



CONTRA COSTA WATER DISTRICT

Unrepresented Unit

A Guide to the Contra Costa Water District Employee Benefits Program

The Contra Costa Water District (CCWD) is viewed throughout the Water Industry as an innovative, leading edge organization committed to providing a reliable supply of high quality water at the lowest cost possible, in an environmentally responsible manner. The District recognizes that meeting its goals and business objectives relies upon the efforts of its most valuable resource: its employees. To attract and retain top talent, the District provides a highly competitive compensation and benefits package. To familiarize you with the wide variety of benefit programs available to you through the CCWD organization, attached please find a Summary of Benefits highlighting the components of the District's comprehensive benefits package.

For additional information, please do not hesitate to contact the Human Resources Division at (925) 688-8002.



Holidays

The following days are observed as holidays for full-time employees:

- New Year's DayJanuary 1st
- Martin Luther King's Birthday.....3rd Monday in January
- Lincoln's Birthday2nd Monday in February
- Washington's Birthday3rd Monday in February
- Memorial DayLast Monday in May
- Independence DayJuly 4th
- Labor Day1st Monday in September
- Veteran's DayNovember 11th
- Thanksgiving Day4th Thursday in November
- Day after Thanksgiving.....Friday following Thanksgiving Day
- ChristmasDecember 25th

Saturday holidays are observed on the preceding Friday; Sunday holidays on the following Monday. In addition, a one-day holiday (either Christmas Eve or New Year's Eve) will be recognized when those days fall on Monday through Thursday.

Vacation Benefit

Vacation leave can be accumulated to two times annual entitlement. Vacation accumulates according to the following schedule:

YEARS OF SERVICE	ANNUAL ACCUMULATION (FROM ANNIVERSARY DATE)
0 - 2 year	15 days
After 2 - 4 years	17 days
After 4 - 9 years	21 days
After 9 - 14 years	23 days
After 14 - 19 years	28 days
After 19 - 24 years	33 days
After 24 years	35 days

Vacation credit may be converted to sick leave at the rate of one (1) hour of vacation equals two (2) hours of sick leave in the event of an illness that is eligible for disability insurance benefits.



Vacation Buy Back

Vacation may be converted to compensation at the rate of one hour sold for every hour taken for the first 120 hours of vacation taken each employee anniversary year. Compensation may be in cash or applied to deferred compensation.

Administrative Leave

Employees accumulate a total of one hundred and ten (110 hours) of Administrative Leave per year, credited at a rate of 4.231 hours per pay period (26 pay periods per year) with the 26th pay period adjusted to 4.225 hours. Administrative Leave accrual is capped at ninety-six (96) hours. Administrative Leave accumulated beyond the 96 hours will be paid up to 4.231 hours maximum per pay period at the Employee's base hourly rate of pay, or upon the employee's election, can be contributed to deferred compensation.

Floating Leave

Employees who are exempt under the Fair Labor Standards Act (FLSA) shall receive eight (8) hours of floating leave per calendar year. This leave day is not subject to carryover or cash out, and it is to be used in 8-hour increments

Sick Leave

Employees accumulate eight (8) hours of sick leave for each month of service. There is no limit to the number of sick leave hours that may be accumulated. The District also offers an Attendance Recognition Program. For details see page 11.

Sick Leave Incentive

Employees with a minimum of five years of service who terminate employment can convert unused sick leave credit to cash at the rate of one-half of the employee's current salary for the first 35 days and one-third the employee's current salary for days in excess of 35 days.

Retirement Program

The retirement benefit formula is 2.35% at age 55 with a five (5) year vesting period. The employee may retire at any time after he/she becomes vested and reaches age 50. Both the employee and the District contribute to the Retirement Plan of the Contra Costa Water District. Membership in the Retirement Plan is mandatory for full-time employees with participation beginning after six months of employment for employees without PERS reciprocity service, and on the first day of service for those with PERS reciprocity. The Retirement Plan of the Contra Costa Water District has reciprocity with PERS and PERS reciprocal retirement systems. Reciprocity enables you to use service credit earned under multiple retirement systems to meet each system's eligibility and vesting requirements. For more details, please refer to the Retirement Handbook.

