



**BEAUMONT-CHERRY VALLEY WATER DISTRICT**  
560 Magnolia Avenue, Beaumont, CA 92223

**NOTICE AND AGENDA  
MEETING OF THE PERSONNEL COMMITTEE**

*This meeting is hereby noticed pursuant to  
California Government Code Section 54950 et. seq.*

**Tuesday, January 17, 2023 - 5:30 p.m.**  
**560 Magnolia Avenue, Beaumont, CA 92223**

**COVID-19 NOTICE**

**This meeting of the Personnel Committee is open to the public who would like to attend in person. COVID-19 safety guidelines are in effect pursuant to the Cal/OSHA COVID-19 Prevention Emergency Temporary Standards and the California Department of Public Health Recommendations**

- **Face coverings are recommended for vaccinated and unvaccinated persons and should be properly worn over the nose and mouth at all times**
- **Maintain 6 feet of physical distancing from others in the building who are not in your party**

**TELECONFERENCE NOTICE**

*The BCVWD Board of Directors will attend in person at the BCVWD Administrative Office and/or via Zoom Video Conference pursuant to AB 2449 or Government Code 54953(b) (the Brown Act)*

*To access the Zoom conference, use the link below:*

<https://us02web.zoom.us/j/85792068838?pwd=cFArZHZ4aHRlSUJLeTBCZVpnUGRmdz09>

**To telephone in, please dial: (669) 900-9128**  
**Enter Meeting ID: 857 9206 8838 • Enter Passcode: 457586**

*For Public Comment, use the “**Raise Hand**” feature if on the video call when prompted. If dialing in, please **dial \*9 to “Raise Hand”** when prompted*

*Meeting materials will be available on the BCVWD’s website:*

<https://bcvwd.org/document-category/personnel-committee-agendas/>

## PERSONNEL COMMITTEE MEETING – JANUARY 17, 2023

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**Call to Order: Chair Covington**

**Announcement and Verification of Remote Meeting Participation Pursuant To GC 54953(b) or GC 54953(f)**

**Roll Call**

	<b>John Covington</b>
	<b>Andy Ramirez</b>

	<b>Lona Williams (alternate)</b>
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**Public Comment**

**PUBLIC COMMENT: RAISE HAND OR PRESS \*9 to request to speak when prompted.** At this time, any person may address the Personnel Committee on matters within its jurisdiction which are not on the agenda. However, non-agenda matters that require action will be referred to Staff for a report and possible action at a subsequent meeting. **Please limit your comments to three minutes.** Sharing or passing time to another speaker is not permitted.

1. **Adjustments to the Agenda:** In accordance with Government Code Section 54954.2, additions to the agenda require a 2/3 vote of the legislative body, or if less than 2/3 of the members are present, a unanimous vote of those members present, which makes the determination that there is a need to take action, and the need to take action arose after the posting of the agenda.
  - a. Item(s) to be removed or continued from the Agenda
  - b. Emergency Item(s) to be added to the Agenda
  - c. Changes to the order of the Agenda
  
2. **Acceptance of Personnel Committee Meeting minutes:**
  - a. November 15, 2022 (pages 4 - 8)

### **ACTION ITEMS**

3. **Report / Update from BCVWD Employees Association** (no staff report)
4. **Report / Update from BCVWD Exempt Employees** (no staff report)
5. **Report from Human Resources Department** (pages 9 - 10)
6. **Report: BCVWD Deferred Compensation Plans** (pages 11 - 57)
7. **Update: Workforce and Succession Planning Project** (pages 58 - 60)

8. **Policies and Procedures Manual Updates / Revisions** (pages 61 - 76)
  - a. Policy 3075 Vacation
  - b. Policy 3115 Return to Work Policy
  - c. Policy 3120 Occupational Injury and Illness Prevention Program
9. **Action List for Future Meetings**
  - *Employee Association topics*
  - *Policy manual updates*
  - *Status of Workforce and Succession Plan*
10. **Next Meeting Date: February 21, 2023**
11. **Adjournment**

**AVAILABILITY OF AGENDA MATERIALS** - Agenda exhibits and other writings that are disclosable public records distributed to all or a majority of the members of the Beaumont-Cherry Valley Water District Board of Directors in connection with a matter subject to discussion or consideration at an open meeting of the Personnel Committee of the Board of Directors are available for public inspection in the District's office, at 560 Magnolia Avenue, Beaumont, California ("District Office"). If such writings are distributed to members of the Committee less than 72 hours prior to the meeting, they will be available from the District Office at the same time as they are distributed to Committee Members, except that if such writings are distributed one hour prior to, or during the meeting, they will be made available at the meeting and/or on the District website: [www.bcvwd.org](http://www.bcvwd.org).

**REVISIONS TO THE AGENDA** - In accordance with §54954.2(a) of the Government Code (Brown Act), revisions to this Meeting Agenda may be made up to 72 hours before the Committee Meeting, if necessary, after mailings are completed. Interested persons wishing to receive a copy of the set Agenda may pick one up at the District's Main Office, located at 560 Magnolia Avenue, Beaumont, California, up to 72 hours prior to the Committee Meeting, or download from the District's website: [www.bcvwd.org](http://www.bcvwd.org).

**REQUIREMENTS RE: DISABLED ACCESS** - In accordance with §54954.2(a), requests for a disability related modification or accommodation, including auxiliary aids or services, in order to attend or participate in a meeting, should be made to the District Office, at least 48 hours in advance of the meeting to ensure availability of the requested service or accommodation. The District Office may be contacted by telephone at (951) 845-9581, email at [info@bcvwd.org](mailto:info@bcvwd.org) or in writing at the Beaumont-Cherry Valley Water District, 560 Magnolia Avenue, Beaumont, California 92223.

### **CERTIFICATION OF POSTING**

A copy of the foregoing notice was posted near the regular meeting place of the Board of Directors of Beaumont-Cherry Valley Water District and to its website at least 72 hours in advance of the meeting (Government Code §54956(a)).



**BEAUMONT-CHERRY VALLEY WATER DISTRICT AGENDA**  
560 Magnolia Avenue, Beaumont, CA 92223

**MINUTES OF THE PERSONNEL COMMITTEE MEETING**  
**Tuesday, November 15, 2022 at 5:30 p.m.**

***Meeting held in-person and via teleconference pursuant to California Government Code Section 54950 et. seq. and BCVWD Resolution 2022-27***

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**CALL TO ORDER**

*Chair Covington called the meeting to order at 5:35 p.m.*

**Announcement of Teleconference Participation**

Human Resources Administrator Sabrina Foley clarified that this meeting is conducted pursuant to California Government Code Section 54953 and BCVWD Resolution.

Due to the danger of COVID-19, the teleconference locations are not publicly accessible. The public's right to comment and participate in the meeting is being assured via teleconference capabilities.

Director Covington attended in person. Director Ramirez attended via teleconference.

*Attendance*

<i>Directors present:</i>	<i>Covington, Ramirez</i>
<i>Directors absent:</i>	<i>None</i>
<i>Staff present:</i>	<i>General Manager Dan Jagers Director of Information Technology Robert Rasha Human Resources Administrator Sabrina Foley Management Analyst II Lorena Lopez Administrative Assistant Cenica Smith</i>
<i>BCVWD Employee Association reps:</i>	<i>Water Production Operator II Dustin Smith</i>

**PUBLIC INPUT:** *None.*

**ACTION ITEMS**

- 1. Adjustments to the Agenda:** None.

**2. Acceptance of the Meeting minutes**

a. September 20, 2022

*The Committee accepted the minutes of the Personnel Committee meeting by the following vote:*

MOVED: Covington	SECONDED: Ramirez	APPROVED
AYES:	Covington, Ramirez	
NOES:	None.	
ABSTAIN:	None.	
ABSENT:	None.	

**3. Report / Update from BCVWD Employees Association:** No Report.

**4. Report / Update from Exempt Employees:** No Report.

**5. Report from Human Resources Department**

Human Resources Administrator Sabrina Foley presented the report. She highlighted the Great Shakeout earthquake preparedness drill and application for the Department of Education Public Service Loan Forgiveness program as a qualifying employer.

**6. Annual Report: Grievances and Complaints**

Ms. Foley shared the report noting the 8.75 average calendar days for resolutions. Each year the District is averaging four complaints of varying intensity since tracking began in 2020. General Manager Jaggars indicated that the average resolution time is driven by policy processes.

**7. Update: Workforce and Succession Planning Project**

Human Resources Administrator Sabrina Foley noted that consultant The Mejorando Group was on site on November 1 and 2 and were able to meet with key stakeholders. Phase 1 is concluding, she reported. The bulk of the work for Phase 2 will be done December through January, followed by implementation based on the District's timing and schedule.

Foley said she would be meeting with the Mejorando Group this week. Phase 1 is on budget, she noted, and is approximately 71 percent complete.

Chair Covington noted that he had requested multiple times something different than what The Mejorando Group principal Patrick Ibarra seemed to be planning on delivering. The consultant was hired for specific reasons which were broadly discussed at the Personnel Committee and Board levels, he stated, and said he wants to make sure that, at this point, there is a general understanding of what is being done, what is supposed to be done, and whether there is adequate staff.

Covington pointed to the scope of work and said the Board needs to understand short term and long-term necessities and goals. He noted that long term goals should be

confined to the next five years. He emphasized that he does not want a report that cannot be used. He recalled discussion of a potential assistant general manager, available space, and staffing needs. The activity is not intended to lay off employees or merely look at staffing level; it is to provide a road map starting today and where the District should be in the next five years with the level of service to be provided and technology to do a more expedient and proficient job.

Covington reminded that Director Hoffman was not on board with doing this study, and encouraged staff to assure that the Board gets what it was looking for from the study.

Ms. Foley indicated she had discussed with the consultant how to best make the Board feel comfortable with the final report. She suggested a main recommendation and a menu of options for implementation that could be adjusted.

Director Ramirez indicated support for Covington's desired results from the study.

## **8. Policies and Procedures Manual Updates / Revisions**

Human Resources Administrator Sabrina Foley reviewed the policies.

Policy 3075 Vacation: Ms. Foley reminded the Committee of prior discussion and that the Employee Association had requested review of the vacation cap for non-exempt staff. She pointed out changes made based on the conversation at the last meeting.

General Manager Jagers pointed to Section 5.5 regarding accrual and carryover. He pointed out the suggested grace period of 90 days.

