



2023 Benefits at a Glance

BENEFIT	DETAIL
Medical	Employees may enroll in one of the following health plans: United Healthcare EPO, UnitedHealthcare POS or Kaiser Permanente HMO on an individual, 2-person or family basis. Prescription coverage is included in your health insurance premium and is provided through CVS Caremark (UnitedHealthcare) or Kaiser Permanente.
Dental	Employees may enroll in one of two dental plans with Delta Dental (individual, 2-person, family).
Vision	Employees may enroll with EyeMed (individual, 2-person, family).
Basic Life Insurance and AD&D	<p>A group term life insurance policy is provided through MetLife as a benefit to all permanent employees at no cost to the employee. The insurance benefit amount is equal to two times the employee's annual salary, rounded up to the next thousand.</p> <p>Accidental Death and Dismemberment (AD&D) is also provided to all permanent employees at two times the employee's annual salary, rounded up to the next thousand at no cost to the employee.</p>
Supplemental Life Insurance	Employees may purchase a term insurance policy to supplement insurance already provided by the Commission. The supplemental policy provides term life insurance coverage between \$10,000 and \$500,000.
Dependent Life Insurance	Employees may purchase life insurance for their spouse and/or dependent children. The spouse policy provides term life insurance coverage for your spouse in increments of \$10,000 up to a maximum of \$100,000. Cost depends on your age and coverage amount. The dependent child policy provides term life insurance coverage on your covered dependent children up to the age of 26 in a flat amount of \$15,000 per child.
Flexible Spending Accounts	<p>FSA Accounts are offered through Benefit Strategies to allow employees to use pre-tax dollars for eligible medical and dependent care expenses.</p> <ul style="list-style-type: none"> • Health care FSA- can be elected between \$260 and \$2,850 per year and be used for healthcare expenses for you and your dependents. • Dependent care FSA- can be elected between \$260 and \$5,000 per year and is used for dependent care services while you are working (such as daycare for children under the age of 13).
457(b) Deferred Compensation	Provides employees with the opportunity to set aside a portion of their current earnings in a tax-sheltered savings and investment plan for the purpose of supplementing their future retirement benefits.
Retirement Benefits	Provides a monthly pension to employees following their retirement from the Commission. Employees must contribute 3% of their gross pay to the retirement plan effective with their first day of employment.
Employee Assistance Program	The EAP provides free, confidential counseling and referral services to all employees and their dependents. The EAP is administered by ComPsych. Employees may contact ComPsych via their toll-free number, 855-737-8665, or register online at www.GuidanceResources.com .

Legal Services	Employees may enroll in the legal services plan with Legal Resources. The legal benefit pays for legal consultations, attorney's fee and other services.
Annual Leave	Employees receive annual leave based upon their length of continuous service. Regular full-time employees are eligible to receive annual leave credit according to the following schedule: <ul style="list-style-type: none"> • Start date through completion of 3rd year- 104 hours (13 days) • Beginning of 4th year through completion of 15th year- 160 hours (20 days) • Beginning of 16th year and each year thereafter- 208 hours (26 days) Regular part-time employees are eligible to receive annual leave credit on a basis proportionate to regular full-time employees.
Sick Leave	Full-time employees are eligible to receive 4.6 hours of sick leave every two-week pay period, for a total of 120 hours (15 days) per year. Part-time employees are eligible to receive sick leave credit on a basis proportionate to full-time employees.
Sick Leave Bank	Provides paid sick leave to eligible members of the Bank in cases of catastrophic illness or injury after being out of work for 30 consecutive days.
Pet Insurance	This benefit is for employees only. The amount will be payroll deducted. You can enroll at any time and the coverage will be effective the first of the month. Enrollment for the Pet Insurance is a separate portal. WSSC Water Pet Insurance Pets Best
Disability	This benefit is for employees not working because of long-term injury or illness. This benefit will provide 60% of basic weekly earnings, up to a maximum weekly benefit of <u>\$1,600</u> . Benefits are not payable until the 91st day of disability, and may extend to 2 years, based on continued certification of disability.
Buy-Backs	Employees may purchase (within 1 year) additional retirement service for the following: 1) prior WSSC Water service, or 2) prior agency service (prior membership in the retirement plan of another Maryland state or local government agency.)
Holidays	Regular employees are provided the following twelve paid holidays per year: New Year's Day, Martin Luther King's Birthday, Presidents Day, Memorial Day, Juneteenth Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. Employees are provided a holiday on General Election Day (1st Tuesday after 1st Monday in November in even-numbered years) and Inauguration Day (January 20th every fourth year).
Employee Union	Certain categories of employees are represented by a labor union. Union stewards are available to provide more information about joining the union.
Additional Benefits	<ul style="list-style-type: none"> • Educational Assistance of up to \$2,500 annually for undergraduate or graduate-level courses (non-probationary employees only) • Employee Fitness Center features weight machines, free weights, aerobic classes and shower facilities. (RGH Building) • On-site cafeteria serving breakfast and lunch (RGH Building) • WSSC Credit Union (RGH Building) • Child Care Center for children ages 6 weeks to 5 years (RGH Building) • Scholarship program for dependent children • On-site ATM Machine (RGH Building) • Free parking at all work sites