Retiree Medical

CCWD also provides fully-paid retiree medical coverage for those employees that retire directly from CCWD. CCWD will pay 100% of your medical premium for you and your eligible dependents throughout your lifetime. (Please note: your eligible dependent(s) must be enrolled in a District-sponsored medical plan at the time of your retirement to be eligible for this benefit.) For additional information and details about this valuable benefit, please refer to your Retirement Handbook or contact Human Resources at (925) 688-8002.



Eligibility for Health Plans

If you are a regular full-time employee, working at least 30 hours per week, you and any of your following dependents are eligible to participate in the benefits program which begins the first of the month after 60 days of employment or qualifying event date:

- Your spouse/State of California registered domestic partner
- Your domestic partner with completed affidavit
- Your children under age 26
- Your children who are age 26 or older and mentally or physically disabled

Definition of children includes your children, your stepchildren, children covered under a child support order, your adopted children, children placed with you for adoption, and your domestic partner's children.

Coverage Levels

You may select from the following levels of coverage when you enroll in the health care plans:

- Employee Only
- Employee + 1 Dependent
- Employee + 2 or More Dependents

The coverage level you select must be the same for the Dental and Vision plans but may be different for the Medical Plan.

Family Status Changes

Once your health plan coverage is effective, changes to your elections may only be made when you have one of the following "family status changes:"

- Marriage, legal separation, or divorce
- The birth or adoption of your child or a change in child custody
- The death of your spouse/State of California registered domestic partner/affidavit domestic partner or child
- A change in your spouse's/State of California registered domestic partner's/affidavit domestic partner's employment status that affects benefits coverage (such as losing a job or becoming employed)
- A change in your child's eligibility status (for example, turning age 26)
- You move out of the area served by the health care plan in which you participate
- Affidavit domestic partnership is terminated

Any changes to your health care plan elections must be made within 31 days of your family status change. Changes must also be related to your family status change. For example, if you have a baby, you may enroll your child in the medical plan but you may not add or drop your spouse/State of California registered domestic partner/affidavit domestic partner from the plan.



Medical Plans

The benefits program includes 3 medical plans:

- Kaiser HMO
- Health Net HMO
- Anthem Blue Cross PPO

Each plan provides comprehensive, high-quality healthcare. The plans differ in the way they manage your care and structure out-of-pocket expenses.

Kaiser Permanente Health Maintenance Organization (HMO)

If you enroll in the Kaiser HMO, you have the convenience of having all of your healthcare needs under one roof. General providers give routine services and refer you to other providers within the Kaiser network when you need to see a specialist or be hospitalized.

You must receive care from providers within Kaiser's network; Kaiser won't pay for non-emergency services you receive from a non-Kaiser provider or without a referral.

Health Net Health Maintenance Organization (HMO)

If you enroll in the Health Net HMO, you select a primary care physician, or PCP, to coordinate your medical care. Your PCP provides routine services and refers you to other providers in the Health Net HMO network when you need to see a specialist or be hospitalized.

You must receive care from providers in the Health Net HMO network; Health Net won't pay for non-emergency services you receive from a non-network provider or without a referral from your PCP.

Anthem Blue Cross Preferred Provider Organizations (PPO)

If you enroll in the Anthem Blue Cross PPO plan, you may receive care from any provider. However, Anthem Blue Cross pays for eligible expenses at a higher level when you visit a network provider.

When you visit a non-network provider, Anthem Blue Cross still pays for eligible expenses, but you may pay more out of pocket before expenses are covered.

Employee Contributions

The District pays 100% of the Medical Plan Premium up to the Kaiser Employee + 2 or more rate. Please see the table below for details.

Employee Monthly Contributions for Medical			
	Employee Only	Employee + 1	Employee + 2 or more
Kaiser HMO	\$0	\$0	\$0
Health Net HMO	\$0	\$178.60	\$876.00
Anthem Blue Cross PPO	\$0	\$0	\$162.08

Health Insurance Credit Option

Employees whose spouses/State of California registered domestic partners have adequate family medical coverage may elect to eliminate redundant coverage by choosing the "employee only" coverage for medical only. In this event, 66 2/3% of the premiums the District saves shall be credited to the employee as additional compensation. You are eligible to participate in the co-insurance benefit on the date your group health insurance becomes effective. Evidence of your dependent's insurance under another plan is required.



