

# WEST CENTRAL TEXAS MUNICIPAL WATER DISTRICT

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## EMPLOYEE BENEFITS SUMMARY FY2025

*Effective Date 10.01.2024*

**Note:** This document is a brief summary of the benefits WCTMWD employees currently receive. Employees and candidates should refer to the Personnel and other District Policies & Procedures for a full explanation on each topic discussed below. District benefits are subject to change, at Board discretion, at any time.

### **Salaries and Wages**

Employees are paid by Direct Deposit, Bi-Weekly on Fridays.

### **Comp Time/Overtime**

Any hours physically worked over 40 hours weekly are accumulated in a “Comp Time” earnings bank for all Full Time Employees (**non-exempt employees only**). One hour of over time equals one and one half hours of “Comp” time.

### **PTO**

PTO or “Paid Time Off” is earned as illustrated in the Personnel Policy and is based on scheduled weekly hours. PTO may be used for sickness, rest, recreation, or whatever purpose the employee desires.

### **Paid Holidays (10) observed**

New Year’s Day	President’s Day
Good Friday	Memorial Day
Independence Day	Labor Day
Veterans Day	Christmas Eve
Thanksgiving Day	Christmas Day
Friday after Thanksgiving	

### **Personal Time**

At the beginning of each fiscal year every full time employee is awarded 2 days (see chart in Personnel Policy) of personal time that is based on scheduled weekly hours. Personal Time is a separate benefit from PTO leave, explained above, and must be used each year. If an employee leaves the employment of the District before taking their Personal Time it will be forfeited. New employees will be awarded their 2 days of Personal Time upon hiring.

### **Funeral Leave**

An allowance of three (3) working days, with pay, **may** be extended to an employee who experiences death of an immediate family member (parent, spouse, child, siblings, or grandparent, including ‘steps’).

### **Longevity Pay**

The amount of the Longevity Pay shall be set by the Board each Fiscal Year and is calculated based upon each employee’s continuous months of service with no minimum or maximum amounts. Longevity pay is paid in a lump sum payment during the month of December each year.

### **Uniforms and Uniform Reimbursement**

The District provides for the purchase of uniform shirts annually for field staff. It further provides an

annual reimbursement to aide in the purchase of boots or jeans for each field employee. A notice will be sent to the employee and their supervisor within 30 days of the employee's anniversary date.

### **Incentive Clothing Awards**

The District awards a polo shirt or other District approved garment, with the District logo, at the end of 3 months' service and at other specified service anniversaries. Coats or jackets with the District logo are awarded following the one-year anniversary date and at each five-year anniversary of service with the District (or other incentives at General Manager discretion).

### **Licenses and Dues**

The District may reimburse or pay dues and fees associated with professional and/or technical organizations and required licenses and registrations that are directly related to the employee's position.

### **Tuition Reimbursement**

Tuition reimbursement **may** be available for degree plans pre-approved by the General Manager.

### **Probationary Period**

For new or returning employees, the probationary period is three (3) months.

### **Vehicles**

Some field employees may be assigned a District vehicle after the successful completion of their initial probationary period (3 months). The field employee will be allowed to use this vehicle for business and commuting purposes. Some other staff may also be assigned a District owned vehicle for commuting and business use.

### **Cell Phones**

The District may assign some District owned cell phones for employee use. Other employees may be offered an allowance to offset business use of their personal cell phones.

### **Retirement Plans**

- **Texas County and District Retirement System (TCDRS)**
  - **Deposits**– 7% of each employee's total pay goes into a TCDRS retirement account. WCTMWD matches every deposit \$1.50 for every \$1 an employee contributes. Each account earns 7% interest on its balance at the beginning of each year.
  - **Vesting**- Employees are considered "vested" when they have 8 years of total service. This may include prior service received with a previous qualifying employer or the military.
  - **Retirement**– Once an employee becomes vested; they are eligible for a retirement benefit when they meet one of the following requirements:
    - Age 60 with 8 years of service
    - Any age with 20 years of service
    - When your age plus your years of service equals 75
- **Principal 457(b) Plan**
  - This is a District-sponsored, tax-favored retirement savings account. Also known as a **deferred compensation plan**, it is available to state and local government employees.
  - Employees may choose a withholding amount from each pay cycle for deposit into their account. It is an additional tool the District makes available, to allow employees save for retirement.

