

### **3. EMPLOYEE BENEFITS DESCRIPTION**

#### **A. Health Insurance**

Fleming County Water Association Pays 100% of the cost of the single plan for each employee. Fleming County Water pays 85% of the cost the Family Portion of the plan costs. The Health Insurance is through Kentucky Association of Counties Group plan and operates on a fiscal year of July 1<sup>st</sup> to June 30<sup>th</sup>.

#### **2023 Breakdown of Health Plan Insurance Costs ( July 1, 2022 through June 30,2023. )**

##### **Employee/Spouse, Employee/Child and Family Plans**

FCWA Policy pays for 100% of an Employee and 85% of the Family Plan.

FCWA will pay \$501.70 for each Employee.

FCWA will pay for 85% of the difference of an Employee/Spouse, Employee/Child and Family Plans:

##### **Employee/ Spouse**

Employee Paid by FCWA	\$501.70
Portion by FCWA	\$456.95
Employee Monthly Cost	\$80.64
Employee Weekly Cost	\$18.61

##### **Employee/Child**

Employee Paid by FCWA	\$501.70
Portion by FCWA	\$332.33
Employee Monthly Cost	\$58.65
Employee Weekly Cost	\$13.53

##### **Family Plan**

Employee Paid by FCWA	\$501.70
Portion by FCWA	\$913.90
Employee Monthly Cost	\$161.28
Employee Weekly Cost	\$37.22

#### **2024 Breakdown of Health Plan Insurance Costs ( July 1, 2023 through June 30, 2024)**

##### **Employee/Spouse, Employee/Child and Family Plans**

FCWA Policy pays for 100% of an Employee and 85% of the Family Plan.

FCWA will pay \$565.02 for each Employee.

FCWA will pay for 85% of the difference of an Employee/Spouse, Employee/Child and Family Plans:

##### **Employee/ Spouse**

Employee Paid by FCWA	\$565.02
Portion by FCWA	\$515.87
Employee Monthly Cost	\$91.04

Employee Weekly Cost \$21.01

**Employee/Child**

Employee Paid by FCWA \$565.02  
Portion by FCWA \$375.17  
Employee Monthly Cost \$66.21  
Employee Weekly Cost \$15.28

**Family Plan**

Employee Paid by FCWA \$565.02  
Portion by FCWA \$1031.74  
Employee Monthly Cost \$182.07  
Employee Weekly Cost \$42.02

**2025 Breakdown of Health Plan Insurance Costs ( July 1, 2024 through June 30, 2025)**

**Employee/Spouse, Employee/Child and Family Plans**

FCWA Policy pays for 100% of an Employee and 85% of the Family Plan.

FCWA will pay \$625.69 for each Employee.

FCWA will pay for 85% of the difference of an Employee/Spouse, Employee/Child and

Family Plans:

**Employee/ Spouse**

Employee Paid by FCWA \$626.69  
Portion by FCWA \$573.53  
Employee Monthly Cost \$101.21  
Employee Weekly Cost \$23.36

**Employee/Child**

Employee Paid by FCWA \$626.69  
Portion by FCWA \$417.11  
Employee Monthly Cost \$73.61  
Employee Weekly Cost \$16.99

**Family Plan**

Employee Paid by FCWA \$626.69  
Portion by FCWA \$1147.06  
Employee Monthly Cost \$202.42  
Employee Weekly Cost \$46.71

**B. RETIREMENT**

Fleming County Water Association Offers a 401K Retirement Plan for all full time employees. Employees may contribute up to 10% and the Association matches up to 10%.

**C. VEHICLE BENEFIT**

Maintenance staff do drive their service truck to and from home. The IRS Commuter Rule is followed and charged to the employee as applicable.

**D. LIFE INSURANCE**

Fleming County Water Association purchases a \$25,000 Life and Accidental Death Insurance Policy through a group plan for each employee.

Employees may purchase supplemental group life through this plan at 100% employee cost.

**E. AFLAC**

AFLAC is available to employees to choose supplemental insurance at 100% Employee Cost. Aflac provides Cancer, Life, Accident, Short and Long Term Disability, Hospitalization and Dental options to our employees.

**F. COLONIAL**

Colonial is available to employees to choose supplemental insurance at 100% Employee Costs. Colonial provides options for Cancer, Life, Accident, and Dental Options to employees. This is offered through a local Insurance Provider, the Hinton Agency.

**G. Unemployment Insurance**

Fleming County Water Association pays 100% Unemployment Insurance on Employees.

**H. Annual Leave**

**40 Hour** full-time employees shall accumulate paid annual leave at the following rates:

<u>Full Years of Service</u>	<u>Days of Paid Vacation</u>
Probation Period (6 months)	0 day per month
End of Probation – 2 years	½ day per month
Two and one-half (2-1/2)-ten (10) Yrs	5/6 day per mo-Max. 10 days
Ten (10) -20 Yrs	1-1/4 days per mo up to 15 days
Twenty (20) Yrs	Twenty days per year

**All 30 Hour Full Time** Employees shall accrue annual leave at 6 hours per month after the probation period has ended

## **I. Sick Leave**

All full-time 40 hour employees shall accumulate sick leave with pay at a rate of one (1) working day for each month of service and full time 30 Hour employees shall accrue sick leave at the rate of six (6) hours per month. An employee will earn sick leave pay eligibility **from the date of hire**. An employee will then earn sick leave if the employment started on or before the 15<sup>th</sup> day of the month.

## **J. Court Leave**

All full-time employees that receive notice requiring them to serve on jury duty will be paid for such services pursuant to the following:

## **K. Bereavement Leave**

All full-time employees from date of hire may be absent up to two (2) regularly scheduled working days without loss of pay in case of death in the "employee's immediate family". Immediate family for this purpose shall include parents, spouse, children, siblings, mother-in-law, and father-in-law (does not apply to spouse's brother or sister).