

PLEASE POST

PREGNANCY DISABILITY LEAVE

Under the California Fair Employment and Housing Act (FEHA), if you are disabled by pregnancy, childbirth or related medical conditions, you are eligible to take a pregnancy disability leave (PDL). If you are affected by pregnancy or a related medical condition, you are also eligible to transfer to a less strenuous or hazardous position or to less strenuous or hazardous duties, if this transfer is medically advisable.

- The PDL is for any period(s) of actual disability caused by your pregnancy, childbirth or related medical condition up to four months (or 88 work days for a full-time employee) per pregnancy.
- The PDL does not need to be taken in one continuous period of time but can be taken on an as-needed basis.
- Time off needed for prenatal care, severe morning sickness, doctor-ordered bed rest, childbirth, and recovery from childbirth would all be covered under your PDL.
- Generally, we are required to treat your pregnancy disability the same as we treat other disabilities of similarly situated employees. This affects whether your leave will be paid or unpaid.
- You may be required to obtain certification from your health care provider of your pregnancy or the medical advisability for a transfer. The certification should include:
 - (1) The date on which you became disabled due to a pregnancy or the date of the medical advisability for the transfer;
 - (2) the probably duration for the period(s) of disability or the period(s) for the advisability of the transfer; and
 - (3) a statement that due to the disability, you are unable to work at all or to perform any one or more of the essential functions of your position without undue risk to yourself, the successful completion of your pregnancy, or to other persons, or a statement that, due to your pregnancy, the transfer is medically advisable.
- At your option, you can use any accrued vacation or other accrued time off as part of your pregnancy disability leave before taking the remainder of your leave as unpaid leave. We may require that you use up any available sick leave during your leave. You may also be eligible for disability insurance benefits for the unpaid portion of your leave.
- Taking a pregnancy disability leave may impact certain of your benefits and your seniority date. If you want more information regarding your eligibility for a leave, the impact of the leave on your seniority and benefits, and our policy for other disabilities, please contact Debbie Dillon, Human Resources Analyst II, at extension 035.

DISABILITY

Benefits Checklist

This checklist explains how your benefits are affected when you cannot work because of a disabling illness or injury. Applying for and claiming disability benefits can be very complicated, so you should discuss this information with the Human Resources Division to make sure you have taken all necessary actions. Detailed plan booklets and forms are available in Human Resources or from your department secretary/field clerk.

At this time, you may want to check the beneficiaries you have designated for your benefit plans.



Income during Disability

If you cannot work because of a disabling condition, you will receive your regular income as long as you use accumulated sick leave, vacation leave, and/or other available leave time. When income from sick leave is exhausted (and vacation leave, if you choose to use it) you may ask your department to approve leave without pay.

You may be eligible for disability income from the plans described below. Each plan has its own eligibility rules, definition of disability, and application forms and procedures. The Human Resources Division can inform you of which plan you are enrolled in and how to apply for benefits from those plans.

The plans do not start paying benefits until you have satisfied a specified waiting period. The combined benefit amount you may receive from all sources is subject to plan maximums.

State Disability Insurance (SDI)

For *Clerical/Maintenance Employees ONLY* this plan pays benefits generally after a seven day waiting period, if you cannot work because of a temporarily disabling illness or injury, either physical or mental that prevents you from doing your regular or customary work. Disability also includes elective surgery, pregnancy, childbirth, or related medical conditions. The maximum length of time you may receive benefits is 52 weeks from the date that benefits begin. Please contact the Human Resources Division or any Employment Development Department (EDD) office by telephone, letter or in person to obtain a claim form or more information.

During any period of paid leave, the employee is required to endorse their SDI benefit checks to the District. Please contact the Human Resources Division or the Finance/Payroll Office for more information.

- **Standard Insurance Long-Term Disability**

This plan pays benefits after a pre-determined waiting period if you cannot work because of a temporarily or permanently disabling illness or injury that requires you to be under a doctor's direct and continuous care. The maximum length of time you may receive benefits depends on how old you are when your disability begins.