The Committee reviewed the policy line by line. Sections discussed were:

**3075.3 New Employees**: Director Covington asked about the length of the probationary period and indicated he had not made the recommendation for 90 days, but employees should be able to use their accrued vacation time. Ms. Foley explained the current variables. General Manager Jagers indicated that the 90 days would not create any conflict. Management Analyst II Lorena Lopez added that any time within the 90 days the vacation would still be paid out with final pay. Director Ramirez concurred with the change.

**3075.4 Use of Vacation**: Ms. Foley explained this is clarification language regarding the accrual cap. Legal Counsel advised that as long as the accrual is paused, an employee cannot be required to use their vacation time. Once the cap is attained, no new vacation time will be added to the balance until the employee either uses, cashes out, or leaves the District, she noted. Mr. Jagers noted that there would now be an opportunity to cash out vacation time at every pay period. Directors Covington and Ramirez concurred with the change.

**3075.5 Accrual Cap**: Non-exempt employees currently have a 120-hour vacation cap, and the Association requested 320, Chair Covington explained. The Board felt more comfortable with a cap at 160 hours, he noted.

Ms. Foley advised the Association that the Committee felt strongly about the 160 hours, and she was asked to offer a second option with an accrual schedule based on years of service. She presented the Schedule B option based on two times the annual earning. Mr. Dustin Smith reported that field staff is supportive of the proposed accrual schedule and noted that the staff concurs with the accrue-as-you-go policy.

Ms. Foley noted that she added the General Manager's right to allow overages to each section for clarity.

Mr. Jagers pointed out that the accrual period was modified, and the Schedule B option does not parallel the years of service for exempt employees. Ms. Foley pointed out that specific employment contracts override policy. Director Covington suggested no change.

Covington said he understood the employees' position on the 160-hour accrual cap but from an operational and financial standpoint for the District it makes it cumbersome to allow that number of hours to accrue. The Board is taking advice from the auditors and administrative staff, he stated, and until something different is heard, this is a good faith effort going from 120 to 160 hours. This has to come back to the full Board, and they have an opportunity to weigh in, he reminded. Director Ramirez indicated he is still comfortable with the 160-hour cap and said the minimum on-hand vacation should be maintained. Covington directed staff to show the Committee's recommendation of the accrual cap going from 120 to 160 for presentation to the Board without inclusion of the requested Schedule B option.

Ms. Lopez pointed out that unless adopted, under the current policy, eight employees would receive 160 hours of vacation time on January 1, 2023. Jagers noted that there would be a grace period which could be handled under the General Manager's right to allow overages in special circumstances.

Director Ramirez noted that "special circumstances" could be anything and suggested discussion. Covington agreed. Jagers reminded that the language had been there related to non-exempt employees and was merely being added to the exempt employee category.

*There was a break in the recording between 6:21 and 6:27 p.m. Per the requirements of the Brown Act, discussion ceased during the break.*

The Committee determined that "special circumstances" should be limited to medical needs or pending leave of absence.

3075.6 Carryover: Ms. Foley explained this is added language that the Committee had not seen before.

3075.7 Vacation Buy-Back: Ms. Foley reviewed the section language and Director Covington noted this allows more flexibility for buy-back of vacation rather than limiting to twice a year.

3075.8 Sick Leave: Ms. Foley confirmed that the language was provided by Legal Counsel.

3075.9 Scheduling: Ms. Foley noted the changes were merely grammatical.

3075.10 Grace Period: Ms. Foley reviewed the new policy section. Chair Covington recommended limiting the grace period to 120 days. Ramirez concurred.

3075.11:Ms. Foley noted this section regarding payout upon termination was recommended by legal counsel.

Policy 5010 Emergency Response Guideline for Hostile or Violent Incidents: Ms. Foley explained that this is a cleanup exercise with no substantial changes, except for section 5010.10 referring to the existence of an Emergency Response Plan. Chair Covington acknowledged that the changes are almost non-material in nature. Director Ramirez said he had no comment as long as everything conforms to State law; Ms. Foley assured that legal counsel has recommended the policy.

*The Committee recommended moving forward Policy 5010 to the Board for consideration by the following vote:*

MOVED: Covington	SECONDED: Ramirez	APPROVED
AYES:	Covington, Ramirez	
NOES:	None.	
ABSTAIN:	None.	
ABSENT:	None.	

Policy 5030 Budget Preparation: Ms. Foley explained the proposed changes to the policy as suggested by the Director of Finance and Administration.

Director Covington noted that the existing policy was a little weak and said he favored the new flexibility, specification of who has responsibility and memorialization of the process.

*The Committee recommended moving forward Policy 5030 to the Board for consideration by the following vote:*

MOVED: Covington	SECONDED: Ramirez	APPROVED
AYES:	Covington, Ramirez	
NOES:	None.	
ABSTAIN:	None.	
ABSENT:	None.	

## 9. Action List for Future Meetings

- *Review of District 457 plan and related fees*
- *Employee Association topics (none added)*
- *Policy manual updates (ongoing)*
- *Status of Workforce and Succession Planning*

**10. Next Meeting Date:** Tuesday, January 17, 2023, at 5:30 p.m.

**ADJOURNMENT:** 6:55 p.m.

Attest:

*DRAFT UNTIL APPROVED*

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John Covington, Chairman  
to the Personnel Committee of the Beaumont-Cherry Valley Water District





**Beaumont-Cherry Valley Water District  
Personnel Committee Meeting  
January 17, 2023**

Item 5

HUMAN RESOURCES REPORT

**TO:** Board of Directors Personnel Committee

**FROM:** Sabrina Foley, Human Resources Administrator

**SUBJECT:** Human Resources Department Report for the Period of November 3, 2022 – January 9, 2023

**Personnel**

Total Current Employees (Excluding Board Members)	47
Full-Time Employees	38
Part-Time	2
Temporary	7
Interns	0
Separations	0
Retiring Employees	0

**New Hires**

During this period, four Temporary Water Utility Workers were hired.

**Anniversaries\***

<b>Employee Name</b>	<b>Job Title</b>	<b>Years of Service</b>
Tony Cove	Sr. Water Utility Worker	28
Dwan Lee	Water Production Supervisor	25
James Bean	Director of Operations	24
Mike Morales	Sr. Water Utility Worker	22
Joseph Haggin	Water Production Operator II	21
Eric Dahlstrom	Water Utility Worker II	19
Jonathan Medina	Water Utility Worker II	18
Jaime Muñoz	Water Utility Worker II	18
Joseph Reichenberger	Engineer	16
Julian Herrera	Water Utility Supervisor	16
Dan Jagers	General Manager	11
Sylvia Molina	Sr. Management Analyst	11
Robert Rasha	Director of Information Technology	9



Lorena Lopez	Management Analyst II	8
William Clayton	Finance Manager	8
Taylor Williams	Customer Service Representative II	8
Joshua McCue	Water Production Operator II	7
Thomas LaMont	Maintenance Technician	1
Melvin Gibson	Water Utility Worker I	1
Ian Martin	Water Utility Worker I	1
Jordan Smith	Water Utility Worker I	1

*\*Work Anniversaries for the purposes of this report are calculated from the most recent hire date and do not determine employment conditions or terms. This report does not include elected officials.*

### **Promotions**

N/A

### **Employee Communications**

11/8/2022: HR announced the employee annual Thanksgiving potluck.

11/8/2022: HR shared information about the Employee Assistance Program (EAP).

11/9/2022: HR shared information about International Accounting Day to express appreciation for the Finance department.

11/17/2022: HR announced a workplace COVID exposure.

11/21/2022: HR shared the updated CalPERS 457 plan limits for 2023.

11/28/2022: HR announced a workplace COVID exposure.

11/28/2022: HR shared a training opportunity hosted by the City of Beaumont for CERT (Community Emergency Repose Training).

12/27/2022: HR published HR Memo #22-025, New Employment Laws for 2023.

12/27/2022: HR published the HR Year-End Report and Summary for BCVWD Employees.

1/5/2023: HR announced a job opening for the position of Customer Service Representative II.

### **Pending Legislation**

The California State Legislature reconvened on January 4, 2023.

*Prepared by Sabrina Foley, Human Resources Administrator*



**Beaumont-Cherry Valley Water District  
Personnel Committee  
January 17, 2023**

Item 6

STAFF REPORT

**TO:** Personnel Committee  
**FROM:** Sabrina Foley, Human Resources Administrator  
**SUBJECT: BCVWD Deferred Compensation Plans**

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**Staff Recommendation**

No recommendation; for informational purposes only.

**Background**

During the November 15, 2022, meeting of the Personnel Committee, Director Ramirez requested a report from staff detailing the District's Deferred Compensation Plans. Director Ramirez expressed a desire to understand whether the plan fees are reasonable and to determine if the accounts are managed responsibly to best facilitate a good return for employee participants.

The CalPERS 457(b) Plan is a deferred compensation plan administered by CalPERS, a California state agency. Since 1995, CalPERS has provided public agency and school employers and their employees with a low-cost, convenient way to save for retirement through payroll deduction. The 457(b) Plan offers diversified investment options and state-of-the-art services, delivered at a low cost to participants and at no cost to employers. More than 800 California government employers participate in the CalPERS 457(b) Plan, including 488 Special Districts.

The District has historically offered a 457(b) Plan (pre-tax) through CalPERS and added a ROTH option (post-tax) in 2019. Both deferred compensation plans are voluntary, and employees may enroll or update their contribution amounts at any time. The District does not contribute or match employee contributions to the Plans, and the employee participant is responsible for any management fees on the account. The District facilitates and promotes enrollment in the plan as an additional retirement savings venue and benefit but does not pay any fees on behalf of employees or to participate in the Plans. There is no cost to the District, and the cost to participants is very competitive.

**Summary**

BCVWD offers deferred compensation plans in addition to the CalPERS pension plan to full-time, eligible employees as a retirement benefit. The District administers the following deferred compensation plans:

TABLE 1

<b>Plan Name</b>	<b>Plan Type</b>	<b>Description</b>
CalPERS VOYA 457(b) Plan (VB1450)	Pre-Tax	Grandfathered plan from CalPERS; no longer available to new hires/new enrollees



CalPERS VOYA 457(b) Plan (452504)	Pre-Tax	Current 457(b) Plan offered to new hires/new enrollees
CalPERS VOYA ROTH 457(b) Plan	Post-Tax	Adopted by BCVWD in 2019

Employees must be eligible for CalPERS membership or be elected officials with a qualifying agency in order to be eligible to participate in the above plans. For the District’s current plans, there are 22 participant accounts, including separated employees, with 10 actively contributing to the plans for a 25% participation rate. As of December 31, 2022, total plan assets are \$656,346.34, and the average yearly employee contribution is \$9,129.00.