Medical Plan Features

Plan Information	Kaiser HMO	Health Net HMO
Member Services	(800) 464-4000	(800) 522-0088
Group Number	7298	74087
Website	ccwd.myjenkinshr.com*	ccwd.myjenkinshr.com*
Physician Choice	Kaiser HMO Physician	Health Net HMO Physician
Lifetime Maximum	Unlimited	Unlimited
Calendar-Year Deductible	None	None
Out-of-Pocket Maximum	\$1,500 - Individual \$3,000 - Family	\$1,500 - Individual \$3,000 - Two-Party \$4,500 - Family
Office Visit	No Charge	\$5 Copay
Preventive Care		
• Annual Physical	No Charge	\$5 Copay
• Well Woman Care	No Charge	\$5 Copay
• Well Child Care	No Charge	\$5 Copay
• X-ray & Lab	No Charge	No Charge
Maternity Office Visit	No Charge	\$5 Copay
Hospital Services		
• Inpatient	No Charge	No Charge
• Outpatient	No Charge	No Charge
Emergency Care		
• Emergency Room	\$50 Copay	\$35 Copay
• Ground Ambulance	\$50 Copay	No Charge
Mental Health Services		
• Outpatient	No Charge	\$5 Copay
• Inpatient	No Charge	No Charge
Substance Abuse Services		
• Outpatient	No Charge	Not Covered
• Inpatient	No Charge	No Charge for Detoxification
Chiropractic Care	Not Covered	Not Covered
Prescription Drugs ⁽³⁾	Kaiser Pharmacy	Participating Pharmacy
• Generic	\$5 Copay (100-day supply)	\$5 Copay (30-day supply)
• Brand	\$5 Copay (100-day supply)	\$10 Copay (30-day supply)
• Non-Formulary	N/A	\$35 Copay (30-day supply)
• Mail Order	\$5 Copay (100-day supply)	\$10/\$20/\$70 (90-day supply)

*Website: ccwd.myjenkinshr.com / Login: ccwater30 / Password: benefits



Medical Plan Features Continued

Plan Information	Anthem Blue Cross PPO	
	In-Network ⁽¹⁾	Out-of-Network ⁽¹⁾
Member Services	(800) 284-2466	
Group Number	ACWA 654	
Website	ccwd.myjenkinshr.com*	
Physician Choice	Anthem Blue Cross PPO Physician	Non-PPO Physician
Lifetime Maximum	Unlimited	
Calendar-Year Deductible	\$200 – Individual / \$600 - Family	
Out-of-Pocket Maximum	\$1,000 per member	\$2,000 per member
Office Visit	\$15 Copay	20%
Preventive Care		
• Annual Physical	No Charge	Not Covered
• Well Woman Care	No Charge	20%
• Well Child Care	No Charge	20%
• X-ray & Lab	No Charge	20%
Maternity Office Visit	\$15 Copay	20%
Hospital Services		
• Inpatient	Physician – 20% / Facility – No Charge ⁽²⁾	
• Outpatient	Physician – 20% / Facility – No Charge ⁽²⁾	
Emergency Care		
• Emergency Room	\$50 Copay	
• Ground Ambulance	20%	
Mental Health & Substance Abuse Services		
• Outpatient Physician Services	No Charge (1 - 3 visits) \$15 Copay (after 3 rd visit)	20%
• Inpatient Facility-Based Care ⁽²⁾	No Charge	Physician – 20% / Facility – No Charge
Chiropractic Care	20% Up to 30 visits per year	
Prescription Drugs	Participating Pharmacy	
• Generic	\$5 Copay (30-day supply)	
• Brand	\$15 Copay (30-day supply)	
• Non-Formulary	\$45 Copay (30-day supply)	
• Mail Order	\$10/\$30/\$90 (90-day supply)	

(1) Plus any charge in excess of scheduled amount.

(2) Services must be preauthorized by calling (800) 274-7767

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Dental Plan

Delta Dental PPO

Policy #ACWA 399-1007

Member Services: (888) 335-8227

*Website: ccwd.myjenkinshr.com **

Dental coverage is 100% paid by CCWD for you and your eligible family members; you may receive care from any provider. However, when you visit Delta Dental PPO providers, you will pay less out of pocket than if you chose to obtain services from non-network providers.

The coverage levels are almost the same in-network and out-of-network; however, the amount on which the percentage is paid differs. Delta Dental has contracted rates with network providers and the percentage is paid based on those rates. Non-network providers do not have contracted rates with Delta Dental and, thus, can charge higher amounts for services. If services are obtained from non-network providers, Delta Dental will pay the percentage based on their fee schedule and the patient is responsible for any charges the dentist bills over that amount. The contracted rates with network providers are always lower than those charged by non-network providers, which allows your annual maximum to last longer.