When coordinated with all sources of income (such as Social Security, State Disability and Workers' Compensation), there is a maximum monthly benefit amount you can receive from this plan. You are responsible for repaying Standard Insurance any benefits you receive from them in excess of this maximum. **Please note that is allowable to supplement your disability benefit with vacation time so that you remain on full pay while receiving an LTD benefit. Please contact Human Resources or Finance for more information.**

- **Accidental Death & Dismemberment (AD&D)**

This plan pays a benefit for permanent and total disability resulting from an accident. Please contact Human Resources to determine your benefit level under this plan.

- **The Retirement Plan of the Contra Costa Water District (Plan)**

Members of the Plan who are in the *Clerical/Maintenance or the Unrepresented Unit* may be eligible for a Disability Retirement benefit under the Plan. Members should apply for Plan disability benefits before leaving District employment. Applications submitted after leaving District employment may not be accepted, subject to Plan rules. See the Human Resources Division for more information.

Any employee who is a member of the Public Employees' Retirement System (PERS) or another retirement plan, should contact the plan administrator of that plan directly for information about disability benefits.

- **Social Security**

Social Security provides a disability benefit to eligible employees for long-term illness or injury. Contact your local Social Security office for information.

- **Workers' Compensation**

Workers' Compensation pays benefits for certain work-related disabilities. To ensure eligibility, you must report work injuries to your supervisor immediately and your department must submit an employer's report of employee injury within 24 hours of notification. Also, your doctor must file a Doctor's First Report of Occupational Illness or Injury with the District's Risk Management Officer.

During any period of paid leave, the employee is required to endorse their Workers' Compensation benefit checks to the District. Please contact the Risk Management Officer or the Finance/Payroll Office for more information.

Health Plans

- **Medical**
- **Dental**
- **Optical Services**
- **EAP**

If you are on an approved leave without pay, you may continue coverage under these plans. Rules vary depending on your status and MOU provisions. See the Human Resources Division or refer to your MOU for more information.

COBRA - If you have a change in your District employment status, under COBRA (the Consolidated Omnibus Reconciliation Act of 1985) you may continue coverage for up to 18 months from the date you go off active pay status. If you are considered disabled under Title II or XVI of the Social Security Act at the time you go off active pay status, the maximum period of continuation coverage is 29 months, as long as you remain continuously disabled.

Under COBRA, you pay 100% of the premium directly to the Finance/Payroll Office. Contact the Human Resources Division for procedures and forms. You have 60 calendar days from your separation date or reduction in hours (or 60 days from the date you receive notice of your continuation rights, whichever is later), to apply for COBRA continuation.

After COBRA coverage ends, or as an alternative to COBRA, you may convert your group medical plan to an individual policy, paying the premium directly to the carrier. You may not convert your dental or optical service plan to an individual policy. You have 31 days after your District or COBRA coverage ends to apply for conversion. Contact the Human Resources Division for details.

If you are enrolled in a health maintenance organization (HMO) and you will be out of the plan's service area for more than two months, you may transfer to a District sponsored plan that provides service in your new location within 31 days of the move. (You may transfer back within 31 days of your return to the HMO service area).

Health Plans (continued)

- **District Paid Life Insurance**
- **Employee-Paid Life**
- **Dependent Life**
- **AD&D**

Coverage continues as long as you are in pay status and your net pay is enough to cover any net premium. If you are on approved leave without pay, you may continue coverage by arranging to pay your share of the monthly premium directly to the Finance/Payroll Office.

Note: If you become totally disabled while covered by life insurance, you may qualify to continue your coverage without paying the premium. Contact the Human Resources Division for details.



Retirement and Savings Plans

- **The Retirement Plan of the Contra Costa Water District (Plan)**

Any contributions to the Plan stop when you go on leave. Provisions regarding adjustments for retirement service date and retirement plan service credit while on unpaid leave vary by bargaining unit. Please refer to your MOU or see the Human Resources Division for more details.

In addition, if you die while receiving Plan income, your survivor(s) may receive survivor benefits. See the Human Resources Division for more information.