**Plan Contribution Limits:**

TABLE 2

	2021	2022	2023
<b>Contribution Limit</b>	\$19,500	\$20,500	\$22,500
<b>Age 50 &amp; Older Limit</b>	\$26,000	\$27,000	\$30,000
<b>Special Catch-up</b>	\$39,000	\$41,000	\$45,000

Effective October 1, 2022, the CalPERS 457(b) Plan reduced fees to a range of 0.25%-0.44%, representing an overall reduction of 0.06%. The Plan has an “all-in” fee structure based on an expense ratio model. The expense ratio (or “basis points”) represents the employee’s cost to participate in the CalPERS 457(b) Plan. The annual cost is calculated by multiplying the fee for each investment option by the average annual dollar balance for each fund. For example, \$10,000 invested in a fund with an expense ratio of 0.26% would have an estimated total cost for the year of \$26.00 ( $\$10,000 \times 0.0026 = \$26.00$ ). The annual cost is prorated from the account based on the account value. In contrast, a typical 401(k) plan offered in the private sector will have fees that can range between 0.5% and 2%. Additional plan expenses such as loan and self-managed account fees are listed in **Attachment 1**.

At BCVWD, all employee participants are participating in only one or two funds (if they have added a ROTH account), and no one is currently utilizing the option to self-manage. Typically, an employee participant is added to the fund which most closely matches the typical retirement year for the employee’s age, such as the “CalPERS Target Retirement 2030 Fund” or the “CalPERS Target Retirement 2065 Fund.” As the participant ages, the fund’s asset allocations become more conservative in order to decrease financial risk as the employee nears retirement.



**Fiscal Impact**

To be determined.

**Attachments**

1. CalPERS 457 Plan Review, Beaumont-Cherry Valley Water District
2. Account Access Flyer

Staff Report prepared by Sabrina Foley, Human Resources Administrator



CalPERS

CalPERS 457 Plan



## CalPERS 457 Plan Review

*Beaumont-Cherry Valley Water District*

*November 3, 2022*

Your choice, simplified.

# Introduction

This document provides a snapshot of the plan, participant activity, and investment performance. By reviewing your plan's information over time, you can see how your plan is performing, where your education efforts are working, and what areas offer opportunities for additional improvement.

## This Plan Review includes

**Executive  
Summary**

**Benefits of  
the CalPERS  
457 Plan**

**Voya  
Partnership**

**Employee  
Engagement**

**Employer  
Resources**

**Investment  
Overview**

The CalPERS 457 Plan is a deferred compensation plan administered by CalPERS, a California state agency. Since 1995, CalPERS has provided public agency and school employers and their employees a low-cost, convenient way to save for retirement through payroll deduction. The 457 Plan offers diversified investment options and state-of-the-art services, delivered at low cost to participants and at no cost to employers.

**829**  
Employers in  
the 457 Plan

**33,222**  
Participant  
Accounts

**\$120 million**  
2021 Participant  
Contributions

**\$1.92 billion**  
Assets under  
management



## Success Factors

- No cost to employers.
- Low costs for employees.
- Dedicated support for employers.
- Excellent customer service and participant education.
- Uncomplicated administrative processes.
- A simple, fair fee structure covers plan administration, recordkeeping and investments.
- Over 20 years of experience serving California public agency and school employers and their employees.
- CalPERS does not engage in revenue sharing or administrative expense reimbursement.

## Employer Diversity

**More than 800** California government employers representing many types of public agencies participate in the CalPERS 457 Plan.

Type of Employer	Cities or Towns	108	Total
	Counties	17	
	Schools	200	
	Courts	16	
	Special Districts	488	

Statistics as of 6/30/22



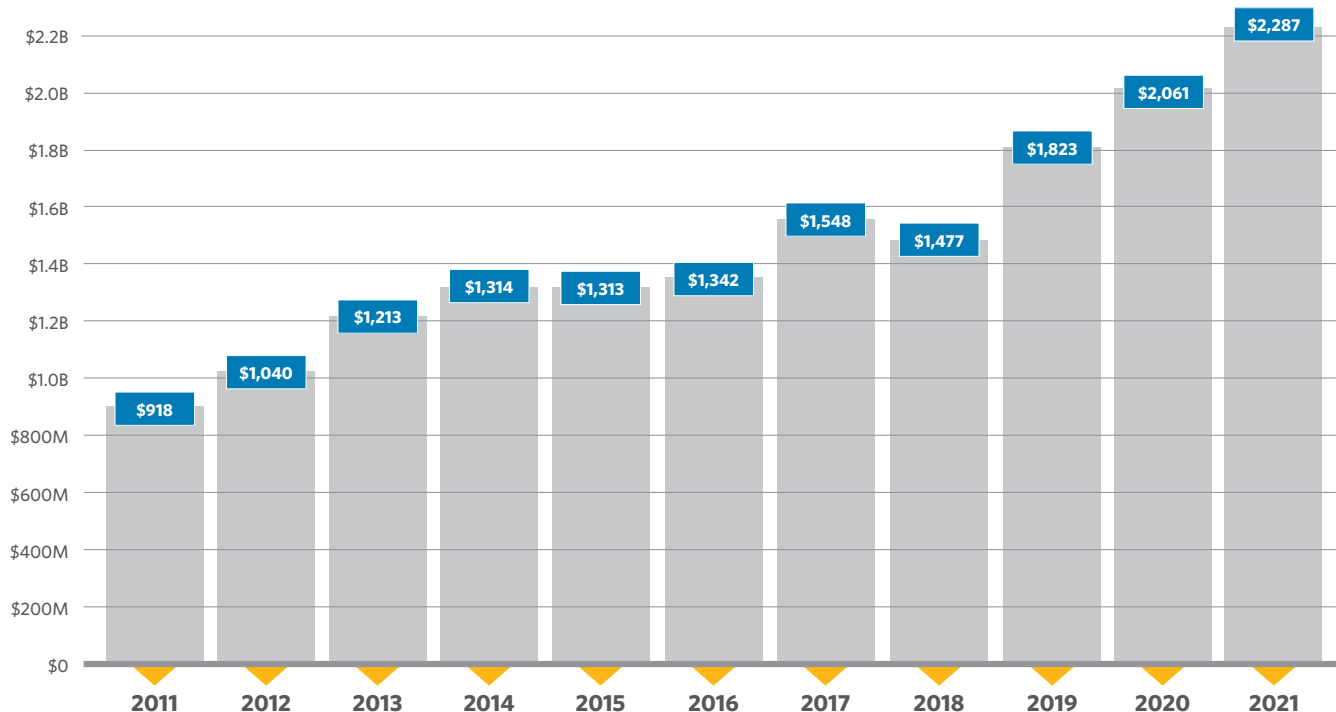
## Advantages For You

- You can provide another valuable benefit to your employees at no cost to your agency.
- To help you manage your fiduciary responsibility, CalPERS:
  - > acts as the trustee of your employees' deferred compensation assets.
  - > selects the investment options.
  - > monitors contribution limits.
  - > leverages existing payroll deduction feeds into my|CalPERS to receive your employees' 457 Plan deferrals and loan repayments.
  - > provides guidance on compliance with IRS regulations.

## Benefits To Your Employees

- The convenience of saving for retirement through payroll deduction.
- A competitively priced plan, with total fund expenses of 0.31% - 0.44% for the core investment options.
- A proprietary lineup of core institutional investments including Target Retirement Date Funds specifically designed for public employees based on the latest research in portfolio theory and behavioral finance.
- A self-directed brokerage option for experienced investors through Schwab Personal Choice Retirement Account® (PCRA).
- Financial education and support by licensed experienced local representatives.\*

### CalPERS 457 Plan Asset Growth (dollars in millions)



Give your agency and employees the advantages of participating in the CalPERS 457 Plan.

- @ Call us toll free at 800-696-3907.
- Send us an email at [calpers\\_457\\_plan@calpers.ca.gov](mailto:calpers_457_plan@calpers.ca.gov).
- Visit [calpers-sip.com](http://calpers-sip.com) to learn more about the 457 Plan.

\* Plan administration services provided by Voya Institutional Plan Services, LLC. Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc. (member SIPC).

# Executive Summary

**CalPERS** is a public retirement trust that has been providing the employees of Beaumont-Cherry Valley Water District retirement benefits since 2002. CalPERS is also authorized by California public agencies and is currently providing the CalPERS 457 Plan to your employees.



The **Beaumont-Cherry Valley Water District** adopted the CalPERS 457 Plan in 2012 placing the 457 assets of its employees under the trusteeship of CalPERS. The CalPERS 457 Plan and its underlying trust fund are administered by CalPERS under its constitutional and statutory duties as a public retirement trust in California. CalPERS Board has exclusive fiduciary responsibility over assets in the Plan and the duty to administer the fund for the exclusive benefit of participants in a manner assuring delivery of benefits and services at a reasonable cost. As a government agency, CalPERS maintains its own plan document. All services and investments provided under the CalPERS 457 Plan are consistent with the plan document and our fiduciary responsibilities as trustee.

# Executive Summary

## Current Period

Total Eligible Employees	40
Participant Accounts (includes separated employees)	22
Current Contributing Participants	10
Total Assets	\$607,167
Total Plan Contributions 1 Year	\$91,294
Avg. Contribution / Contributing EE 1 Year	\$9,129
Self Directed Brokerage	(0)
Loans	Yes (2)
Roth	Yes (4)

Plan Contribution Limits	2022	2021
Regular Limit:	\$20,500	\$19,500
50+ Catch-up:	\$27,000	\$26,000
3-year Catch-up:	\$41,000	\$39,000

# Benefits of CalPERS

## Fiduciary Responsibility:

All assets in the CalPERS 457 Plan are held in trust by the CalPERS Board of Administration for the exclusive benefit of participants. By accepting responsibility as the trustee of your employees' deferred compensation assets, CalPERS helps mitigate potential fiduciary responsibility. **457 assets held by other providers may not.**

## Institutional Funds:

CalPERS offers a simple, yet powerful, proprietary line-up of core institutional investments. Additionally, CalPERS offers Target Retirement Date Funds specifically designed for public employees and based on the latest research in portfolio theory and behavioral finance.

## Low Costs:

CalPERS realizes that low costs are essential to successful long-term retirement investment. We offer the CalPERS 457 Plan to participants at very low cost in accordance with our duties as fiduciary of the Plan. In order to keep participant fees as low as possible, CalPERS does not engage in "revenue sharing" or "Administrative Expense Reimbursement." CalPERS' "all-in" fees include all administrative/recordkeeping fees as well as investment fees.

