of good health, and is available to you during your initial eligibility period (upon hire). Guarantee issue is available in the following amounts:

- **Employee:** \$150,000
- **Spouse or Domestic Partner:** \$30,000
- **Child(ren):** Entire benefit amount up to \$10,000

If you are no longer in your initial eligibility period, you will need to provide proof of good health for any amount of coverage you elect. To provide proof of good health, you will be asked to complete a health questionnaire (Evidence of Insurability) and are subject to insurance carrier approval. Reliance Standard may approve or decline coverage based on a review of your health history.

Age Bands	Monthly Life/AD&D Rate per \$10,000 Employee & Spouse Rate	Benefit	Child(ren)*
Under 30	\$1.07	\$2,500	\$0.42
30-34	\$0.99	\$5,000	\$0.82
35-39	\$1.29	\$7,500	\$1.22
40-44	\$1.92	\$10,000	\$1.62
45-49	\$3.04	<b>AD&amp;D</b>	<b>\$0.30</b>
50-54	\$4.71		
55-59	\$7.94		
60-64	\$10.59		
65-69	\$16.46		
70 and over	\$33.78		

\*One rate for all eligible dependent children in the family, regardless of how many children there are.



# LONG TERM DISABILITY

If you are unable to work due to an illness or injury, our disability plans will work together to provide a source of income to meet your needs. Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

## California State Disability (SDI)

If you experience a Short Term Disability claim, you are eligible for benefits provided by the state. California State Disability Insurance (SDI) is a partial wage-replacement insurance plan for California workers. The SDI program is state-mandated and funded through employee payroll deductions. SDI provides short term benefits to eligible workers who suffer a loss of wages when they are unable to work due to a non-work-related illness or injury, pregnancy, or childbirth. For more information on eligibility, benefit amounts, and instructions on how to file a claim for the SDI program please visit the EDD website at [www.edd.ca.gov](http://www.edd.ca.gov).

## Reliance Standard | Long Term Disability

This coverage is provided by IRWD at no cost to you. IRWD offers you Long Term Disability (LTD) to provide income replacement if you become disabled for an extended period of time.

**Pre-existing Condition** limitations may apply. If you were sick or injured for which the insured received medical treatment, consultation, care of services, including diagnostic procedures, or took prescribed drugs or medicines, during the three months immediately prior to the insured's effective date, you would not be eligible for disability benefits until you have been Actively at work for one full day following the end of twelve consecutive months from the date you became insured.

Long Term Disability	Benefit
Benefit Percentage	66 2/3%
Monthly Benefit Maximum	\$10,000
When Benefit Begin	90th Day
Maximum Benefit Duration	To Social Security Normal Retirement Age



# FLEXIBLE SPENDING ACCOUNTS

## FSA Plan Year: January 1 - December 31

Flexible Spending Accounts (FSAs) are special tax-advantaged accounts used to pay for eligible out-of-pocket health care and dependent care expenses. If elected, your account(s) will be funded with tax-free dollars using convenient payroll deductions. Only expenses for services incurred during the plan year are eligible for reimbursement from your accounts. If you are using your debit card, you must save your receipts, just in case Inspira needs a copy for verification. Also, all receipts should be itemized to reflect what product or service was purchased. Credit card receipts are not sufficient per IRS guidelines.

## Inspira | Health Care FSA

This plan is used to pay for expenses not covered under your health plans, such as deductibles, coinsurance, copays and expenses that exceed plan limits. Employees may defer up to \$3,300 pre-tax per year.

Eligible expenses include:



Coinsurance, Copays and Deductibles



Medical and Prescriptions



Dental and Orthodontia



Eye Exams, Eyeglasses and Lasik Eye Surgery

## Inspira | Dependent Care FSA

This plan is used to pay for eligible expenses you incur for child care, or for the care of a disabled dependent, while you work. Employees may defer up to \$5,000 pre-tax per year.

Eligible expenses include:



Licensed nursery schools, qualified childcare centers, after school programs, summer camps (under age 13), preschool



Adult daycare facilities

## Important FSA Rules

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

### Health Care FSA

You must forfeit any money left in your account after your expenses for the year have been reimbursed. The IRS does not allow the return of unused account balances at the end of the plan year, and remaining balances exceeding the allowed carry-over amount cannot be carried forward to a future plan year.

### \$660 Carry-Over

Up to \$660 of any unspent funds remaining in your account at the end of the plan year will carry-over to the next plan year, and unspent funds above \$660 will be forfeited.