If you are a member of another retirement plan (such as PERS), contact the plan administrator of that plan directly for information about disability benefits.

- **Deferred Compensation 457 Plan**

Contributions stop during a leave without pay and resume automatically when you return to pay status. If you become permanently disabled, you may take total or partial distributions from the Plan. See the Human Resources Division for details or contact your 457 plan representative directly.

If you leave District employment, contributions stop with your last paycheck. You have 60 calendar days after your employment ends to make a decision regarding your payment options:

- **U.S. Savings Bonds**

Deductions stop with your last paycheck.

Other Benefits

- **Vacation Leave**
- **Sick Leave**

Generally, you do not earn vacation or sick leave during a disability leave without pay. Please refer to the appropriate MOU for more information and specific details on how your leave may accrue.

- **Dependent Care Reimbursement Account**

Dependent Care Reimbursement contributions stop when you go off of pay status. Expenses incurred through the end of the calendar year are reimbursable as long as you remain on leave. The claim deadline is January 15 of the following year. The District Finance/Payroll Office must receive your claim form by January 15; you forfeit any funds left in your account after this date.

- **Pre-tax Medical Care Reimbursement Account**

Contributions stop with your last paycheck. However, you may elect to continue participation in the Plan by paying contributions directly to the Finance/Payroll Office for the duration of the Plan year.

Returning to Work

When you return to work, records must be updated, benefits must be activated, and forms must be processed. It is very important that you review your benefits with the Human Resources Division within 31 days of your return to work.

Health Plans

- **Medical**
- **Dental**
- **Optical services**
- **Employee-paid life**

Rules governing re-enrollment in lapsed or canceled plans vary with the particular plan and the length of your leave.

If you are on leave for less than 12 weeks and return to an eligible position, you may re-enroll only in the same plans and coverage you were enrolled in when you left. If you are on leave for more than 12 weeks and your plans lapsed or were canceled you may be required to serve an eligibility waiting period before you can be reinstated to the group plans.

For enrollment information and the dates your coverage becomes effective, contact the Human Resources Division. You may also be eligible to enroll family members who became eligible after your leave began.

- **District-paid disability**
- **District-paid life & AD&D**
- **Workers' Compensation**

Coverage resumes automatically when you return to pay status in an eligible position subject to any eligibility waiting period in effect.

Retirement and Savings Plans

Contributions and deductions for all retirement and savings options resume automatically when you return to pay status from an approved leave without pay.

Other Benefits

- **Vacation leave**
- **Sick leave**

When you return to pay status, you start accruing vacation and sick leave.

- **Dependent Care Reimbursement Account**

Contributions resume automatically at the same level when you return to pay status.

- **Medical Care Reimbursement Account**

Contributions resume automatically when you return to pay status.

- **California Unemployment Insurance Program**

Coverage resumes automatically when you return to pay status.

The benefits discussed here are governed entirely by the terms of the applicable plan documents, MOU provisions, custodial agreements, group insurance contracts, and state and federal laws. Those terms apply if information here does not agree with the source documents listed above. These documents are available for inspection upon request to the Contra Costa Water District Human Resources Division (510) 688-8035. What is written here does not constitute a guarantee of plan coverage or benefits - particular rules and eligibility requirements must be met before benefits can be received. The District intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the District or other governing authorities. The District also reserves the right to determine new premiums and employer contributions at any time. Health benefits are subject to budgetary appropriations and are not accrued or vested benefit entitlements. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact the Human Resources Division for more information. In conformance with applicable law and District policy, the District is an affirmative action/equal opportunity employer.

Inquiries regarding the District's affirmative action and equal opportunity policies may be directed to the Human Resources Division.

The Consolidated Omnibus Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at group rates if you, your spouse, or your dependents lose group medical, dental, or optical coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die; divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other District options for continued coverage. See the Human Resources Division for more information.