## Participant Education:

With the CalPERS 457 Plan, we can provide your employees the ability to coordinate their participation in deferred compensation with their other retirement benefits in a way no other commercial deferred compensation provider can.

# Industry Leading Partnership

While CalPERS administers the 457 Plan for more than 800 public agencies and school employers throughout California, CalPERS partners with Voya Financial® to provide recordkeeping and participant education services.

## Benefits to Employers and Participants Include:

- Exceptional relationship management with both CalPERS and Voya
- Day-to-day processing including: money-in/money-out, unforeseen emergency withdrawal requests, ad hoc reporting, and audit performance standards
- Plan enhancement guidance
- Employer and participant resources online and by phone

## Voya is the sixth-largest record keeper by asset size in the nation<sup>1</sup>.

In 2021, Voya was one of 135 companies to earn the global distinction of most ethical companies by Ethisphere. In addition Voya brings expertise to retirement income and access to award-winning websites.



# Exceptional Relationship Management

Scheduling tool:

[calpers457.timetap.com](http://calpers457.timetap.com)

888-713-8244



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**David Vallerga**  
Certified Retirement Counselor®  
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**CalPERS 457 Team Manager**  
**Winnie Robinson, CFP®**  
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888-713-8244 ext. 7



Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC (VFA). Plan administration services provided by Voya Institutional Plan Services, LLC.

# Transforming Employee Engagement



Green Money is for spending. Orange Money<sup>®</sup> is for saving.

See your savings as future income.

Your 457 Plan account is designed to deliver a personalized, interactive experience to help you make smart money decisions.

myOrangeMoney<sup>®</sup> shows you the income you may need each month during retirement, how much progress you've already made toward that goal and any gap you'll need to close to eventually reach your retirement goal.

Personal Financial Dashboard is a convenient tool for organizing your finances, updates automatically and gives you a current view of your complete financial picture.

# Keeping Participants Connected

The Plan provides participant access to information 24 x 7 **when, how, and where** they want it.

## ▶ Self-Service

24/7 account management, retirement planning and investing tools



Plan Website  
**calpers457.com**



Plan Information Line  
**800-260-0659**



Participant Statement and Newsletter  
**Making Cents**



Monthly Webinars  
**Various Topics**

## ▶ Personal Service

Licensed experienced local representatives available by telephone and in person

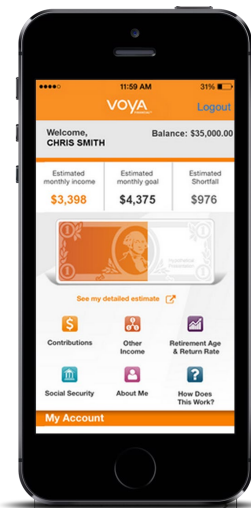
**888-713-8244**  
**calpers457.timetap.com**

## Manage accounts on the go!

Voya Retire is a mobile app that allows participants to access their account from their mobile devices. Being able to perform important account transactions such as fund elections, fund transfers and reallocations anywhere, any time, is a great benefit for people who are frequently away from their home or office.

In addition, Voya Retire allows participants to use their mobile device to view:

- Current balances
- Balances by asset class and fund
- Personal rate of return
- Fund performance
- Transaction history





# Employer Support and Resources

► **Employer Resource Center**  
[calpers-sip.com](http://calpers-sip.com)

**CalPERS**  
CalPERS Supplemental Income 457 Plan

**Employer Resource Center**

Plan Forms | Participant Materials | Employer Materials | Investment Option Information | Annual IRS Limits | Order Publications Online | Contact Information

**News & Updates**

**Employer Guide:** Easy-to-follow steps for 457 plan payroll submissions

**Important Notice.** Effective January 1, 2016, State Street Global Advisors (SSgA) renamed its funds by replacing references to "SSgA" with "State Street." Until April 29, 2016, you may continue to see references to both. There is however no change to the management, fees or objectives of the funds. It is a name change only.

**Self-Managed Accounts** now offered through Schwab

Check out our new **Helpful Links and Forms Library!**

**myOrange Money** now available through participant accounts.

**Did you know?**

If you need general support with contribution and payroll support, call the CalPERS 457 Employer Plan Line at **800-696-3907**.

[Click here](#) for additional myCalPERS details on recent system enhancements.

**Phone reviews** can be scheduled at any time

Sponsor Web is a website designed for plan sponsors that allows you to view participant and plan level information at any time. You can request access to this site by [contacting us](#) today.

Read current **Employer Cents**

**Making Cents Newsletter**

myOrange Money®

Helpful Links and Forms Library

CalPERS Perspective Newsletter

**Personal Phone Reviews**  
Schedule a one-on-one personal phone appointment with your CalPERS 457 Account Manager today.

## Voya Plan Administration Contacts

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781-796-9924

## 457 Plan Contacts

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916-795-2010

Dave Saavedra, Operations Manager  
[dave.saavedra@calpers.ca.gov](mailto:dave.saavedra@calpers.ca.gov)  
916-795-3908

## Plan Payroll Support and Operations Specialists 800-696-3907

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# Investment Overview

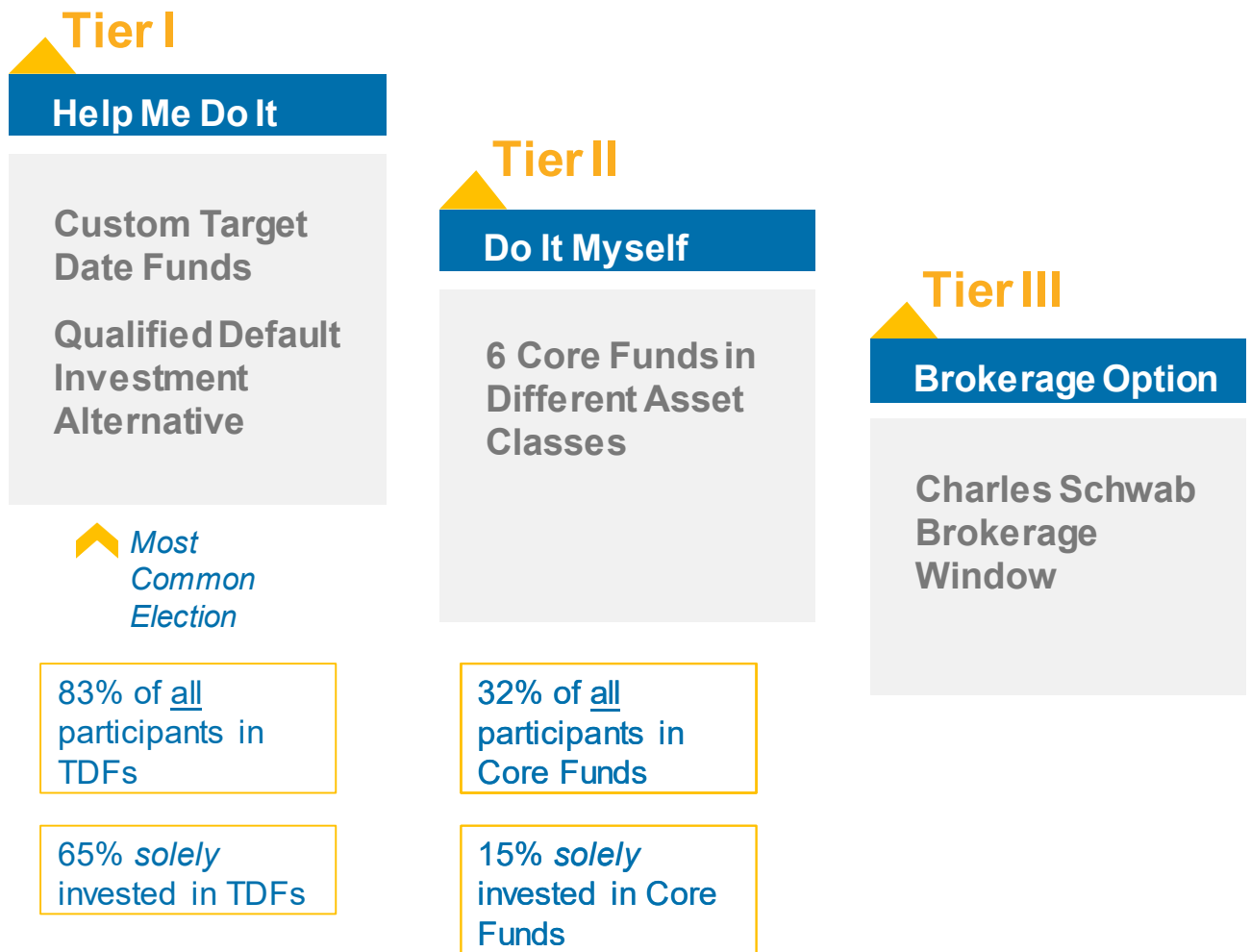


# Comparing the Plans

CalPERS 457		CalPERS Pension	
<b><i>Deferred Compensation</i></b> Employees are able to set aside (defer) a portion of their pre-tax compensation to be invested and then paid at a later date.	<b>Type of Plan</b>	<b><i>Defined Benefit Plan</i></b> Employees' retirement benefits are computed using a formula that considers length of employment and salary history	
32,597	<b>Member Numbers</b>	Over 2,000,000	
\$2.28 billion	<b>Market Value</b>	\$392.5 billion	
827	<b>Employer Numbers</b>	Approximately 2,890	
Public Agencies and School Employers	<b>Employer Type</b>	State, Public Agency and School Employers	
Participants (100% voluntary)	<b>Sources of Contributions</b>	Investment earnings (55%) Employers (32%) Members (13%)	
Participants actively manage their accounts by choosing a target date fund or selecting their fund allocation.	<b>Asset Allocation</b>	Global equity (50%) Global Debt Securities (28%) Real assets (13%) Private equity (8%) Liquidity (1%)	

# Investment Strategy Options

The Plan's investment lineup is organized into choices designed to match a participant's level of interest in investing. Choices range from CalPERS-managed investment options to a Self-Managed Account brokerage account through Charles Schwab.



\* Percentage of CalPERS 457 Plan Participants invested as of December, 2021.