### Dependent Care FSA

Unused funds will NOT be returned to you or carried over to the following year. You must incur claims by December 31st of each plan year.

### Tip!

If you are unable to estimate your health care and dependent care expenses accurately, it is better to be conservative and underestimate rather than overestimate your expenses.

Go to [www.fsastore.com](http://www.fsastore.com) to shop for FSA-eligible products, and for a list of eligible expenses.



### Educational Video

Flexible Spending Accounts  
<http://video.burnhambenefits.com/fsa/>



# ACCIDENT

## Reliance Standard | Accident

Accident insurance will pay you a benefit to help cover your out-of-pocket medical costs in case of an off-the-job accident. For covered accidental injuries, fixed benefits are paid directly to you, regardless of any other coverage. Benefits are paid according to a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, major diagnostic exams, physical therapy and more. This plan is guarantee issue (no medical questions) and does not have any pre-existing condition limitations. There is also an annual wellness benefit of \$50 for completing certain screenings.



# CRITICAL ILLNESS

## Reliance Standard | Critical Illness

Critical Illness insurance can help you protect yourself and your family from the unexpected cost of fighting a life-threatening illness. You'll receive a lump-sum cash payment upon diagnosis of a covered condition such as heart attack, stroke, kidney failure and cancer. There is no pre-existing condition limitation on this plan. Coverage is offered at guarantee issue (no medical questions) for up to \$20,000 for employee and spouse during the initial eligibility window. Children are covered for up to \$10,000. This plan also has \$50 wellness benefit annually.



# HOSPITAL INDEMNITY

## Reliance Standard | Hospital Indemnity

Hospital Indemnity insurance is designed to provide financial protection for covered individuals by paying a lump sum benefit if you are admitted to the hospital, as well as a daily benefit for days spent confined. There are no pre-existing condition limitations. Benefits are paid directly to the insured and do not coordinate with any other benefit payments.

### For More Information

- **Web:** [www.reliancestandard.com](http://www.reliancestandard.com)



## ID THEFT

### Reliance Standard | ID Theft Plan

This coverage is provided by IRWD at no cost to you

With Reliance Standard, you'll be better protected from the often devastating consequences of identity theft. If you suspect that you're a victim of identity theft, a toll-free call will put you in touch with a professional fraud support representative. You'll be assigned a dedicated Privacy Advocate who'll work with you step-by-step to help you recover your identity as quickly and as easily as possible.



## MEDICAL TRAVEL ASSISTANCE

### Reliance Standard | Medical Travel Assistance Program

This coverage is provided by IRWD at no cost to you

Reliance Standard offers a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter when you travel more than 100 miles from home or in a foreign country. On Call International also offers pre-trip assistance including passport/visa requirements, foreign currency and weather information.



## BEREAVEMENT SUPPORT

### Reliance Standard | Bereavement Support Services

This coverage is provided by IRWD at no cost to you

Bereavement Support Services provide help to you and your family members when coping with the loss of a loved one. Should you or a family member experience the loss, this service offers access to unlimited and confidential telephonic grief counseling, as well as legal and financial consultation when you need it most. Professional clinicians, who are experienced in dealing with grief, are available to discuss any concerns and offer comfort.

#### For More Information

- **ID Theft:** Call (855) 246-7347 to be assigned to a dedicated Privacy Advocate.
- **Travel Assistance:** Call (800) 456-3893 in the US or (603) 328-1966 worldwide (call collect).
- **Bereavement:** Call (855) RSL-HELP (855-775-4357) to be connected with a Bereavement Support Specialist.



# COMMUTER BENEFITS

## Inspira | Commuter Benefits

IRWD provides you with a Transportation Spending Account Plan through Inspira. The Transportation Spending Account Plan allows you to pay for work-related transit and parking expenses with pre-tax dollars.

### Mass Transit (Including Transit Passes and Vanpooling)

\$325 per Month

### Parking

\$325 per Month



# LEGAL SERVICES

## ARAG | Legal Plan

The Legal Plan from ARAG gives you a place to turn to help address and resolve life's legal or financial issues – from disputing a contractor's charges, to preparing a will, to receiving a traffic ticket. You'll have access to a network of attorneys who can, work with you in-person, over the phone or online to consult with you on legal issues, review and prepare documents, make follow-up calls or write letters on your behalf, represent you if needed, and more. When you go to an in-network attorney most legal matters are covered at 100%. For any services not covered, you will received a 25% discount on the network attorney's normal rate.