Contra Costa Water District
1331 Concord Avenue
Concord, CA 94520
Human Resources Division
9/96 DD

FAMILY AND MEDICAL LEAVE

Benefits Checklist

This checklist explains how your benefits are affected by an approved family and medical leave under the provisions of District policy, the amended California Family Rights Act of 1991, and the Federal Family and Medical Leave Act of 1993 (FMLA). *To find out if you are eligible for a family and medical leave, please contact the Human Resources Division.*

Leaves taken under the FMLA are generally unpaid. However, depending on the reason for your leave, you may be able to use accrued paid vacation leave, sick leave, or compensatory time off for all or a portion of the leave. In some situations, the District can require you to use paid leave. A family and medical leave may, in certain circumstances, overlap or be combined with other types of leaves as allowed under District policies. For more information, see the Human Resources Division.

If you are on leave without pay because of disability and/or pregnancy leave, see the special checklists for those events, and page 2 of this checklist.

It is important to discuss your leave with your supervisor and the Human Resources Division to make sure that you have taken all necessary actions. Detailed benefit plan booklets and forms are available in your department or from the Human Resources Division.

The family and medical leave rights of employees covered by a Memorandum of Understanding (MOU) are governed by the terms and conditions of the applicable collective bargaining agreement.

Health Plans

- Medical
- Dental
- Optical Services
- EAP

Under District policy, during an approved FMLA leave, the District will continue an eligible employee's health coverage (medical, dental, optical, and EAP services) for up to 12 workweeks in a 12-month period at the same level and under the same conditions as coverage would have been provided if the employee were still working. If you normally pay part of the cost of your District health coverage, you must continue to pay that amount directly to the Finance/Payroll Office. If you fail to pay the employee portion of the premiums within thirty days of the due date, your coverage may be canceled.

If the need for family and medical leave continues beyond 12 workweeks, you may request additional leave as allowed under District policy. For any period of approved FMLA leave that does not include a District contribution, you may continue your health benefits by arranging to pay the entire premium directly to the Finance/Payroll Office.

If you are enrolled in a health maintenance organization (HMO) and you will be out of the plan's service area for more than two months, you may transfer to a District sponsored plan that provides service in your new location within 31 days of the move. (You may transfer back within 31 days of your return to the HMO service area).

- **State Disability Insurance (SDI)**

For ***Clerical/Maintenance Employees ONLY*** disability benefits provided under SDI may be paid to you during an FMLA leave requested for your own serious health condition if you meet all of the requirements to qualify for benefits under the plan.

This plan pays benefits generally after a seven day waiting period if you cannot work because of a temporarily disabling illness or injury, either physical or mental that prevents you from doing your regular or customary work. Disability also includes elective surgery, pregnancy, childbirth, or related medical conditions. The maximum length of time you may receive benefits is 52 weeks from the date that benefits begin. Please contact the Human Resources Division or any Employment Development Department (EDD) office by telephone, letter or in person to obtain a claim form or more information.

During any period of paid leave, the employee is required to endorse their SDI benefit checks to the District. Please contact the Human Resources Division or the Finance/Payroll Office for more information.

Note: The approval of a family and medical leave does not automatically constitute a valid and approved disability claim under SDI.

- **Standard Insurance Long-Term Disability**

This plan pays benefits after a pre-determined waiting period if you cannot work because of a temporarily or permanently disabling illness or injury that requires you to be under a doctor's direct and continuous care. The maximum length of time you may receive benefits depends on your age at the time the disability begins.

When coordinated with all sources of income (such as Social Security, State Disability and Workers' Compensation), there is a maximum monthly benefit amount you may receive from this plan. You are responsible for repaying Standard Insurance any benefits you receive from them in excess of this maximum. There is also a total maximum benefit amount which you may receive from this plan alone. Please refer to the applicable policy which pertains to your bargaining unit, available in the Human Resources Division.

- **Pregnancy Disability**

If an employee on an approved pregnancy disability leave is also eligible for family and medical leave, up to 12 work weeks of pregnancy disability leave may run concurrently with family and medical leave under Federal law. At the end of a pregnancy disability leave that runs concurrently with Federal family and medical leave, an employee may be entitled to a maximum of 12 workweeks of State family and medical leave for any covered reason except pregnancy or related medical conditions (provided the employee is still eligible for family and medical leave).

