

SAN ANTONIO WATER SYSTEM - 2022 SUMMARY OF BENEFITS FOR ACTIVE EMPLOYEES

BENEFIT PLAN	HIGHLIGHTS	SAWS CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION	ELIGIBILITY DATE															
<p>Prescription Drug Plan Express-Scripts</p>	<p>Pharmacy Co-pay (30-day supply) – No cost for Diabetic Meds; \$10 Other Generic; 30% Preferred Brand (\$25 min, \$50 max); 45% Non-preferred Brand (\$40 min, \$75 max); \$80 Specialty</p> <p>Mail Order/Smart 90 Exclusive Walgreens Co-pay (90-day supply)- No cost for Generic Diabetic Meds, \$25 Other Generic, \$62.50 Preferred Brand, \$100 Non-preferred Brand; \$150 Specialty</p>	<p>Included in SAWS Medical Contribution</p>	<p>Included in medical plan contribution</p>	<p>1st day of employment</p>															
<p>Dental Plan United HealthCare</p>	<p>A PPO plan, benefit is the greatest when a provider from the preferred dentist program is used. Covered services include preventive, basic, major & orthodontia for children.</p>	<p>Varies by Tier</p>	<table border="0"> <tr> <td>Tier Selection</td> <td>SAWS Pays</td> <td>Employee Pays</td> </tr> <tr> <td>Employee Only</td> <td>\$ 15.62</td> <td>\$ 16.00</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$ 30.72</td> <td>\$ 31.00</td> </tr> <tr> <td>Employee + Children</td> <td>\$ 37.08</td> <td>\$ 37.00</td> </tr> <tr> <td>Employee + Family</td> <td>\$ 41.34</td> <td>\$ 42.00</td> </tr> </table>	Tier Selection	SAWS Pays	Employee Pays	Employee Only	\$ 15.62	\$ 16.00	Employee + Spouse	\$ 30.72	\$ 31.00	Employee + Children	\$ 37.08	\$ 37.00	Employee + Family	\$ 41.34	\$ 42.00	<p>1st day of employment</p>
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<p>Vision Plan United HealthCare</p>	<p>Plan provides coverage for eye exams, eye glasses or contacts.</p>	<p>NONE</p>	<table border="0"> <tr> <td>Tier Selection</td> <td>Employee Pays</td> </tr> <tr> <td>Employee Only</td> <td>\$ 7.35</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$ 13.49</td> </tr> <tr> <td>Employee + Children</td> <td>\$ 14.14</td> </tr> <tr> <td>Employee + Family</td> <td>\$ 21.36</td> </tr> </table>	Tier Selection	Employee Pays	Employee Only	\$ 7.35	Employee + Spouse	\$ 13.49	Employee + Children	\$ 14.14	Employee + Family	\$ 21.36	<p>1st day of employment</p>					
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<p>Basic Life Insurance Standard</p>	<p>Covered at 1x annual salary.</p>	<p>100%</p>	<p>NONE</p>	<p>1st day of employment</p>															
<p>Accidental Death & Dismemberment Standard</p>	<p>Provides an additional 1x annual salary if employee death results from a non-occupational accident.</p>	<p>100%</p>	<p>NONE</p>	<p>1st day of employment</p>															
<p>Long Term Disability Plan Standard</p>	<p>Provides a monthly income if an employee becomes totally disabled and is unable to work (90-day elimination period).</p>	<p>100%</p>	<p>NONE</p>	<p>1st day of employment</p>															
<p>Additional Life Insurance Standard</p>	<p>Offers additional employee coverage up to 5x annual salary. Employees can also purchase coverage for spouse & dependents. Coverage may be subject to Evidence of Insurability (EOI).</p>	<p>NONE</p>	<p>Varies depending on age & tobacco use</p>	<p>1st day of employment unless subject to EOI</p>															
<p>Life Services Toolkit Standard</p>	<p>SAWS Group Life Insurance plan through The Standard offers online tools and services for you and your beneficiary to help you make important life decisions.</p> <table border="0"> <tr> <td>Employee Services</td> <td>Beneficiary Services</td> </tr> <tr> <td>-Estate Planning Assistance</td> <td>-Grief Support</td> </tr> <tr> <td>-Financial Planning</td> <td>-Legal Services</td> </tr> <tr> <td>-Health and Wellness</td> <td>-Financial Assistance</td> </tr> <tr> <td>-Identity Theft Protection</td> <td>-Support Services</td> </tr> <tr> <td>-Funeral Arrangements</td> <td>-Online Resources</td> </tr> </table>	Employee Services	Beneficiary Services	-Estate Planning Assistance	-Grief Support	-Financial Planning	-Legal Services	-Health and Wellness	-Financial Assistance	-Identity Theft Protection	-Support Services	-Funeral Arrangements	-Online Resources	<p>100%</p>	<p>NONE</p>	<p>1st day of employment</p>			
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<p>Retirement Plans (Employees Hired Prior to 6/1/14)</p>	<p><u>SAWS RETIREMENT PLAN through PRINCIPAL</u> Traditional defined benefit plan; Eligible to retire at age 60 with 5 years of creditable service, or 20 years of service regardless of age.</p> <p><u>TMRS</u> Hybrid defined benefit plan; Eligible to retire at age 60 with 5 years of creditable service, or 20 years of service regardless of age.</p> <p><u>SOCIAL SECURITY</u> – Federal government plan.</p>	<p>Based on Annual Actuarial Valuation</p> <p>3% SAWS</p> <p>6.2% SAWS</p>	<p>3% employee contributions</p> <p>3% employee contributions</p> <p>6.2% employee contributions</p>	<p>N/A</p>
<p>Retirement Plans (Employees Hired After 6/1/14)</p>	<p><u>SAWS RETIREMENT PLAN through PRINCIPAL</u> Defined contribution plan; Employee’s contributions immediately owned by employee; Employee vested in SAWS contributions after one year of hire.</p> <p><u>TMRS</u> Hybrid defined benefit plan; Eligible to retire at age 60 with 5 years of creditable service, or 20 years of service regardless of age.</p> <p><u>SOCIAL SECURITY</u> – Federal government plan.</p>	<p>4% SAWS</p> <p>3% SAWS</p> <p>6.2% SAWS</p>	<p>3% employee contributions</p> <p>3% employee contributions</p> <p>6.2% employee contributions</p>	<p>1st day of employment</p>
<p>Deferred Compensation Plan Empower Retirement</p>	<p>Voluntary 457 plan is available. Employees can defer pre-tax and post-tax (Roth) compensation amounts up to legal limits.</p>	<p>NONE</p>	<p>Minimum \$10 per pay period to participate</p>	<p>Employee may participate at any time</p>
<p>Types of Leave</p>	<p>Vacation</p> <p>Sick (Personal), Military, Funeral, Jury Holidays – SAWS is offering 13 scheduled holidays in 2022</p> <p>Wellness Hours: Biometric Screening – 4 hours Wellness Reward Hours – up to 8 hours</p>	<p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p>	<p>N/A</p>	<p>Available for use after 6 months</p> <p>1st day of employment</p>
<p>Employee Assistance Program Deer Oaks</p>	<p>Confidential service for employees whose personal problems may be affecting job performance. Employee receives 8 free visits per year, per person, per problem.</p>	<p>100%</p>	<p>Employees may negotiate rate with provider for additional visits after 8th visit.</p>	<p>1st day of employment</p>