# PET INSURANCE

## MetLife | Pet Insurance

With the MetLife Pet Insurance reimbursement plan, you can visit any licensed veterinarian, veterinary specialist or animal hospital in the United States. To receive reimbursements through MetLife, submit the bill and claim via the online portal, email, fax or mail. After meeting your policy's deductible, you will be reimbursed according to your plan's benefit schedule allowance or the invoice amount, whichever is less. If elected, you will own this policy and pay premiums to MetLife directly.



# AFLAC

## AFLAC | Individual Policies

Aflac can help supplement the gap between your core insurance coverages and out-of-pocket medical expenses. To find out information regarding the Aflac policies offered, please complete the Aflac Interest Sheet located on the Human Resources Benefits Intranet site and return it to [Human\\_Resources@irwd.com](mailto:Human_Resources@irwd.com)

### For More Information

- **Commuter Benefits:** Go to [www.inspirafinancial.com](http://www.inspirafinancial.com) or call (844) 729-3539
- **Legal:** Go to [www.araglegal.com](http://www.araglegal.com) or call (800) 247-4184.
- **Pet Insurance:** Go to [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com) or call (800) GET-MET8 (800-438-6388)
- **AFLAC:** Contact Jim Boada by email [james\\_boada@us.aflac.com](mailto:james_boada@us.aflac.com) or call (949) 872-1401





# RETIREMENT SAVINGS

## CalPERS Pension Plan

The CalPERS Pension Plan is a deferred benefit plan that provides you a pension benefit upon retirement. Retirement benefits vary based on CalPERS membership date and date of hire.

For more information about the CalPERS Pension Plan, go to [www.calpers.ca.gov/page/active-members](http://www.calpers.ca.gov/page/active-members).

Date of Hire	CalPERS Retirement Formula
On or before September 28, 2012	<ul style="list-style-type: none"> <li>• CalPERS 2.5% @ 55 Formula (benefit is based on your highest 12 months of compensation)</li> <li>• You pay 8% contribution rate</li> <li>• Includes a survivor benefit<sup>1</sup></li> </ul>
September 29, 2012 — December 31, 2012, or “Classic” PERS Members hired after December 31, 2012	<ul style="list-style-type: none"> <li>• CalPERS 2.0% @ 60 Formula (benefit is based on an average of your highest 36 months of compensation)</li> <li>• You pay 7% contribution rate</li> <li>• Includes a survivor benefit<sup>1</sup></li> </ul>
January 1, 2013 or later as “New Members” in CalPERS	<ul style="list-style-type: none"> <li>• CalPERS 2.0% @ 62 Formula (benefit is based on an average of your highest 36 months of compensation)</li> <li>• You pay 50% of normal cost as determined by CalPERS, currently a contribution rate of 7.5%</li> <li>• Includes a survivor benefit<sup>1</sup></li> </ul>

<sup>1</sup>The **1959 Survivor Benefit** provides a monthly allowance to eligible survivors of members who are covered for this benefit and die before retirement. This benefit coverage is available by contract amendment for those not covered by Social Security through their employers. Covered members pay a \$2 monthly fee that is deducted from their salary to fund the 1959 Survivor Benefit Program.

## Deferred Compensation Plan

You can save for retirement through the Irvine Ranch Water District Deferred Compensation Plan. Here’s how it works in 2025. **Note:** At the time of this guide’s publication, the 2025 limits have not yet been released. The IRS is expected to release 2025 limits before the end of 2024.

- **Your contributions** — You can contribute up to \$23,500 in tax-deferred dollars through payroll deductions. Once you reach age 50, you can contribute an additional \$7,500.
- **Employer matching contributions** — After one year of service, you are eligible to receive a match from Irvine Ranch Water District (100% match up to 3% of your annual base salary). After two years of service, you are eligible for an additional 1% direct contribution from the District.

Stay tuned for invitations to attend our informational Quarterly Deferred Compensation meetings.

For a complimentary, 1:1 retirement review, visit [eric-winston.empowermytime.com](http://eric-winston.empowermytime.com) to schedule a meeting.

For more information, you can reach Eric Winston at [Eric.Winston@empower-retirement.com](mailto:Eric.Winston@empower-retirement.com) or call (800) 701-8255



# EMPLOYEE PERKS

The following are additional perks and opportunities available to you as an employee of IRWD:



## Lifestyle Spending Account & Wellness

The Inspira Financial Lifestyle Spending Account is a post-tax benefit designed to help you cover the costs of your own health and fitness products and services. Eligible employees receive a maximum reimbursement of \$400 per calendar year.