All employees except Clerical/Maintenance:
Under FMLA, the District will contribute toward the employee's health coverage premium payments only during the first 12 work weeks of the disability, pregnancy disability leave, and medical leave. Employees are entitled to up to 12 work weeks of the District-paid benefit in a 12-month period for any leave which qualify under applicable family and medical leave policies. See page 200C of the Human Resources Division for details.

- **District Paid Life and Accidental Death & Dismemberment (AD&D)**
- **Employee Paid Life**
- **Dependent Life**

You may continue your coverage for the duration of your leave by arranging to pay your share of the premiums directly to the Finance/Payroll Office.

If your leave lasts longer than the allotted continuation period, you may convert your medical, Life and/or AD&D coverage to an individual policy. See the Human Resources Division for details.



Returning to Work

When you return to work, records must be updated, benefits must be activated, and forms must be processed. It is very important that you review your benefits with the Human Resources Division immediately upon your return to work (or to pay status, if earlier).

- Medical
- Dental
- Optical services
- Employee-paid life

Rules governing re-enrollment in lapsed or canceled plans vary with the particular plan and the length of your leave.

If you are on leave for less than 12 weeks and return to an eligible position, you may re-enroll only in the same plans and coverage you were enrolled in when you left. If you are on leave for more than 12 weeks and your plans lapsed or were canceled you may be required to serve an eligibility waiting period before you can be reinstated to the group plans.

For enrollment information and the dates your coverage becomes effective, contact the Human Resources Division. You may also be eligible to enroll family members who became eligible after your leave began.

- SDI and Standard LTD
- District-paid life & AD&D
- Workers' Compensation

Coverage resumes automatically when you return to pay status in an eligible position subject to any eligibility waiting period in effect.

If you Do Not Return to Work

- Medical
- Dental
- Optical services
- EAP

If you Do Not Return to Work (continued)

COBRA - If you do not return to District employment at the end of your FMLA leave (up to 12 work weeks), you may be eligible to continue your medical, dental, optical services, and/or EAP coverage for up to 18 months under COBRA (the Consolidated Omnibus Reconciliation Act of 1985). If you are considered disabled under Title II or XVI of the Social Security Act at the time you go off active pay status, the maximum period of continuation coverage is 29 months, as long as you remain continuously disabled.

To continue coverage under COBRA, you pay 100% of the premium directly to the Finance/Payroll Office. Contact the Human Resources Division for procedures and forms. You have 60 calendar days from your termination date (or 60 days from the date you receive notice of your continuation rights, whichever is later), to apply for COBRA continuation. COBRA and District continuation periods run concurrently.

As allowed under District policies, you may be eligible to take an additional unpaid leave at the end of the FMLA leave. If you terminate District employment while on this leave and you have continued your medical, dental, optical services and EAP coverage, you may be able to continue these coverage's under COBRA. The maximum amount of time you may continue your coverage under COBRA is 18 months after the last day for which you received the District health coverage contributions under family and medical leave policies (29 months if you are disabled as described above).

Once you notify the District of your intent to separate from District employment, you will be responsible for making full premium payments under COBRA, since that will be considered notification of the occurrence of a COBRA qualifying event.

If a COBRA qualifying event occurs during or immediately after your family and medical leave, you and/or other qualified family members may be eligible for COBRA coverage, with coverage beginning on the date of the qualifying event. (The Human Resources Division can provide you with information regarding COBRA qualifying events).

Converting Coverage: At the end of your COBRA continuation period, you may convert your group medical coverage to an individual policy. You must convert your coverage within 31 days of the date group coverage ends. **You may NOT convert your dental or optical coverage to an individual policy.**

If you continued your medical, AD&D, and/or life insurance coverage throughout your leave, you may convert these group coverage's to individual policies, paying the premiums directly to the carrier. However, these individual policies are generally more costly. Also, an individual medical policy may provide a smaller benefit because you are not required to prove insurability. As an alternative, if you can meet the individual underwriting requirements, you might apply directly to the carrier for an individual policy with more options and possibly lower rates. You have 31 days after your District coverage ends to apply for conversion.

