



DENVER WATER BENEFITS AND EMPLOYMENT INFORMATION

Human Resources Section

Presented as a matter of information only - this is not a contract document

January, 2009

Vacations

1. Two weeks - 1 years' service.
2. Three weeks - 5 years' service.
3. Four weeks - 10 years' service.

Introductory, regular and project employees accrue vacation leave bi-weekly commencing with the beginning of continuous employment.

Holidays

1. Eleven paid holidays, one of which is designated as a Personal Leave Day which can be taken once a calendar year and cannot be accumulated.
2. If holiday falls on Sunday, Monday is day off.
3. If holiday falls on Saturday, Friday is day off.

Sick Leave

1. Ten day accrual rate for each year of service.
2. Sick leave may be accrued up to a maximum of 600 hours, or the employee's total accumulated leave on 11/1/94, whichever is greater. Sick leave is paid on termination or death, based on an established schedule, and accumulated sick leave is paid in full upon retirement on a pay period basis or paid on a lump sum basis.
3. Sick leave subject to the Family and Medical Leave Act.
4. Annual sick leave conversion after becoming eligible.
5. Regular employees may donate sick leave to another regular employee.

Introductory, regular and project employees accrue sick leave bi-weekly commencing with the beginning of continuous employment.

Medical Benefits (www.mycigna.com)

Denver Water Health Care Benefit Plans administered by CIGNA HealthCare.

- High Premium Plan
- Low Premium Plan

Employee is eligible to enroll within 30 days of employment. Denver Water will contribute to the cost of medical and dental benefits. Subsequently, employee and Denver Water share cost of coverage for medical (see medical brochure for details on the plan).

Vision Coverage (www.superiorvision.com)

1. The vision coverage is administered through Superior Vision Plan as an optional employee paid benefit.
2. \$50 copayment for materials.
3. Coverage includes standard eye exams at no charge, lenses and frames up to the maximum, and a \$100 allowance for contact lenses. See vision brochure for details on the plan.
4. Can use optometrist, ophthalmologist or optician for services.

Dental Coverage (www.deltadentalco.com)

Delta Dental Premier/EPO:

1. Employee and Denver Water share cost of coverage for both Dental Plans.
2. Diagnostic and Preventive services paid in full, with copayment requirements and deductibles for more expensive procedures.
3. Maximum annual benefit of \$1,250/\$1,500.
4. Orthodontia coverage of 50% up to \$2,000 on Delta Dental EPO Plan.

Employee Physical Examination

A basic physical examination is provided to all employees who have three years of service. Frequency of examinations is determined by age as stated in the *Executive Guidelines*.

Life Insurance Plan

1. Life Insurance and Accidental Death and Dismemberment Insurance is provided.
2. Amount Denver Water pays for on each employee is approximately 1-1/2 times annual salary.
3. Coverage becomes effective when Regular status is achieved.
4. Employee can purchase up to three times salary or \$250,000 which ever is less without evidence of insurability.
5. Four times pay, evidence of insurability is required.
6. Life insurance is reduced to 65% at age 70 and 50% at age 75.

Voluntary Spouse/Child Term Life Insurance Program

Employees may purchase voluntary spouse/child term life insurance. Coverage becomes effective when Regular status is achieved.

Spouse:

1. \$10,000 to \$100,000 increments of \$10,000.
2. Amounts may not exceed 50% of Employee life amount.
3. \$50,000 Guaranteed issue limit.
4. Age reduction of 70% at age 70.

Children:

\$5,000 or \$10,000 for children from birth to 19 years, age 24 if full time student.

Disability Salary Continuance Plan

1. Short Term Disability Insurance.
 - (a) 14 day waiting period.
 - (b) A benefit level in \$100 increments up to a maximum of \$1,200 per week, not to exceed 60% of employee's weekly compensation.
 - (c) Employee's pay full cost.
 - (d) Coverage becomes effective when Regular status is achieved.
2. Long Term Disability Insurance.
 - (a) A benefit level of 60% of pre-disability wages reduced by the amount of Social Security and Workers' Compensation benefits received. Maximum benefit-\$10,000 per month.
 - (b) Benefits commence 12 weeks following last day worked, and continue during disability according to Plan provisions.
 - (c) There is no cost to the employee for the coverage.
 - (d) Coverage becomes effective when Regular status is achieved.

Employee Assistance Plan-CIGNA Behavioral Health

1. Provides counseling and assessment for all employees and their families with personal problems on a confidential basis.
2. First three visits are free.

