

# SAN ANTONIO WATER SYSTEM - 2019 SUMMARY OF BENEFITS FOR NEW EMPLOYEES

BENEFIT PLAN	HIGHLIGHTS	SAWS CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION	ELIGIBILITY DATE								
<b>Medical Insurance</b> United HealthCare	<p style="text-align: center;"><u><a href="#">PPO ECONOMY</a></u></p> <p><b>Deductible:</b> \$1,500 for Individual, In-Network; \$4,500 for Family, In-Network  <b>Network:</b> Employee can go to any provider from Preferred Provider Network. No Referrals Required. Out-of-Network benefits also available at increased cost to the employee.  <b>Tier 1 Premium Provider Co-pay:</b> \$40 <b>Non-Tier 1:</b> \$50  <b>Tier 1 Premium Specialist Co-pay:</b> \$60 <b>Non-Tier 1:</b> \$70  <b>Urgent Care Co-pay:</b> \$60</p>	<p style="text-align: center;"><u><a href="#">PPO ECONOMY</a></u></p> <p>Varies by coverage elected</p>	<p style="text-align: center;"><u><a href="#">PPO ECONOMY</a></u></p> <p><b>PPO ECONOMY (Hired after 1/1/2011)</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Employee Only</td><td style="text-align: right;">\$ 35</td></tr> <tr><td>Employee + Spouse</td><td style="text-align: right;">\$ 250</td></tr> <tr><td>Employee + Children</td><td style="text-align: right;">\$ 190</td></tr> <tr><td>Employee + Family</td><td style="text-align: right;">\$ 420</td></tr> </table>	Employee Only	\$ 35	Employee + Spouse	\$ 250	Employee + Children	\$ 190	Employee + Family	\$ 420	1 <sup>st</sup> day of employment
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<p style="text-align: center;"><u><a href="#">EPO PLUS</a></u></p> <p><b>Deductible:</b> \$500 for Individual, In-Network; \$1,500 for Family, In-Network  <b>Network:</b> Employee can go to any provider from Preferred Provider Network. No Referrals Required. No Out-of-Network benefits available.  <b>Tier 1 Premium Provider Co-pay:</b> \$25 <b>Non-Tier 1:</b> \$40  <b>Tier 1 Premium Specialist Co-pay:</b> \$40 <b>Non-Tier 1:</b> \$60  <b>Urgent Care Co-pay:</b> \$60</p> <p style="color: blue;"><b>On both plans, there is an additional \$150 monthly surcharge to cover a spouse who works or is retired and is eligible for medical coverage through their current or former employer.</b></p>	<p style="text-align: center;"><u><a href="#">EPO PLUS</a></u></p> <p>Varies by coverage elected</p>	<p style="text-align: center;"><u><a href="#">EPO PLUS</a></u></p> <p><b>EPO PLUS (Hired after 1/1/2011)</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Employee Only</td><td style="text-align: right;">\$ 115</td></tr> <tr><td>Employee + Spouse</td><td style="text-align: right;">\$ 425</td></tr> <tr><td>Employee + Children</td><td style="text-align: right;">\$ 330</td></tr> <tr><td>Employee + Family</td><td style="text-align: right;">\$ 680</td></tr> </table> <p style="text-align: right;"><u><a href="#">SPOUSAL SURCHARGE</a></u>      <b><u><a href="#">\$150</a></u></b></p>	Employee Only	\$ 115	Employee + Spouse	\$ 425	Employee + Children	\$ 330	Employee + Family	\$ 680	1 <sup>st</sup> day of employment	
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<b>Prescription Drug Plan</b> Express-Scripts	<p><b>Pharmacy Co-pay</b> (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><b>Mail Order/Smart 90 Exclusive Walgreens Co-pay</b> (90 day supply)- No cost for Generic Diabetic Meds, \$25 Other Generic, \$62.50 Preferred Brand, \$100 Non-preferred Brand; \$150 Specialty</p>	Included in SAWS Medical Contribution	Included in medical plan contribution.	1 <sup>st</sup> day of employment								
<b>Dental Plan</b> United HealthCare	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.	Varies by Tier	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Employee Only</td><td style="text-align: right;">\$ 5.00</td></tr> <tr><td>Employee + Spouse</td><td style="text-align: right;">\$ 12.26</td></tr> <tr><td>Employee + Children</td><td style="text-align: right;">\$ 15.26</td></tr> <tr><td>Employee + Family</td><td style="text-align: right;">\$ 17.50</td></tr> </table>	Employee Only	\$ 5.00	Employee + Spouse	\$ 12.26	Employee + Children	\$ 15.26	Employee + Family	\$ 17.50	1 <sup>st</sup> day of employment
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<b>Vision Plan</b> United HealthCare	Plan provides coverage for eye exams, eye glasses or contacts.	NONE	<table style="width: 100%; border-collapse: collapse;"> <tr><td>Employee Only</td><td style="text-align: right;">\$ 6.80</td></tr> <tr><td>Employee + Spouse</td><td style="text-align: right;">\$ 12.49</td></tr> <tr><td>Employee + Children</td><td style="text-align: right;">\$ 13.09</td></tr> <tr><td>Employee + Family</td><td style="text-align: right;">\$ 19.77</td></tr> </table>	Employee Only	\$ 6.80	Employee + Spouse	\$ 12.49	Employee + Children	\$ 13.09	Employee + Family	\$ 19.77	1 <sup>st</sup> day of employment
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<b>Flexible Spending Account</b> United Healthcare	<p><b>Health Care Reimbursement Account</b> – Employees can set aside pre-tax money from their salary to pay for unreimbursed medical, dental, and vision eligible expenses.</p> <p><b>Dependent Care Reimbursement Account</b> – Employees can set aside pre-tax money to pay for eligible expenses related to dependent child care or elder care.</p>	NONE	<p>Annual Minimum Contribution \$240                      Annual Maximum Contribution \$2,700  <span style="color: blue;"><b>The IRS rules now allow employees to carry over up to \$500 of unused FSA Medical balances. You must elect an FSA for the following year in order to carry over a balance.</b></span>                      Annual Maximum Dependent Care Contribution - \$5,000</p>	1 <sup>st</sup> day of employment								