For more information about COBRA or conversion, please contact the Human Resources Division.

Retirement and Savings Plans

• **The Retirement Plan of the Contra Costa Water District (Plan)**

Any contributions to the Plan stop when you go on an unpaid leave. Your contributions remain on deposit and you may not withdraw them until you separate from District employment. Contributions resume when you return to pay status.

If you are a member of another retirement plan (such as PERS), contact the plan administrator of that plan directly for information about how an unpaid leave affects your retirement.

Retirement and Savings Plans (continued)

Provisions regarding adjustments for retirement service date and retirement plan service credit while on unpaid leave vary by bargaining unit. Please refer to your MOU or see the Human Resources Division for more details.

During your leave, you remain eligible for any Plan benefits for which you were eligible when your leave began.

If you plan to retire within four years of your leave, the leave may affect the amount of your retirement benefit. Ask the Human Resources Division for more information about Internal Revenue Code section 415.

• **Deferred Compensation 457 Plan**

Contributions stop during an unpaid leave and resume automatically when you return to pay status. If you become permanently disabled, you may take total or partial distributions from the Plan. Contact the Human Resources Division for details.

If you leave CCWD employment, contributions stop with your last paycheck. You have 60 calendar days after your employment ends to make a decision regarding your payment options.

• **U.S. Savings Bonds**

Deductions stop with your last paycheck.

• **Social Security**

Neither you nor the District contribute while you are on an unpaid leave. Contributions resume when you return to pay status.

Other Benefits

- **Vacation Leave**
- **Sick Leave**

Generally, you do not earn vacation or sick leave during an unpaid leave. However, you may accrue vacation and sick leave during any pay period which you are on pay status. Please refer to the appropriate MOU for more specific details.

• **Dependent Care Reimbursement Account**

Dependent Care Reimbursement contributions stop during an unpaid leave, but you may continue to claim eligible expenses incurred during your leave (unless you have canceled coverage). Contributions resume automatically when you return to pay status.

You may change or cancel your contribution consistent with an eligible change in family or employment status, or during Open Enrollment. Contact the Human Resources Division for details.

• **Pre-tax Medical Care Reimbursement Account**

Contributions stop during an unpaid leave. However, you may elect to continue participation in the Plan by paying contributions directly to the Finance/Payroll Office for the duration of the Plan year.

Other Benefits (continued)

• **California Unemployment Insurance Program**

District coverage stops the last day you are at work and resumes automatically when you return to pay status. You may or may not be eligible for Unemployment Insurance benefits, depending on the reason for your leave. You can get details and apply for benefits at your local office of the California State Employment Development Department (EDD).

The benefits discussed here are governed entirely by the terms of the applicable plan documents, custodial agreements, group insurance contracts, and state and federal laws. Those terms apply if information here does not agree with the source documents listed above. These documents are available for inspection upon request to Contra Costa Water District Human Resources Division (510) 688-8035. What is written here does not constitute a guarantee of plan coverage or benefits -particular rules and eligibility requirements must be met before benefits can be received. The District intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the District or other governing authorities. The District also reserves the right to determine new premiums and employer contributions at any time. Health benefits are subject to budgetary appropriations and are not accrued or vested benefit entitlements. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact the Human Resources Division for more information. In conformance with applicable law and District policy, the District is an affirmative action/equal opportunity employer.

Inquiries regarding the District's affirmative action and equal opportunity policies may be directed the Human Resources Division.

The Consolidated Omnibus Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at group rates if you, your spouse, or your dependents lose group medical, dental, or optical coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die; divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other District options for continued coverage. See the Human Resources Division for more information.

**Contra Costa Water District
1331 Concord Avenue
Concord, CA 94520
Human Resources Division
9/96 DD**