# Roth Contribution Option

	Traditional 457 Plan (Pre-Tax)	Roth 457 Option (After-Tax)
<b>Now:</b>	Pay no income taxes on contributions	Pay income taxes on contributions as made
<b>Later:</b>	Pay taxes when withdrawn during retirement	Withdrawn tax-free during retirement
<b>Money going in:</b>	Contributions are deducted before taxes are taken	Contributions are subject to income tax withholding
<b>Earnings, if any:</b>	Tax-deferred until withdrawn	Tax-free as long as certain qualifying conditions are met
<b>Money coming out:</b>	Distributions are taxable as current income when withdrawn	Tax-free, as long as you've satisfied the five-year holding period and are age 59½ or older or disabled (both if separated from service), or deceased
<b>Money moving on:</b>	Rollovers allowed to another Traditional government retirement plan or IRA, including Roth IRAs	Rollovers allowed to another Roth government retirement plan or IRA
<b>Required Minimum Distributions:</b>	Distributions begin the later of age 72 or retirement	Distributions begin the later of age 72 or retirement. Not required if rolled over to a Roth IRA
<b>Earned Income Limits:</b>	None (unlike Roth IRAs)	None (unlike Roth IRAs)

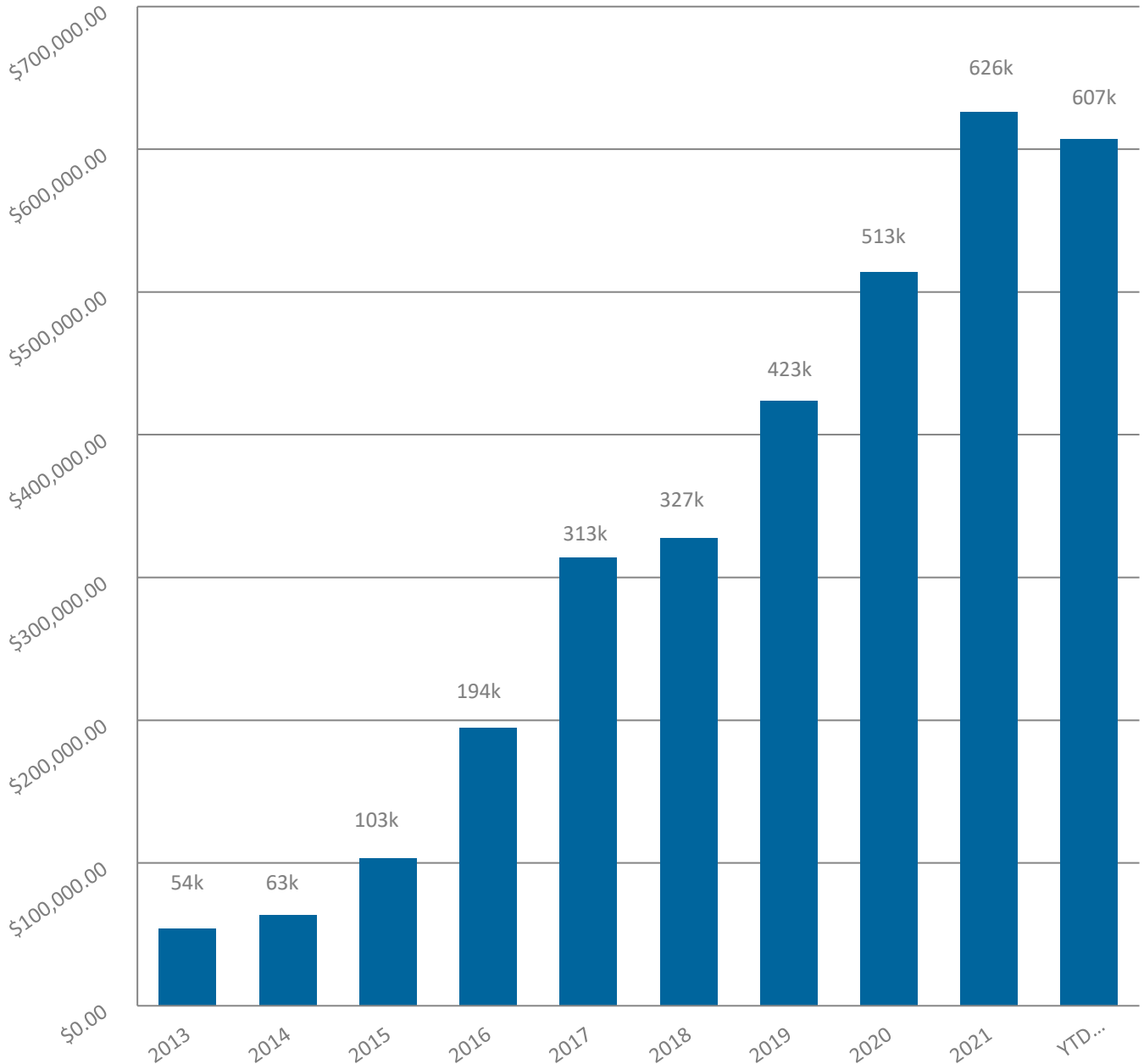
# Demographic Statistics



# Historical Asset Summary

December 31, 2013 through September 30, 2022

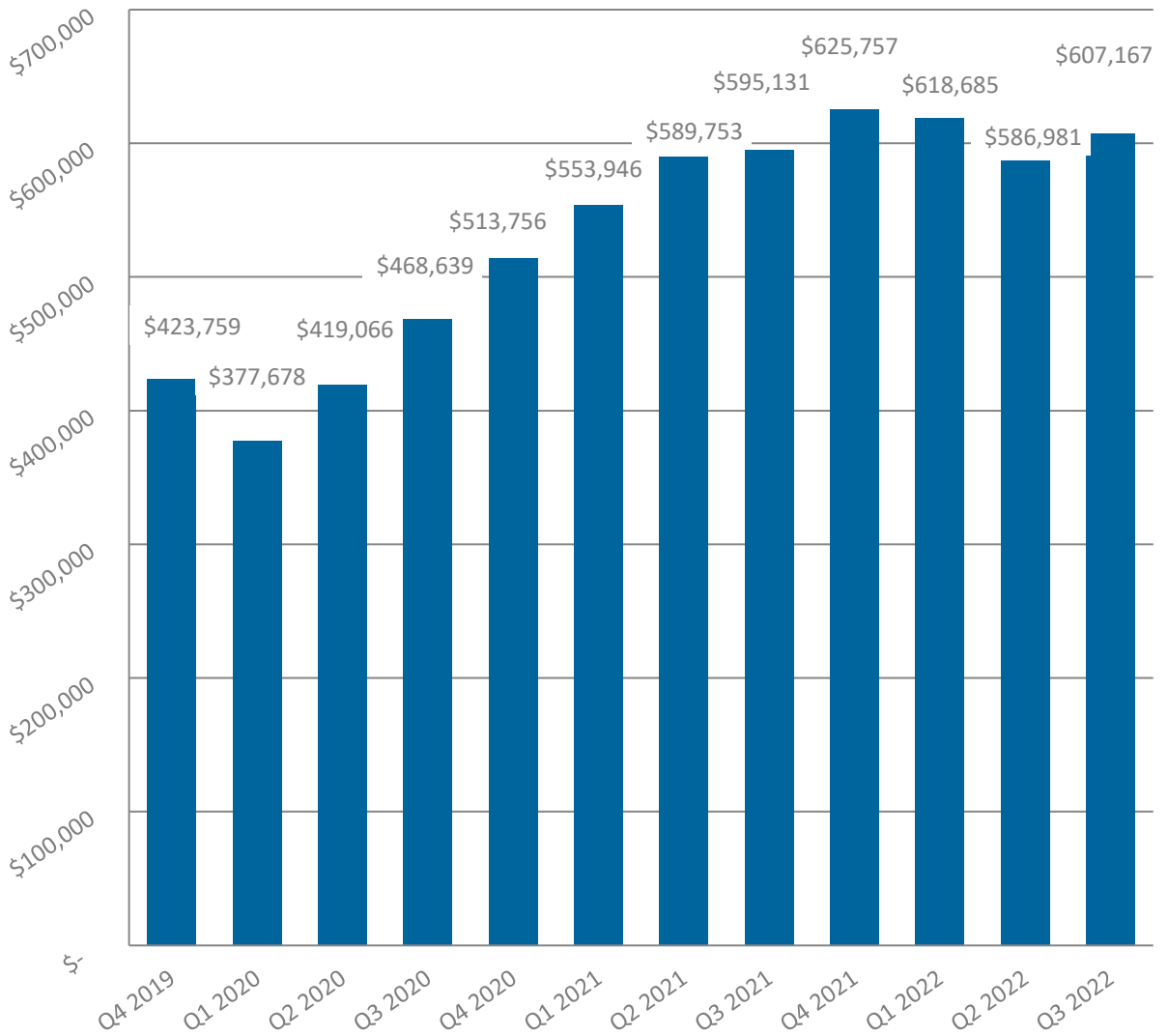
## Beaumont-Cherry Valley Water District