Please be advised that WSSC Water reserves the right to change or eliminate its benefit programs at any time and without notice.

WSSC Water provides an equal opportunity to all employees and applicants for employment, in matters of hiring, promotions, training, compensation, benefits and all other terms regardless of race, religion or national origin and other characteristics protected by law.

2023 Health, Dental & Vision Plan Rates for Employees

Plan & Coverage Level	Monthly Rate	WSSC Monthly Contribution	Employee Monthly Deduction	WSSC Semi-monthly Contribution	Employee Semi-monthly Deduction
UnitedHealthcare Choice Plus POS					
Individual	\$ 1198.00	\$ 898.50	\$ 299.50	\$ 449.25	\$ 149.75
2-Person	\$ 2364.00	\$ 1173.00	\$ 591.00	\$ 886.50	\$ 295.50
Family	\$ 2989.00	\$ 2241.75	\$ 747.25	\$ 1120.88	\$ 373.63
United Healthcare Select EPO					
Individual	\$ 850.00	\$ 671.50	\$ 178.50	\$ 335.75	\$ 89.25
2-Person	\$ 1701.00	\$ 1343.79	\$ 357.21	\$ 671.90	\$ 178.61
Family	\$ 2474.00	\$ 1954.46	\$ 519.54	\$ 977.23	\$ 259.77
Kaiser Permanente					
Individual	\$ 642.00	\$ 507.18	\$ 134.82	\$ 253.59	\$ 67.41
2-Person	\$ 1284.00	\$ 1014.36	\$ 269.64	\$ 507.18	\$ 134.82
Family	\$ 1946.00	\$ 1537.34	\$ 408.66	\$ 768.67	\$ 204.33
Delta Dental PPO					
Individual	\$ 40.00	\$ 32.00	\$ 8.00	\$ 16.00	\$ 4.00
2-Person	\$ 67.00	\$ 53.60	\$ 13.40	\$ 26.80	\$ 6.70
Family	\$ 99.00	\$ 79.20	\$ 19.80	\$ 39.60	\$ 9.90
Delta Dental HMO					
Individual	\$ 23.00	\$ 18.40	\$ 4.60	\$ 9.20	\$ 2.30
2-Person	\$ 37.00	\$ 29.60	\$ 7.40	\$ 14.80	\$ 3.70
Family	\$ 55.00	\$ 44.00	\$ 11.00	\$ 22.00	\$ 5.50
EyeMed					
Individual	\$ 5.40	\$ -	\$ 5.40	\$ -	\$ 2.70
2-Person	\$ 14.10	\$ -	\$ 14.10	\$ -	\$ 7.05
Family	\$ 20.70	\$ -	\$ 20.70	\$ -	\$ 10.35

Note: For the 2023 plan year, WSSC will contribute 75% towards the monthly premium for UnitedHealthcare Choice Plus POS, 79% for the UnitedHealthcare EPO and Kaiser HMO plans, 80% for the Delta Dental PPO and Delta Dental HMO, and 0% to the Vision Plan.