## **Health Insurance**

The District offers these options to provide an adequate health plan for employees (currently through BCBS/TX). See plan documents for specific details (*September open enrollment*):

### **1. BCBS/TX Gg1CHC Blue Choice Gold PPO Plan, (FY2025 rates)**

- \$2,000/\$6,000 Individual/Family Deductible (In Network),
- \$4,000/\$8,000 Individual/Family (Out of network),
- In Network Preventative Services are covered with copayment,
- \$6,000/\$17,100–In Network-Out of Pocket Limit,
- *Unlimited-Out of Pocket-Out of Network,*
- \$30 Primary Care Office Co-pay-In Network,
- \$60 Specialist Care Co-Pay –In Network,
- \$300 Emergency Room plus 20% Coinsurance
- \$75 Urgent Care-In-Network
- \$150/Visit + 20% Co-Insurance Inpatient Hospital
- Rx Co-Pay 6-tier (\$0 - \$250)
  - Rx Mail Order Available
- Virtual Doctor Visits

*\*See your Summary of Benefits and Coverage details and limitations of coverage.*

### **• The District Pays 100% of the monthly premium for the employee only coverage. Dependent Care is Optional (FY 2025 Rates):**

- Employee Cost-Spouse -- \$295.34/ per Pay Period
- Employee Cost-Children -- \$295.34/ per Pay Period
- Employee Cost-Family -- \$443.01/ Per Pay Period

## **Dental Insurance**

The District pays the bi-weekly premium for District employees at 100%. Principal Life currently provides the District Dental Insurance.

- Dependent Coverage is optional (FY2025 rates):
  - Spouse -- \$12.63 per Pay Period
  - Children -- \$22.03 per Pay Period
  - Family -- \$37.31 per Pay Period

## **Vision Insurance**

The District pays the bi-weekly premium for District Employees at 100%. Principle Life currently provides the District Vision Insurance.

- Dependent Coverage is optional (FY2025 rates):
  - Spouse -- \$3.58 per Pay Period
  - Children -- \$3.01 per Pay Period
  - Family -- \$7.34 per Pay Period

## **Cafeteria Plan**

The District's cafeteria plan offers employees the tax benefit of having health insurance premiums, childcare, & unreimbursed medical expenses (flexible spending accounts) deducted from gross pay. FY 2021 Allowable amounts are:

- Dependent Care FSA (Child/Dependent Care) - \$ 5,000 per year/household
- Healthcare Flexible Spending Account (Unreimbursed Medical) - \$ 2,850 per year

## **Life Insurance**

The District provides life insurance in several forms for each District employee:

1. A \$10,000 policy payable in the event of employee's death through Principle Life.
  - a. At ages 65-70 this benefit is reduced to 65%
  - b. After age 70 this benefit is further reduced to 50%

**Through TCDRS:**

2. **Group Term Life:** Under this program, your beneficiary will receive a one-time payment of your yearly salary or wages if you pass away while you are still employed with the District.
3. **Survivor Benefit:** After 4 years of service, should you pass away before you retire, your beneficiary is eligible for either a lifetime benefit calculated using your account and employer matching or a withdrawal without the employer matching.

**Long & Short Term Disability**

The District provides short and long-term disability for each full time employee.

**Employee Assistance Program (EAP)**

West Central Texas Municipal Water District has an Employee Assistance Program ("EAP") which is offered through Principal Life/Magellan Healthcare. You may seek help anonymously for such matters as creating a will, alcohol or other chemical dependency, family and marital problems, personal and work-related stress situations, and anxiety disorders. Contact the Human Resource Department or call 1-800-450-1327 for additional information.