BENEFIT PLAN	HIGHLIGHTS	SAWS CONTRIBUTION	EMPLOYEE MONTHLY CONTRIBUTION	ELIGIBILITY DATE
<b>Basic Life Insurance Standard</b>	Covered at 1x annual salary.	100%	NONE	1 <sup>st</sup> day of employment
<b>Accidental Death &amp; Dismemberment Standard</b>	Provides an additional 1x's annual salary if employee death results from a non-occupational accident.	100%	NONE	1 <sup>st</sup> day of employment
<b>Long Term Disability Plan Standard</b>	Provides a monthly income if an employee becomes totally disabled and is unable to work. (90 day elimination period)	100%	NONE	1 <sup>st</sup> day of employment
<b>Additional Life Insurance Standard</b>	Offers additional employee coverage up to 5x's annual salary. Employees can also purchase coverage for spouse & dependents.	NONE	Varies depending on age & tobacco use	1 <sup>st</sup> of the following month of employment
<b>Retirement Plans (Employees Hired After 6/1/14)</b>	<b>SAWS RETIREMENT PLAN through PRINCIPAL Defined contribution plan;</b> Employees contributions immediately owned by employees; Employee vested in SAWS contributions after one year of hire. <b>TMRS</b> Hybrid defined benefit plan; Eligible to retire at age 60 with 5 years of creditable service, or 20 years of service regardless of age. <b>SOCIAL SECURITY</b> – Federal government plan.	4% SAWS  3% SAWS  6.25% SAWS	3% employee contributions  3% employee contributions  6.25% employee contributions	1 <sup>st</sup> day of employment
<b>Deferred Compensation Plans</b> ICMA & Nationwide	Voluntary 457 plans are available. Employees can defer pre-tax compensation amount up to legal limits.	NONE	Minimum \$10 per pay period to participate	Employee may begin participating at the beginning of any payroll
<b>Education Assistance Program</b>	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	Grades/Percent Reimb. "A" – 100% "B" – 80% "C" – 50% "D" or "F" – 0%	N/A	After 6 months Introductory Period
<b>Types of Leave</b>	Vacation  Sick (Personal), Military, Funeral, Jury  <b>Wellness Hours:</b> Biometric Screening – 4 hours Wellness Reward Hours – up to 8 hours  Holidays – SAWS customarily offers 11 per year	100%  100%  100%  100%	N/A  N/A  N/A  N/A	After 6 months Introductory Period    1 <sup>st</sup> day of employment
<b>Employee Assistance Program</b> Deer Oaks	Confidential service for employees whose personal problems may be affecting job performance. Employee receives 8 free visits per year per person, per problem.	100%	Employees may negotiate rate with provider for additional visits after 8 <sup>th</sup> visit.	1st day of employment