	In-Network	Non-Network
Dentist Choice	PPO Dentist	Non-PPO Dentist
Annual Maximum	\$2,000 per individual	
Deductible	\$25 - Individual / \$50 - Family	
Preventive Services (exams, x-rays, cleanings)	100% (deductible waived)	100% (deductible waived)
Basic Services (fillings, extractions, endodontics, periodontics)	85%	80%
Major Services (crowns, dentures, bridges)	50%	50%
Orthodontics (children only) 12 month waiting period	50% to lifetime maximum of \$2,000 (deductible waived)	

(1) Delta Dental pays non-network dentists based on their fee schedule. The patient is responsible for any charges over the fee schedule. Predetermination of benefits is recommended for services over \$300.00.

Vision

Vision Service Plan

Policy #00228001

Member Services: (800) 877-7195

*Website: ccwd.myjenkinshr.com **

Vision coverage is 100% paid by CCWD for you and your eligible family members. You may receive care from any provider; however, VSP pays for eligible expenses at a higher level when you visit a network provider.

When you visit a non-network provider, your copay still applies and you will typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit your itemized receipt within 6 months to VSP for reimbursement up to the plan allowance.

FEATURES	VSP PROVIDER	Non-VSP PROVIDER
Copayment for Exams & Glasses	\$15	\$15
Examination (every 12 months)	100%	Up to \$50
Lenses (every 12 months)		
– Single Vision	100%	Up to \$50
– Lined Bifocal	100%	Up to \$75
– Lined Trifocal	100%	Up to \$100
– Lenticular	100%	Up to \$125
Frames (every 24 months)	Up to \$130, plus 20% off any out-of-pocket costs	Up to \$70
Contact Lenses (in lieu of lenses & frames, every 12 months)	Elective - Up to \$120 Medically Necessary - 100%	Elective - Up to \$120 Medically Necessary - Up to \$120

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Short-Term Disability (STD) and Long-Term Disability (LTD)

Cigna

Policy - STD #LK 750691 / LTD LK 962136

Member Services: (800) 362-4462

*Website: ccwd.myjenkinshr.com **

If you become disabled and unable to perform the duties of your job, Contra Costa Water District provides a short-term and long-term disability plan to cover a portion of your salary while you are recovering from your disability. For work related and non-work related disabilities, on the 45th day, the Contra Costa Water District plan pays a benefit of 66 2/3% of weekly earnings to a maximum of \$2,265 a week up to 19 weeks.

If, at 180 days, you cannot perform each of the essential duties of your occupation because of injury or illness, you may be eligible for long-term disability benefits. The Contra Costa Water District plan pays a benefit of 66 2/3% of monthly earnings to a maximum of \$9,817 per month, reduced by other sources of income.

Basic and Supplemental Term Life and Accidental Death & Dismemberment Insurance

Cigna

Policy – Life #FLX 962925 / AD&D #OK 964589

Member Services: (800) 732-1603

*Website: ccwd.myjenkinshr.com **

Contra Costa Water District provides you with Life and AD&D insurance in the amount of two times your annual salary up to \$450,000. The District also provides Dependent life insurance for your spouse/State of California registered domestic partner in the amount of \$1,500 and for your child(ren) in the amount of \$500 from live birth to 6 months and \$1,500 from 6 months to age 21 (or age 25 if a full-time student or are financially dependent upon you).

You, as an employee, may elect Supplemental Term Life insurance in increments of \$10,000 in an amount subject to the lesser of \$80,000 without Evidence of Good Health or three times your annual basic earnings to a maximum of \$500,000 with Evidence of Good Health. Evidence of Good Health must be submitted for review by medical underwriting for new or additional coverage. If you elect the Supplemental Term Life insurance for yourself, you may elect Supplemental Term Life coverage for your spouse or State of California registered domestic partner. Your spouse or State of California registered domestic partner may elect coverage in increments of \$5,000 to a maximum of \$20,000 without Evidence of Good Health or to a maximum of \$150,000 with Evidence of Good Health but may not exceed 50% of your approved election. Your dependent children can receive \$10,000 in coverage between 6 months of age and older and \$100 if less than 6 months of age. Supplemental Accidental Death & Dismemberment insurance is also available.

See Human Resources for further details and rates.