# Asset Summary

As of September 30, 2022

## Beaumont-Cherry Valley Water District

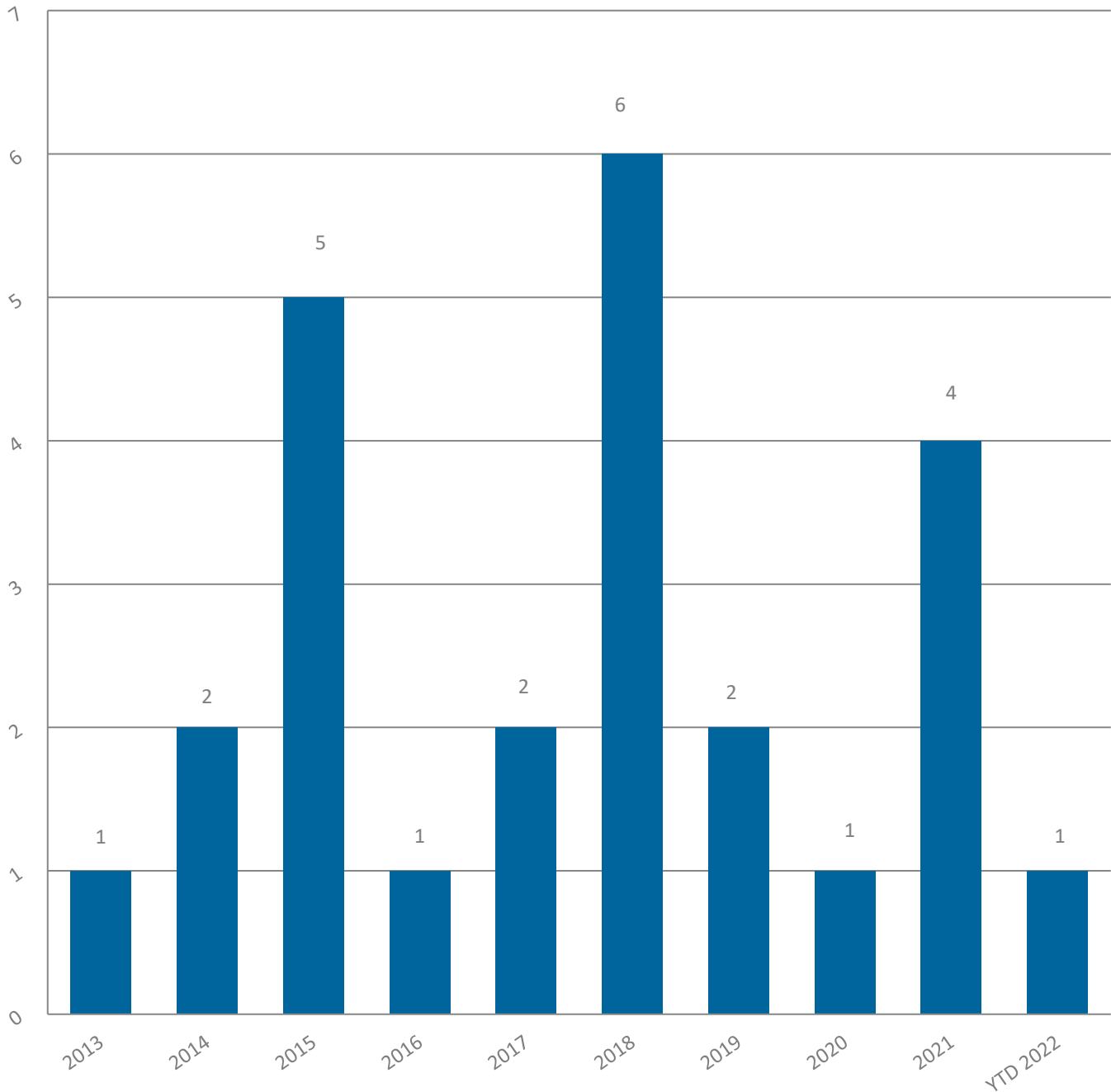




# Historical New Enrollments

2013 through September 30, 2022

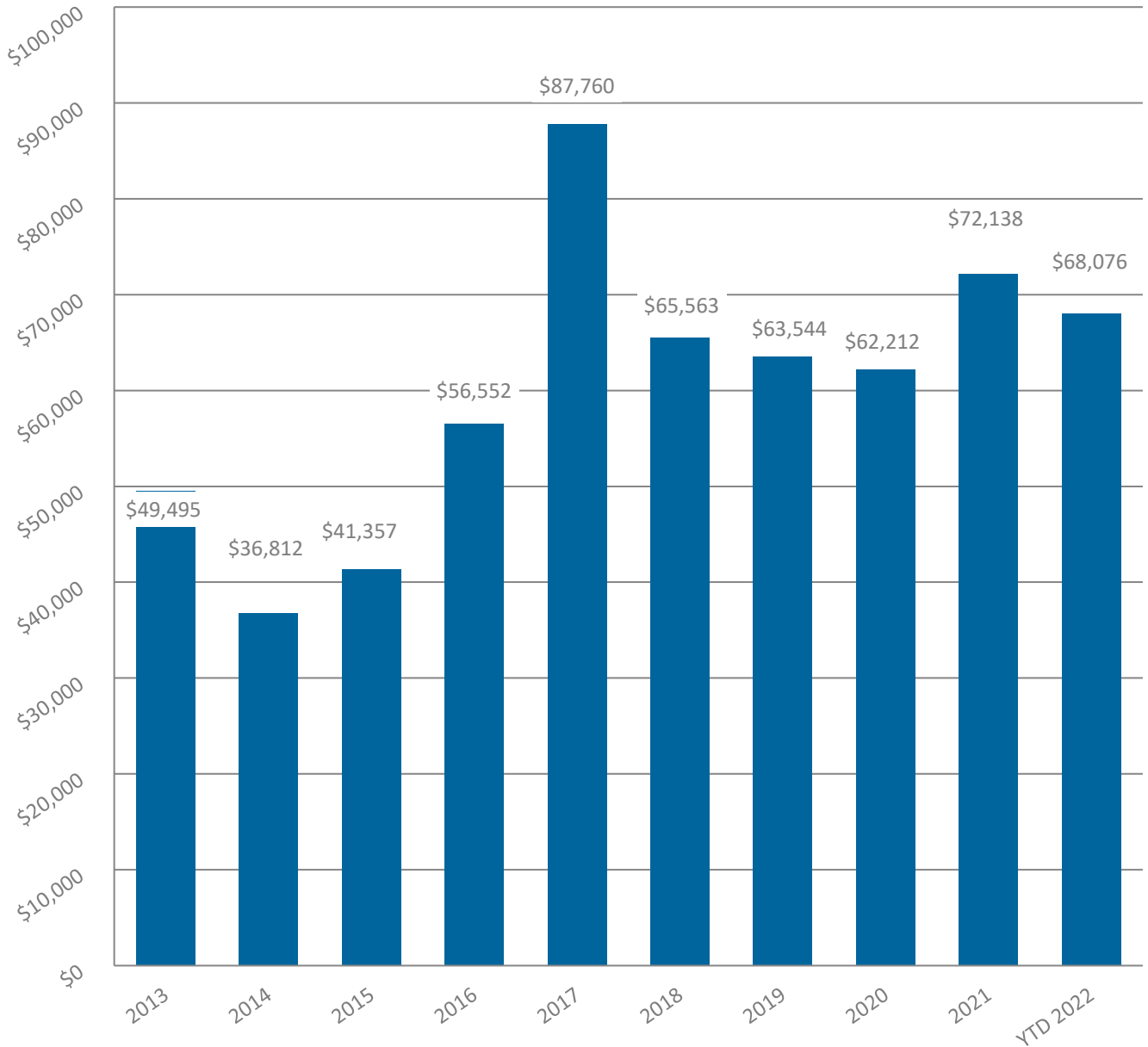
## Beaumont-Cherry Valley Water District



# Historical Yearly Contribution Summary

December 31, 2013 through September 30, 2022

## Beaumont-Cherry Valley Water District



# Participation Summary

As of September 30, 2022

## Beaumont-Cherry Valley Water District

	457 Participant Counts	457 Participant Balance
Active	13	\$587,994.47
Terminated, Receiving Installments	0	\$0.00
Terminated with a Balance	9	\$19,172.87
<b>Total</b>	<b>22</b>	<b>\$607,167.34</b>

# Cash Flow Summary – Annual

January 1, 2022 – September 30, 2022

## Beaumont-Cherry Valley Water District

<b>CASH IN</b>	<b>457 Plan</b>
Employee Before-tax Contributions	\$65,584.04
Employee Roth Contributions	\$2,492.42
Loan Payments	\$16,984.93
Other-Rollover-In	\$0.00
<b>Total Cash In</b>	<b>\$85,061.39</b>

<b>CASH OUT</b>	<b>457 Plan</b>
Withdrawals	\$1,642.41-
Terminations	\$4,522.96-
Installments	\$0.00-
Fees	\$52.50-
Loans Issued	\$0.00-
<b>Total Cash Out</b>	<b>-\$6,217.87</b>

<b>Net Cash Flow</b>	<b>\$78,843.52</b>
----------------------	--------------------

# Balances by Investment – Target Date Funds

As of September 30, 2022

## Beaumont-Cherry Valley Water District

Investment	Investment Balance	Number of Participants	Average Participant Balance	Percentage of Plan Assets
CALPERS TARGET RETIRE INCOME	\$0.00	0	\$0.00	0.00%
CALPERS TARGET RETIREMENT 2015	\$0.00	0	\$0.00	0.00%
CALPERS TARGET RETIREMENT 2020	\$2,471.47	1	\$2,471.47	0.41%
CALPERS TARGET RETIREMENT 2025	\$67,753.65	2	\$33,876.83	11.28%
CALPERS TARGET RETIREMENT 2030	\$18,016.61	1	\$18,016.61	3.00%
CALPERS TARGET RETIREMENT 2035	\$3,015.59	3	\$1,005.20	0.50%
CALPERS TARGET RETIREMENT 2040	\$213,859.74	3	\$71,286.58	35.61%
CALPERS TARGET RETIREMENT 2045	\$48,338.80	8	\$6,042.35	8.05%
CALPERS TARGET RETIREMENT 2050	\$2,205.16	2	\$1,102.58	0.37%
CALPERS TARGET RETIREMENT 2055	\$90.05	1	\$90.05	0.01%
CALPERS TARGET RETIREMENT 2060	\$0.00	0	\$0.00	0.00%
<b>TOTAL</b>	<b>\$355,751.07</b>			

# Balances by Investment – Core Funds

As of September 30, 2022

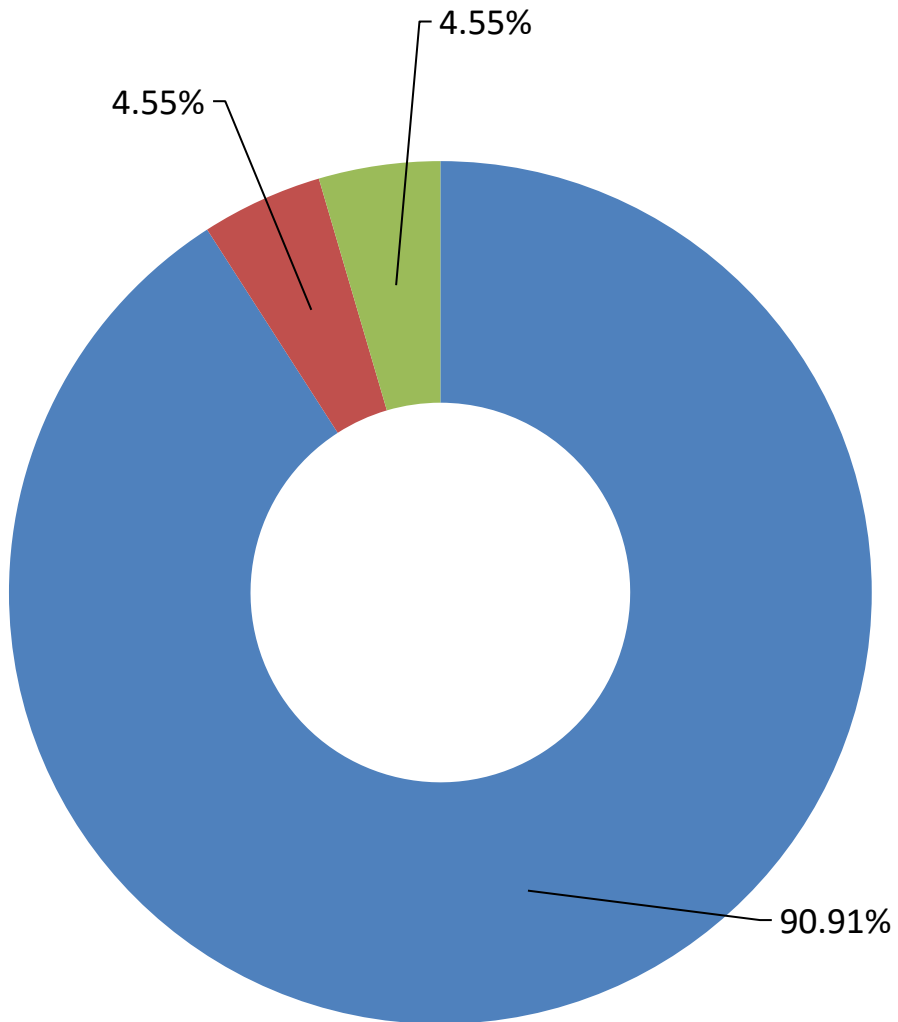
## Beaumont-Cherry Valley Water District