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<p align="center">Education Assistance Program</p>	<p>Tuition reimbursement. Employee must be enrolled in course(s) that are occupationally related. Maximum hours reimbursed: Associate's Degree – 70 hours Undergraduate Degree – 150 hours Graduate Degree – 48 hours</p>	<p>Grades/Percent Reimbursement "A" – 100% "B" – 80% "C" – 50% "D" or "F" – 0%</p>	<p align="center">N/A</p>	<p align="center">After 6 months Introductory Period</p>
<p align="center">Biometric Screenings</p>	<p>Each year, a team from Optum Biometrics Solutions administers health screenings as part of our United Healthcare plan at no additional cost to you. The screenings target blood pressure, cholesterol, glucose and body composition. Employees who complete the voluntary health screening will be eligible for 4 hours of leave. *If you are not on the UnitedHealthcare medical plan, you may complete your annual physical with your primary care physician to earn the same reward.</p>	<p align="center">100%</p>	<p align="center">N/A</p>	<p align="center">Must be enrolled as an active employee in the SAWS medical plan</p>
<p align="center">Real Appeal United Healthcare</p>	<p>A digital weight loss program available as an added incentive to your employee medical plan. Program provides weekly online group sessions, tools and a success kit with a scale, workout DVD's, session guides and more! *Available at no additional cost to eligible employees, spouses, dependents 18 and older and pre-65 retirees with a Body Mass Index (BMI) of 23 or higher.</p>	<p align="center">100%</p>	<p align="center">N/A</p>	<p align="center">Must be enrolled as an active employee in the SAWS medical plan</p>
<p align="center">Rally United Healthcare</p>	<p>An interactive web and mobile experience that recommends simple actions you can take to help improve your health and well-being.</p>	<p align="center">100%</p>	<p align="center">N/A</p>	<p align="center">Must be enrolled as an active employee in the SAWS medical plan</p>
<p align="center">Health Challenges</p>	<p>Health challenges are designed to increase your awareness of different aspects of your health. From weight loss to exercise to nutrition, these challenges encourage you to enhance your overall well-being. Challenge examples: -Maintain Don't Gain -Million Mile Month -Nutrition Challenge -Self-Measured Blood Pressure Program</p>	<p align="center">100%</p>	<p align="center">N/A</p>	<p align="center">1st day of employment</p>

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Onsite Health Services	<p>Each year SAWS gives you the opportunity to participate in onsite flu shots, mammogram screenings and health screenings. These events are held onsite at various locations and times throughout the year for your convenience.</p> <p><i>*Due to Covid-19 restrictions, some onsite health services may be unavailable.</i></p>	100%	N/A	1 st day of employment
Virtual Diabetes Prevention Program	<p>Presented by the YMCA, this 16-week course will give employees who are at high risk for developing diabetes the tools and resources they need to halt pre-diabetes in its tracks. The program includes a 4-month membership at YMCA at no cost.</p>	100%	N/A	1 st day of employment
Onsite and Virtual Health Coaching	<p>Health Coaching is an opportunity to work one-on-one with a health mentor who helps motivate individuals to cultivate positive health choices. Health coaches educate and support participants to achieve their health goals through lifestyle and behavior change modifications.</p>	100%	N/A	1 st day of employment
Well Connected	<p>Take 15 minutes out of your workday every other week to recharge and connect with your coworkers while we share some healthy tips to help you stay active and well!</p>	100%	N/A	1 st day of employment
SAWS Fitness Centers	<p>The Fitness Centers are available for SAWS employees to use at their convenience, 24 hours a day, 7 days a week. The facilities are equipped with various cardio and weight equipment. Additional Fitness locations are available at Eastside OC, Wurzbach Pump Station, Clouse WRC, Northeast OC, H2Oaks, Medio Creek, and the Environmental Laboratory.</p>	100%	N/A	1 st day of employment
Health and Fitness Tools	<p>SAWS provides several tools to help you monitor and achieve your goals like blood pressure monitors, scales, and desk treadmills available at various locations.</p>	100%	N/A	1 st day of employment