Flexible Spending Accounts

Davey Administration Group

Member Services: (877) 458-8888

Mail Claims to: 3451 West Shaw, Suite 101, Fresno CA 93711

Fax Claims to: (559) 436-4850

Website: www.daveyfresno.com

*Website: ccwd.myjenkinshr.com **

Contra Costa Water District has adopted a Section 125 Flexible Benefit plan which allows employees to pay for dependent care expenses and non-covered health care expenses on a pre-tax basis. Reimbursement and forfeiture rules are governed by the IRS.

Dependent Care Reimbursement: This plan allows you to pay for dependent daycare expenses on a tax-free basis. The Dependent Care Reimbursement plan gives you the opportunity to set aside up to \$5,000 each calendar year for the purpose of paying daycare expenses, which is deducted from your check on a pre-tax basis.

Healthcare Reimbursement: This plan allows expenses which are not covered by your health plans (such as deductibles, copays, chiropractic fees, eye glasses, coinsurance, etc.) to be paid for on a pre-tax basis. Employees may set aside up to \$3,000 each year to pay for non-covered healthcare expenses, which is deducted from your paycheck on a pre-tax basis.

* Website: ccwd.myjenkinshr.com / Login: ccwater30 / Password: benefits



Employee Assistance Program (EAP)

Holman Group

Member Services: (800) 321-2843

Website: ccwd.myjenkinshr.com *

The EAP is an employer-paid confidential referral service for you and your family. The EAP can be accessed by calling the toll-free number 24 hours a day, 365 days a year. Benefits include 5 visits per member, per incident, per year. Types of services available include crisis intervention, substance abuse, marital and family counseling, emotional and personal stress, financial issues, health issues, work related issues, legal issues, tax issues, vacation planning, child care referrals and most other issues that are related to you and your family. All employees, spouses, domestic partners and dependent children are eligible regardless of health plan election.

Deferred Compensation

The District offers two Deferred Compensation Plans (457(b) and 401(a)). Both plans offer the opportunity to our employees to shelter a portion of your salary from income taxes. You can enroll in one or both plans based on your retirement needs. The District will match the employee's contribution to Deferred Compensation based on the following schedule:

Years of CCWD Experience	Employee Contribution
Less than 3 years	Matching to 2%
3-5 years	Matching to 3%
6-8 years	Matching to 4%
9 or more years	Matching to 5%

If an employee enrolls in the 457(b) Plan only, the match will be deposited in that account. Otherwise, the District will apply the match in the 401(a) Plan. Both plans are subject to maximums established by law.

457(b) Plan

Contributions to the 457(b) Deferred Compensation Plan are on a pre-tax basis and invested according to the employee's choice of a variety of investment vehicles. Employees may start, stop, or make contribution changes at any time.

401(a) Plan

New employees have the irrevocable option to enroll in 401(a) after six months from start of employment. Once you elect to participate in this plan, the decision is irrevocable and you cannot change the election amount or discontinue deductions until you separate from service with the District or change bargaining units.

Roth IRA

A Roth IRA is a special tax-advantaged account that allows you to build savings for your retirement. The Roth IRA is funded through payroll deductions using after-tax dollars. With the Roth IRA, interest and other earnings on your contributions are always tax-deferred and in some cases, tax-free at the time of withdrawal.

Vehicle Allowance

A District vehicle including maintenance, fuel, and insurance, or a vehicle allowance of \$475, per month may be provided to employees in designated positions within the Unrepresented unit.

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Flexible Benefits

Compensation of \$170 per month is provided to employees in addition to regular base pay. This compensation can be used as take home pay, to contribute to a deferred compensation plan, buy supplemental life insurance, or be applied to the employee's portion of health premiums, if any.

Attendance Recognition Program

The Employee Attendance Recognition Program recognizes employees who effectively manage the use of their sick leave by allowing the employee to periodically cash out some of their accrued sick leave back to the District at the employee's current rate of base pay. An employee who maintains at least a balance of 160 hours of sick leave throughout a program term may have the opportunity to cash out 8 or 16 hours of sick leave back to the District if they have used less than 16 hours of sick leave during a program term. The two program terms per year are January through June and July through December.

Social Security and Medicare

District employees contribute to Social Security and Medicare. The employee pays taxes of 5.65% and the District pays taxes of 7.65% for Social Security and Medicare benefits. The District's retirement plan is independent from other retirement income sources, including Social Security.

