NCPA Employee Benefits Summary
(The benefits below are provided for regular, full-time employees only)

**Retirement**
NCPA provides a defined benefit retirement plan under the Public Employees’ Retirement System (PERS). The retirement formula is 2.5% @ age 55 with an 8.0% pre-tax employee contribution for current/classic members. For new CalPERS members beginning employment on or after January 2013, the formula is 2% at age 62 increasing to 2.5% at age 67 with a pre-tax employee contribution of 6.5%. (NCPA contributes approx. 30% of base pay to the plan in addition to the employee’s contribution.)

**Health Insurance**
Depending on location, employees may select from several different health insurance plans through CalPERS, including various HMO's and PPO's. Several of the plans require an employee contribution for family coverage, otherwise, health insurance premiums are paid by the Agency up to the specified maximum (approx. $1615.91 /mo.) Retirement health insurance for vested employees is provided by the Agency upon retirement with qualifying CalPERS service (minimum 10 years of service in CalPERS).

**Dental Insurance**
Dental insurance for the employee and dependent(s) is provided by NCPA. The dental insurance plan pays 85%-100% of covered non-orthodontic services and 70% of covered orthodontic services up to the plan’s annual payment limit.

**Vision Insurance**
NCPA provides vision care insurance for the employee and dependent(s) through VSP.

**Employee Assistance Program**
NCPA provides Employee Assistance Program (Clinical Counseling and Work & Life Services) for the employee and dependent(s) through MHN.

**Life Insurance**
Term life insurance of approximately three times the annual salary up to the plan maximum is provided by NCPA for unrepresented and Dispatch employees. Term life insurance of approximately twice the annual salary up to the plan maximum is provided by NCPA for represented employees in the Geothermal, Combustion Turbine, and Hydroelectric Plants. Employees may voluntarily purchase an additional amount of life insurance at the group rate.

**Short Term Disability**
This plan covers 60% (or up to monthly maximum) of the insured’s current salary if suffering from a disabling accident or illness that is not work related. Bi-weekly benefit payments are paid for up to 180 days while disabled, reduced by income received from other sources (e.g. State Disability).

Updated: 1/2017
**Long Term Disability**  
This benefit pays 60% (or up to monthly maximum) of the insured's monthly salary, reduced by income received from other sources (e.g. State Disability, Social Security, etc.) until the employee returns to work or reaches retirement age.

**Flexible Spending Account**  
NCPA employees are able to set aside money on a tax-free basis to pay for certain medical, dental, vision, or dependent care expenses not covered under the Agency’s insurance plans. NCPA contributes $500 into each enrolled employee’s medical account each calendar year that may be used for the employee’s or dependents out-of-pocket medical, dental or vision expenses.

**Holidays, Vacation, & Sick Leave**  
Twelve holidays (including floating holidays) are provided per year. Vacation: 10 days per year for first four years of service, 15 days after four years, and 20 days after eight years. Sick leave: 12 days per year (96 hours for 2080 hours worked). Unused sick leave may be accumulated, and it applies as additional time worked when an employee retires under CalPERS.

**Additional Leave**  
Employees classified as “Exempt” (not covered by Fair Labor Standards Act), receive 60 to 80 hours of paid Additional Leave each calendar year depending on their salary grade.

**Deferred Compensation**  
NCPA contracts with the ICMA Retirement Corp. to provide a 457 Plan (Deferred Compensation program) that allows employees to save and invest for retirement through pre-tax payroll deductions. For new members to the CalPERS retirement plan, NCPA offers a 401a plan that allows up to a $53,000/year employee/employer tax deferred contribution and NCPA contributes 4% of base pay in addition to the employee’s contribution 0-20%. New CalPERS members may enroll in both the 457 and 401a plans.

**Tuition Aid**  
NCPA provides tuition aid reimbursement (up to a yearly maximum of $5,000) to employees who have passed their one year probationary period to develop their knowledge and skills. The employee must successfully complete the classes at an accredited college, university or approved credited specialized training program, and classes must be related to job duties.

**Business Travel Accident Insurance**  
Each employee is covered for $500,000 business travel accident death benefit. The plan also covers $150,000 for a spouse who is traveling with the employee and $50,000 for children who are traveling with an employee.
Voluntary Benefits:

Pet Insurance
We contract with two pet insurance companies (VPI and Pet Plan) that employees can choose from if they are interested in obtaining pet insurance. Employees receive an Agency discount.

AFLAC
Employees may voluntarily enroll in additional insurance plans through AFLAC.

Legal Shield
Employees may voluntarily enroll in Legal Shield.

*These benefits are prorated for new employees based on hire date.