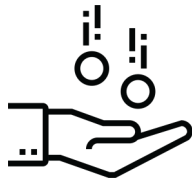
Examples of eligible expenses include:

- Gym membership
- New or used fitness equipment
- Nutritional supplements
- Weight monitoring programs
- Fitness accessories (i.e. helmets, rackets, footwear, etc.)

Other Wellness Benefits include:

- Access to an on-site fitness center
- Bike-to-work incentive

For more information, please reference the IRWD Guidelines for Shared Health and Fitness Incentives.



## Retiree Health Cost Reimbursement Plan

Irvine Ranch Water District offers retirees reimbursement of health care costs up to \$360 – \$800/month for 12 – 60 months, depending on your years of service at retirement.

You become eligible once you are age 55 or older, have at least three years of service with Irvine Ranch Water District, and retire through CalPERS.

In addition, for those retirees who continue their CalPERS medical coverage into retirement, the District will contribute \$158/month towards the premium cost.

Irvine Ranch Water District will contribute the current Public Employees' Medical and Hospital Care Act (PEMHCA) amount as long as the retiree stays with CalPERS for medical coverage.



## Educational Reimbursement

Receive up to 75% reimbursement for your books and tuition (based on the California State and University systems' average tuition, as determined by the district annually). There is no annual maximum.

Reimbursements in excess of \$5,250 per calendar year are considered taxable income.

You may be eligible to receive an incentive of \$750 for earning a certification that exceeds your minimum job requirements and/or \$1,000 if you earn a college degree or occupational certificate that exceeds your minimum job requirements.

For details, please refer to IRWD Policy No. 23— Education and Training.



# ANNUAL NOTICES

ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. IRWD distributes annual notices to new-hires, and each year during open enrollment. You may also request a copy by contacting the Human Resources Department.

The following is a list of Annual Notices:

- **Medicare Part D Notice of Creditable Coverage:** Plans are required to provide each covered participant and dependent a Certificate of Creditable Coverage to qualify for enrollment in Medicare Part D prescription drug coverage when qualified without a penalty.
- **HIPAA Notice of Privacy Practices:** This notice is intended to inform employees of the privacy practices followed by IRWD's group health plan. It also explains the federal privacy rights afforded to you and the members of your family as plan participants covered under a group plan.
- **Women's Health and Cancer Rights Act (WHCRA):** This act contains important protections for breast cancer patients who choose breast reconstruction with a mastectomy.
- **Newborns' and Mothers' Health Protection Act:** This act affects the amount of time a mother and her newborn child are covered for a hospital stay following childbirth.
- **Special Enrollment Rights:** Plan participants are entitled to certain special enrollment rights outside of IRWD's open enrollment period. This notice provides information on special enrollment periods for loss of prior coverage or the addition of a new dependent.
- **Medicaid & Children's Health Insurance Program:** Some states offer premium assistance programs for those who are eligible for health coverage from their employers, but are unable to afford the premiums. This notice provides information on how to determine if your state offers a premium assistance program.
- **Summary of Benefits and Coverage (SBC):** Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary of your health plan's benefits and coverage.



# ACA

The Affordable Care Act (ACA)'s penalty for not having health coverage (known as the individual mandate) has been eliminated. However, if you are a taxpayer in California, Massachusetts, New Jersey, Rhode Island, Vermont, or the District of Columbia, you will be required to have health coverage (unless you qualify for an exemption) or pay the penalty for the 2024 tax year – these states have an individual mandate requirement.

You may consider these options below to satisfy this requirement:

- Enroll in a medical plan offered by IRWD or another group medical plan meeting the requirements for minimum essential coverage;
- Purchase coverage through a health insurance marketplace;
- Enroll in coverage through a government-sponsored program if eligible.

If you choose to purchase coverage through the marketplace, because IRWD's medical plans are considered affordable and meet minimum value under the Affordable Care Act, you may not be eligible for a subsidy, and you may not see lower premiums or out-of-pocket costs through the marketplace. In addition, employer contributions to your medical benefits will be lost, and your portion of medical premiums will no longer be paid via payroll deductions on a pre-tax basis.

## For More Information

- **Web:** Go to [www.healthcare.gov](http://www.healthcare.gov).



