Kern County Water Agency Schedule of Benefits
Publicly-Elected and Appointed Directors

Medical Insurance
Publicly-elected and appointed Directors of the Kern County Water Agency (Agency) have a choice of four medical plans from which to choose:

- Anthem Blue Cross Classic (PPO)
- Anthem Blue Cross Advantage (PPO)
- Anthem Blue Cross California Care (HMO)
- Kaiser Permanente (HMO)

Premium costs for Directors and qualified dependents are shared between Directors and the Agency. Premiums in excess of the Agency contribution require a Director contribution.

- Director contributions range from $0.00 to $250.36 per biweekly pay period, depending on the plan and level of coverage.

Dental Insurance
Directors have a choice of two dental plans from which to choose:

- Delta Dental (PPO)
- DeltaCare USA (HMO)

100% of the premium is currently paid by the Agency for Directors and qualified dependents.

Vision Insurance
Directors receive vision benefits through the Vision Service Plan (VSP). 100% of the premium is currently paid by the Agency for Directors and qualified dependents.

Life Insurance
Directors receive life insurance benefits of:

- $100,000 per Director; and
- $10,000 per qualified dependent.

100% of the premium is currently paid by the Agency for Directors and qualified dependents.

Travel Insurance
The Agency provides up to $1,000,000 accidental death insurance for Directors while traveling on Agency business. 100% of the premium is currently paid by the Agency for Directors.

Long-Term Care Insurance

Directors of the Agency receive long-term care insurance coverage with benefits of up to $4,000 per month for a period of three years, subject to underwiring requirements. 100% of the premium is currently paid by the Agency for Directors.

Directors may elect to purchase ("buy-up") additional insurance for themselves and eligible family members up to a benefit of $8,000 per month for up to six years or an unlimited duration, subject to underwriting requirements. All costs incurred as a result of the Director buy-up option are borne by the Director.

Please Note: Effective February 1, 2026, the Agency's current long-term care insurance provider suspended new enrollments. The Agency is actively exploring solutions and alternative options for any newly publicly-elected and appointed Directors to address this situation.

Social Security and Medicare

The cost of the Social Security and Medicare benefit through Social Security Administration (SSA) is shared by the Director and the Agency as follows:

Social Security (FICA 1):

- 6.20% of gross salary is paid by the Director, up to a maximum salary established by the SSA
- 6.20% of gross salary is paid by the Agency, up to a maximum salary established by the SSA

Medicare (FICA 2):

- 1.45% of gross salary is paid by the Director, which has no salary limit
- Additional 0.9% of gross salary is paid by the Director on gross salary earnings in excess of $200,000 in a calendar year
- 1.45% of gross salary is paid by the Agency, which has no salary limit

Effective Date: 2/1/2026