Educational Expenses

The District reimburses the employee's actual costs in connection with approved courses of instruction (tuition, registration fees, laboratory fees, and required textbooks and materials). District approval for financial assistance shall be limited to no more than \$3,000 per fiscal year for any individual employee. Reimbursement is contingent upon written evidence of satisfactory completion of training, and subject to the provisions of Administrative Procedure V-I (Educational Reimbursement).

District Wellness Program

Employees are invited to participate in the District's Wellness Program by joining Big C Athletic Club in Concord or In-Shape Health Club in Antioch, Brentwood and Concord. The current Big C employee cost is \$29.50/month. The current In-Shape employee cost is \$19.50/month. The employee's share of membership dues is paid bi-monthly through a payroll deduction. Employees are only eligible one time for District payment of an initiation fee at either the Big C or In-Shape. Employees must complete the applicable enrollment form to participate.

Credit Union

As a CCWD employee, you are eligible to join the Contra Costa Federal Credit Union. The Credit Union has three locations: 1111 Pine Street in downtown Martinez, 538 Center Avenue in the Raley's Shopping Center in Martinez, and 1706 A Street in Antioch. To open an account, either visit the Credit Union or call 888-387-6832. Any payments made to the Credit Union can be handled as a payroll deduction.

For Prospective Candidates

If you're interested in learning more about the Contra Costa Water District, its job opportunities, and generous compensation and benefits programs, please visit our website at www.ccwater.com or contact Human Resources at (925) 688-8002.



Employee Benefits Website (For CCWD Employees Only)

To review the benefit plans offered through Contra Costa Water District, please visit our Employee Benefits Website at ccwd.myjenkinshr.com. The login is [ccwater30](#). The password is [benefits](#).

Within our website, you will be able to:

Benefit Program

- Access forms to enroll in benefits
- Learn about **all your benefit plans**
- Find links to provider directories and other internet resources
- Get contact information for phone numbers, addresses and links

Human Resources Center

- News
- Find forms

Health & Wellness Center

- Assess your health
- Research a disease, condition, or treatment
- Click to find your symptoms or condition
- Wellness Flyers and Newsletters

CONTRA COSTA WATER DISTRICT

Your Employee Benefits Resource Center

March 9, 2011

Home | Benefit Programs | Human Resources | Health & Wellness | Additional Resources | Site Map

Search

Quick Links

- [Employee Benefits Brochures](#)
- [Kaiser Provider Search](#)
- [Health Net Provider Search - HMO Network](#)
- [Anthem Blue Cross Provider Search - Prudent Buyer Network](#)
- [Dental Provider Search - Delta](#)
- [Dental Premier Network](#)
- [Vision Provider Search - VSP](#)
- [Signature Network](#)
- [Find a Form](#)
- [Review Plan Costs](#)

Welcome

The Contra Costa Water District (CCWD) is viewed throughout the Water Industry as an innovative, leading edge organization committed to providing a reliable supply of high quality water at the lowest cost possible, in an environmentally responsible manner. The District recognizes that meeting its goals and business objectives relies upon the efforts of its most valuable resource: its employees. To attract and retain top talent, the District provides a highly competitive compensation and benefits package. To familiarize you with the wide variety of benefit programs available to you through the CCWD organization, attached please find a Summary of Benefits highlighting the components of the District's comprehensive benefits package.

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 Benefit Programs Medical Dental Vision Income Protection Additional Benefits	 Human Resources News & Communications Company Forms Contact HR	 Health & Wellness Wellness Flyers Wellness Newsletters Wellness Tools
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It's as Easy as 1-2-3 to obtain information!

1. Go to the **NEW** web address <https://ccwd.myjenkinshr.com>

2. Input your user ID and password:

User ID: cewater30

Password: benefits

3. Hit "enter" Remember to bookmark Contra Costa Water District's Benefits Website and keep coming back to see updates and new features!

Contra Costa Water District
Human Resources and Risk Division
1331 Concord Avenue
Concord, CA 94520
(925) 688-8002
(925) 688-8345 (fax)

This guide provides an overview of the plans available through the benefits program. It is not intended to replace or supplement the plan documents. If there is any conflict between the information in this guide and the plan documents, the plan documents will govern. The Contra Costa Water District reserves the right to modify, suspend, or terminate the plans at any time, subject to MOU provisions as applicable.

Prepared by Jenkins Insurance Group
March 2011