Investment	Investment Balance	Number of Participants	Average Participant Balance	Percentage of Plan Assets
SHORT-TERM FIXED INCOME FUND	\$232,273.08	3	\$77,424.36	38.67%
STATE STREET US SHORT TERM GVT BND IDX	\$12,568.89	2	\$6,284.45	2.09%
STATE STREET US BOND INDEX	\$0.00	0	\$0.00	0.00%
STATE STREET REAL ASSET	\$36.51	1	\$36.51	0.01%
STATE STREET RUSSELL ALL CAP INDEX	\$0.00	0	\$0.00	0.00%
STATE STREET GLOBAL EQUITY EX US INDEX	\$0.00	0	\$0.00	0.00%
SELF-MANAGED ACCOUNT	\$0.00	0	\$0.00	0.00%
<b>TOTAL</b>	<b>\$244,878.48</b>			

# Participants with Balances by Number of Investments

As of September 30, 2022

## Beaumont-Cherry Valley Water District



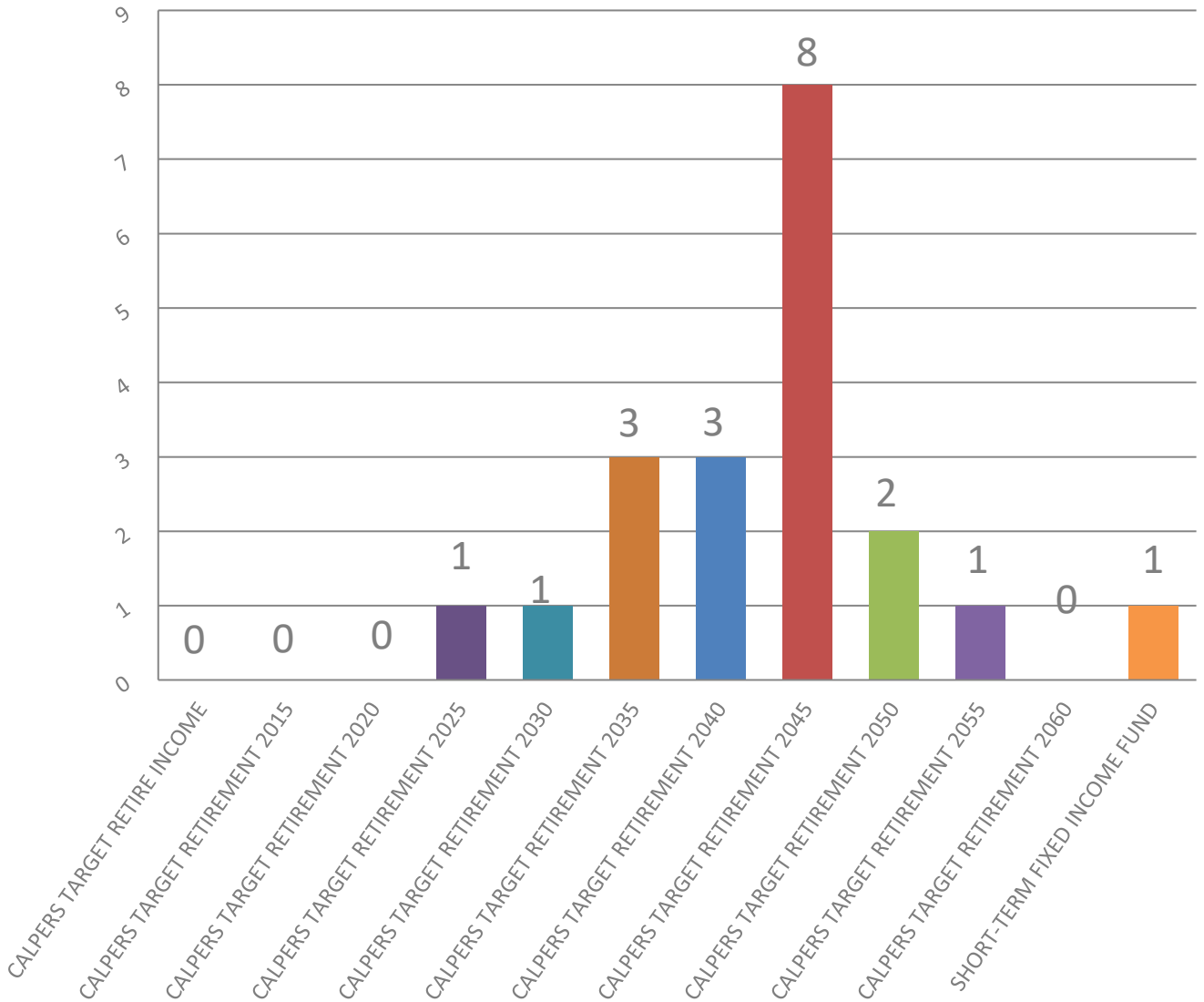
### Number of Investments



# Participants with Balances in a Single Investment

As of September 30, 2022

## Beaumont-Cherry Valley Water District





# Support Material



## **CalPERS 457 Plan**

**September 30, 2022**

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to <https://calpers.voya.com>.

A free paper copy of the information available on the website can be obtained by contacting:

Voya Financial  
Attn: CalPERS 457 Plan  
P.O. Box 389  
Hartford, CT 06141  
(800) 260-0659

### **Document Summary**

This document has two parts. Part I consists of performance information for the plan investment options. This part shows you how well the investments have performed in the past. Part I also shows the total annual operating expenses of each investment option.

Part II provides additional information concerning Plan administrative fees that may be charged to your individual account.

# CalPERS 457 PLAN

## Part I. Performance Information For Periods Ended September 30, 2022

<https://calpers.voya.com>

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods<sup>1</sup>. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks is available on the website listed above.

Table 1 also shows the Total Annual Operating Expenses of each investment option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option<sup>2</sup>. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the U.S. Department of Labor's website for an example showing the long-term fees and expenses at <http://www.dol.gov/ebsa>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Table 1 - Variable Net Return Investments								
Name of Fund / Name of Benchmark	Performance		Annualized Performance				Total Annual Operating Expenses <sup>3</sup>	
	3 Month	1 Year	5 Years	10 Years	Since Inception	Inception Date	As a %	Per \$1000
<b>Equity Funds</b>								
State Street Russell All Cap Index Fund - Class I	-4.57	-17.77	8.27	-	9.90	10/07/13	0.31%	\$3.10
<i>Russell 3000 Index</i>	-4.46	-17.63	8.62	-	10.25			
State Street Global All Cap Equity ex-US Index Fund - Class I	-10.21	-25.67	-0.98	-	1.52	10/07/13	0.32%	\$3.20
<i>MSCI ACWI ex-USA IMI Index (net)</i>	-9.69	-25.72	-0.78	-	1.74			
<b>Fixed Income</b>								
State Street US ShortTerm Gov't/Credit Bond Index Fund - Class I	-1.55	-5.38	0.30	-	0.37	10/07/13	0.32%	\$3.20
<i>Bloomberg US 1-3 yr Gov't/Credit Bond Index</i>	-1.48	-5.07	0.70	-	0.83			
State Street US Bond Fund Index - Class I	-4.80	-14.82	-0.57	-	0.89	10/07/13	0.31%	\$3.10
<i>Bloomberg US Aggregate Bond Index</i>	-4.75	-14.60	-0.27	-	1.19			
<b>Real Assets</b>								
State Street Real Asset Fund - Class A	-5.57	0.57	5.29	-	2.97	10/08/13	0.44%	\$4.40
<i>State Street Custom Benchmark<sup>4</sup></i>	-5.42	0.84	5.60	-	3.35			
<b>Cash (Cash Equivalents)</b>								
State Street STIF	0.52	0.56	0.97	-	0.64	09/02/14	0.33%	\$3.30
<i>BofA ML 3-month US T-Bill</i>	0.46	0.62	1.15	-	0.83			
<b>Target Retirement Date Funds<sup>5</sup></b>								
CalPERS Target Income Fund	-5.24	-15.15	1.50	2.42	4.13	12/01/08	0.32%	\$3.20
<i>SIP Income Policy Benchmark<sup>6</sup></i>	-5.12	-14.98	1.72	2.65	4.63			
CalPERS Target Retirement 2015	-5.24	-15.15	1.56	2.86	5.11	12/01/08	0.32%	\$3.20
<i>SIP 2015 Policy Benchmark<sup>6</sup></i>	-5.12	-14.98	1.77	3.12	5.62			
CalPERS Target Retirement 2020	-5.55	-16.04	1.99	3.43	5.70	12/01/08	0.32%	\$3.20
<i>SIP 2020 Policy Benchmark<sup>6</sup></i>	-5.40	-15.89	2.19	3.68	6.19			
CalPERS Target Retirement 2025	-5.84	-17.12	2.48	4.22	6.43	12/01/08	0.32%	\$3.20
<i>SIP 2025 Policy Benchmark<sup>6</sup></i>	-5.67	-16.99	2.68	4.45	6.89			
CalPERS Target Retirement 2030	-6.15	-18.04	2.78	4.83	7.13	12/01/08	0.32%	\$3.20
<i>SIP 2030 Policy Benchmark<sup>6</sup></i>	-5.94	-17.93	3.05	5.10	7.60			
CalPERS Target Retirement 2035	-6.51	-19.22	3.12	5.42	7.71	12/01/08	0.32%	\$3.20
<i>SIP 2035 Policy Benchmark<sup>6</sup></i>	-6.27	-19.14	3.37	5.69	8.23			
CalPERS Target Retirement 2040	-6.81	-20.17	3.44	5.93	8.12	12/01/08	0.32%	\$3.20
<i>SIP 2040 Policy Benchmark<sup>6</sup></i>	-6.55	-20.10	3.70	6.20	8.61			
CalPERS Target Retirement 2045	-6.81	-20.16	3.65	6.21	8.29	12/01/08	0.32%	\$3.20
<i>SIP 2045 Policy Benchmark<sup>6</sup></i>	-6.55	-20.10	3.90	6.48	8.82			
CalPERS Target Retirement 2050	-6.81	-20.16	3.64	6.21	8.36	12/01/08	0.32%	\$3.20
<i>SIP 2050 Policy Benchmark<sup>6</sup></i>	-6.55	-20.10	3.90	6.48	8.82			
CalPERS Target Retirement 2055	-6.81	-20.17	3.64	-	4.99	10/07/13	0.32%	\$3.20
<i>SIP 2055 Policy Benchmark<sup>6</sup></i>	-6.55	-20.10	3.90	-	5.32			
CalPERS Target Retirement 2060	-6.81	-20.17	-	-	4.89	11/01/18	0.32%	\$3.20
<i>SIP 2060 Policy Benchmark<sup>6</sup></i>	-6.55	-20.10	-	-	5.15			
<b>Broad-Based Benchmarks<sup>7</sup></b>								
<i>Russell 3000 Index</i>	-4.46	-17.63	8.62	11.39	-	-	-	-
<i>MSCI ACWI ex-USA IMI Index (net)</i>	-9.69	-25.72	-0.78	3.19	-	-	-	-
<i>Bloomberg US Aggregate Bond Index</i>	-4.75	-14.60	-0.27	0.89	-	-	-	-