# CARRIER CONTACTS

## Anthem

### Medical

HMO Member Services ..... (855) 839-4524  
Carrier Website ..... [www.anthem.com/ca/calpers](http://www.anthem.com/ca/calpers)

## Blue Shield

### Medical

Access+ and Trio HMO Member Services ..... (800) 334-5847  
Carrier Website ..... [www.blueshieldca.com/calpers](http://www.blueshieldca.com/calpers)

## Health Net

### Medical

Salud y Mas and HMO Member Services ..... (888) 926-4921  
Carrier Website ..... [www.healthnet.com/calpers](http://www.healthnet.com/calpers)

## Kaiser Permanente

### Medical

HMO Member Services ..... (800) 464-4000  
Carrier Website ..... [www.kp.org/calpers](http://www.kp.org/calpers)

## Sharp Health Plan

### Medical

HMO Member Services ..... (855) 995-5004  
Carrier Website ..... [www.sharphealthplan.com/calpers](http://www.sharphealthplan.com/calpers)

## United Healthcare

### Medical

HMO Member Services ..... (877) 359-3714  
Carrier Website ..... [www.uhc.com/calpers](http://www.uhc.com/calpers)

## PERS

### Medical

Gold and Platinum PPO Member Services ..... (855) 633-4436  
Carrier Website ..... [www.includedhealth.com/calpers](http://www.includedhealth.com/calpers)

## OptumRx

### Prescriptions

Member Services ..... (855) 505-8110  
Carrier Website ..... [www.optumrx.com/calpers](http://www.optumrx.com/calpers)



## Burnham Advocate

**(800) 391-6812**

The Burnham Advocate toll-free customer service help-line can provide assistance with insurance related issues when you are unable to resolve them directly with the insurance carriers. With the Burnham Advocate help-line, you will receive fast, skilled assistance with Medical, Dental and Vision provider issues, referral assistance, and claims management.



# CARRIER CONTACTS

## Delta Dental

### Dental

Member Services ..... (800) 765-6003  
Carrier Website ..... [www.deltadentalins.com](http://www.deltadentalins.com)

## EyeMed

### Vision

Member Services ..... (866) 299-1358  
Carrier Website ..... [www.eyemed.com](http://www.eyemed.com)

## Employee Assistance Program

### REACH

Member Services ..... (800) 273-5273  
Carrier Website ..... [www.reachline.com](http://www.reachline.com)

### Reliance Standard ACI

Member Services ..... (855) 775-4357  
Carrier Website ..... <http://rsli.acieap.com>

## Reliance Standard

### Basic & Voluntary Life/AD&D, Long Term Disability, Identity Theft, Travel Assistance, Bereavement Support Services, Accident, Critical Illness and Hospital Indemnity

Member Services ..... (800) 351-7500  
Carrier Website ..... [www.reliancestandard.com](http://www.reliancestandard.com)

## Inspira

### Flexible Spending Accounts, Commuter Benefits

Member Services ..... (844) 729-3539  
Carrier Website ..... [www.inspirafinancial.com](http://www.inspirafinancial.com)

## ARAG

### Legal Services

Member Services ..... (800) 247-4184  
Carrier Website ..... [www.araglegal.com](http://www.araglegal.com)

## MetLife Pet Discount Program

### Discount Pet Insurance

Member Services ..... (800) 438-6388  
Carrier Website ..... [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com)

## Aflac

### Individual Policies

Phone ..... (949) 872-1401  
Email ..... [james\\_boada@us.aflac.com](mailto:james_boada@us.aflac.com)

## CalPERS Pension Plan

### Retirement Planning

Member Services ..... (888) 225-7377  
Carrier Website ..... [www.CalPERS.ca.gov](http://www.CalPERS.ca.gov)

## Empower Retirement Plan Advisor

### Deferred Compensation

Member Services ..... (800) 701-8255  
Email ..... [Eric.Winston@empower-retirement.com](mailto:Eric.Winston@empower-retirement.com)







2211 Michelson Drive, Suite 1200 | Irvine, California 92612  
Telephone: (949) 833-2983 | Fax: (949) 833-9549

Learn more at [www.burnhambenefits.com](http://www.burnhambenefits.com)

This Employee Benefits Guide provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment. Neither is it a legal plan document. If there is a disagreement between this guide and the plan documents, the plan documents will govern.

In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is at the company's discretion and in accordance with federal and state laws. If you need additional information or have any questions about the benefit program, please contact the Human Resources Department.

Copyright © Burnham - all rights reserved