Retirement Plan

1. Type of Retirement:
 - (a) Regular retirement.
 - (b) Early retirement at age 55 with 5 years of service
 - (c) Special early retirement under the Rule of 75 (55 with 20 years of service).
 - (d) Grow-in age 50 with 25 years of service.
2. Optional methods of payment to surviving spouse.
3. Pre-retirement spouse's death benefit providing a monthly retirement benefit of 50% of the employee's accrued pension with eligibility requirement of 5 years of service.
4. \$5,000 death benefit after retirement if pension paid in annuity only.
5. Vesting provision: Five years of service/1,000 hours work each year.
6. Retirement Plan cost is fully paid by Denver Water.
7. Post retirement adjustments up to a maximum increase of 4.4% per year.

Supplemental Retirement Savings Plan - 401(k) Plan

For each pre-tax dollar you invest through payroll deferral, Denver Water will also invest a dollar, up to 3% of your published hourly base pay or salary earned while you are a participant.

Deferred Compensation Plan - 457 Plan

Through payroll deferral, provides a voluntary supplemental retirement saving vehicle for Regular employees.

Flexible Spending Accounts

Allows most employees to use pre-tax earnings to pay dependent care and unreimbursed medical and dental expenses.

Overtime

1. Time worked over forty hours in a work week will be paid to employees classified as non-exempt at one and one-half times their salary for overtime worked.
2. Vacation, personal leave, deferred holidays, suspension time and no-pay will **not be counted as time worked** for the purpose of determining the 40 hours worked in a week.

Shift Differential

1. 4:00 p.m. to Midnight - additional \$1.10 per hour.
2. Midnight to 8:00 a.m. - additional \$1.50 per hour.

Injury Pay and Worker's Compensation

When employee is injured on the job, State law provides a three-day waiting period before payment will be made by Worker's Compensation. During this three-day period Denver Water continues employee's regular pay and charges time to injury leave.

Annual Military Leave Pay

1. Leave with pay is granted not to exceed 15 calendar days.
2. If total military pay is greater than pay that would be earned by employee from Denver Water, such leave is without pay. If total military pay is less than the pay that would be earned by the employee from Denver Water, then Denver Water pays employee the difference.

Social Security

Social Security payments are deducted according to federal law and Denver Water pays an amount equal to employee's contribution.

Credit Union

1. Various types of savings and checking accounts are available; all savings accounts are fully insured to one hundred thousand dollars by the NCUA.
2. Secured or signature loans are available with reasonable yearly interest on the unpaid balance.

ELITE (Employees Lending Ideas Towards Excellence) Program

Administered by a Suggestion Committee meeting once a month. Minimum cash award is \$25 and maximum award is \$1,000.

WOW (Working on Wellness Program)

Denver Water has a Wellness Program for employees who choose to participate.

Jury and Witness Duty Pay

All employees are granted time off for service as jurors or witnesses, as outlined in the *Personnel Policies*.

Bereavement Leave

Introductory, regular and project employees may request supervisory approval for up to 32 hours of leave to attend the funeral and make any necessary arrangements due to the death of an immediate family member, as outlined in the *Personnel Policies*.

Family and Medical Leave Act

The FMLA became effective in 1993 and entitles eligible employees to take up to 12 weeks of unpaid, job-protected leave in a (Denver Water defined rolling) 12-month period for specified family and medical reasons. FMLA was also amended to allow eligible employees to take up to 26 weeks of job-protected leave in a "single 12-month period" to care for a covered service member with a serious injury or illness and expanded the FMLA to allow eligible employees to take up to 12 weeks of job-protected leave for any "qualifying exigency" arising out of the fact that a covered military member is on active duty, or has been notified of an impending call or order to active duty, in support of a contingency operation.

To be eligible for FMLA benefits, an employee must:

- have worked for Denver Water for a total of 12 months;
- have worked at least 1,000 hours over the previous 12 months.

Educational Refund

An employee, after obtaining Regular status, may take approved course(s), and upon successful completion, be reimbursed for 100% of tuition costs subject to a maximum refund of \$5,250 per year.

Introductory Period

All new employees are required to serve approximately six months, based on starting date, on Introductory status. If an employee, during this period, is determined to be unsatisfactory, dismissal for cause may result, with the employee having a right to respond in writing.

Regular Part-time Benefits:

Part-time benefits are pro-rated based on the part-time work schedule. The 20-29 hour per week part-time work schedule will have 50% of full-time employee benefits and the 30-39 hour per week part-time work schedule will have 75% of full-time employee benefits.

Personnel Policies

All benefits are subject to, and all employees must comply with, the rules and regulations as outlined in the *Personnel Policies*.

Equal Employment

Denver Water is an Equal Employment Opportunity employer.

Website

Mag.net, Denver Water's Intranet site provides all of this information.