## Part II. Explanation of CalPERS 457 Plan Expenses September 30, 2022

<https://calpers.voya.com>

Table 2 provides information concerning Plan administrative fees and expenses that may be charged to your individual account if you take advantage of certain features of the Plan. In addition to the fees and expenses described in Table 2 below, some of the Plan's administrative expenses are paid from the Total Annual Operating Expenses of the Plan's investment options.

Table 2 - Fees and Expenses				
Individual Expenses <sup>8</sup>				
Service	Fee Amount	Frequency	Who do you pay this fee to?	Description
Loan Origination Fee	\$50	Per loan application	Voya	The charge covers the processing of your loan and applies each time you request a loan from your retirement account. This fee is deducted from your Plan account.
Maintenance Fee (For loans taken on or after April 1, 2020)	\$35 (\$8.75 assessed quarterly)	Annual	Voya	The charge covers the maintenance costs of your loan and applies on a quarterly basis. This fee is deducted from your Plan account.
Self-Managed Account (SMA) Maintenance Fee	\$50	Annual fee deducted monthly on a pro-rata basis	Voya	Schwab Personal Choice Retirement Account is available to you if your Employer has elected it as an option. This fee is deducted pro rata on a monthly basis from your core fund investments <sup>9</sup> in your CalPERS 457 account. For more information about SMAs, including a complete list of fees charged by Schwab for different types of investment transactions, please contact Schwab at (888) 393-PCRA (7272). Fees may also be incurred as a result of actual brokerage account trades. Before purchasing or selling any investment through the SMA, you should contact Schwab at (888) 393-PCRA (7272) to inquire about any fees, including any undisclosed fees, associated with the purchase or sale of such investment.
Self-Managed Account (SMA) Plan Administrative Fee	0.29% (\$2.90 per \$1,000)	Annual fee deducted monthly on a pro-rata basis	Voya	The SMA Plan Administrative fee pays for recordkeeping costs for assets in your SMA account. This fee is deducted pro rata on a monthly basis from your core fund investments in your CalPERS 457 account. The SMA Plan Administrative Fee is subject to change based on total Plan assets.

### Footnotes for Table 1 and Table 2:


- <sup>1</sup> Fund returns shown are net of investment management and administrative expenses and fees unless otherwise noted. Benchmark performance returns do not reflect any management fees, transaction costs or expenses. Benchmarks are unmanaged. You cannot invest directly in a benchmark.
- <sup>2</sup> Historical annual operating expenses are not available. Reported annual operating expenses are estimated based on SSGA investment management, Voya recordkeeping, and SSGA capped operating expenses.
- <sup>3</sup> Total annual operating expenses are comprised of investment management and administrative expenses and fees incurred by the funds.
- <sup>4</sup> State Street Real Asset Fund has a custom benchmark comprised of 25% Bloomberg Roll Select Commodity Index, 25% S&P® Global Large MidCap Commodity and Resources Index, 10% Dow Jones US Select REIT Index, 20% Bloomberg US Government Inflation-Linked 1-10 Year Bond Index, and 20% S&P® Global Infrastructure Index.
- <sup>5</sup> If the ending market value (EMV) falls to zero in any one month, the inception date resets to the next month with an EMV. Performance is then calculated from the new inception date.
- <sup>6</sup> The benchmark for each Target Retirement Date Fund is a composite of asset class benchmarks that are weighted according to each Fund's policy target weights. The asset class benchmarks are Russell 3000 Index, MSCI ACWI ex-USA IMI Index (net), Bloomberg US Aggregate Bond Index, the SSGA customized benchmark for Real Assets (see footnote 4), and BofA ML 3-month US T-Bill.
- <sup>7</sup> Broad-based benchmarks grouped here provide comparative performance standards for domestic equity, international equity and fixed income.
- <sup>8</sup> The CalPERS Board of Administration periodically reviews the plan administrative fees and adjusts fees to reflect expenses incurred by the Plan. Participant fees are charged to reimburse CalPERS for actual administrative fees of the Plan.
- <sup>9</sup> Core fund investments are listed in Table 1 above the Target Retirement Date funds. Core funds include: State Street Russell All Cap Index Fund (Class I), State Street Global All Cap Equity ex-US Index Fund (Class I), State Street US Short Term Government/Credit Bond Index Fund (Class I), State Street US Bond Fund Index (Class I), State Street Real Asset Fund (Class A), and State Street Short Term Investment Fund ("STIF").



**LOWER FEES**  
Effective October 1, 2022

The CalPERS 457 Plan is regularly reviewed to ensure that it best serves those currently participating and those who will do so in the future. We are pleased to announce that the costs associated with investing in the 457 Plan investment fund options are going down.

Effective October 1, 2022, the costs will be reduced to a range between 0.25% - 0.38%, depending on the investment, down from a range between 0.31% - 0.44%. **This represents an overall reduction of 0.06%.** These changes will happen automatically. The cost reductions allow all 457 Plan participants to keep more of their investment dollars working in their account, helping to accumulate more savings over time.

 Please see the chart on the next page for cost reductions per investment option.

**Background**

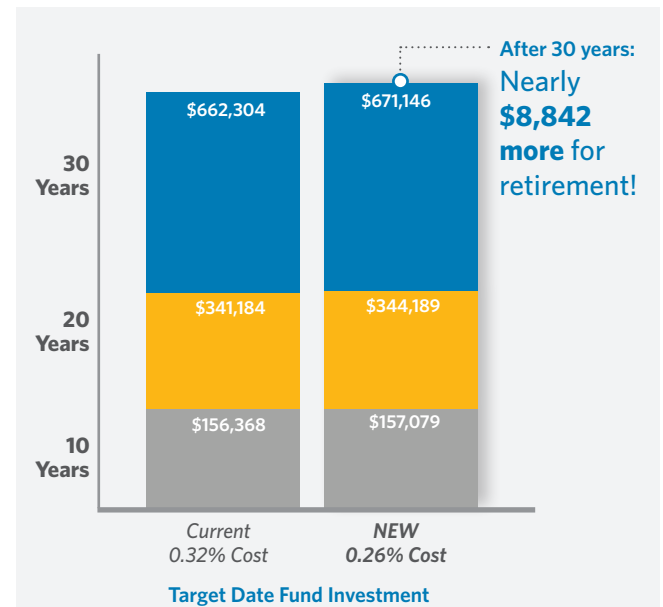
The CalPERS 457 Plan’s “all-in” fee structure is simple, fair and includes all administrative, recordkeeping and investment fees. CalPERS will continue to review fees and operating costs, and future changes to fees and costs may be made at any time.

**Estimating annual Plan costs**

Cost is referred to as an “expense ratio.” Expense ratios are expressed as a percentage, but can also be explained in terms of “basis points.” 1 basis point (“bps”) equals 0.01% (or 0.0001). Whether expressed as a percentage or basis point, the expense ratio represents your cost to participate in the CalPERS 457 Plan. To calculate an estimate of the total cost for a year, multiply the fee for each investment option by the average annual dollar balance in each fund. For example, \$10,000 invested in a fund with an expense ratio of 0.26% would have an estimated total cost for the year of \$26.00 (\$10,000 multiplied by 0.26% or 0.0026 = \$26.00). The annual cost is prorated from your account daily based on your account value.

**Comparing current and new Plan costs**

The reduced costs in the CalPERS 457 Plan could have a savings impact because more of the invested dollars stay in your account. Let’s compare contributing to the CalPERS 457 Plan at the new reduced cost with the Plan’s current 0.32% expense ratio.



*Assumptions: CalPERS 457 Plan with a starting balance of \$50,000 contributing \$200 bi-weekly (26 pay periods per year) into a Target Retirement Date Fund with a cost of 0.32% and a cost of 0.26%, both earning 6% annually. These are hypothetical illustrations for demonstration purposes only. They are not guaranteed and not intended to (1) serve as financial advice or as a primary basis for investment decisions and (2) imply the performance of any specific security.*



# Do you have questions?

Schedule a one-on-one personal phone appointment with a dedicated Account Manager\* by calling **888-713-8244** or visiting [calpers457.timetap.com](https://calpers457.timetap.com). You can also visit [calpers457.com](https://calpers457.com) for investment performance information or call the Plan Information Line at **800-260-0659** weekdays from 6:00 a.m. – 5:00 p.m. PT (excluding stock market holidays) for account questions and transactions.

Investment Name	Asset Class	Current Fee	NEW Fee as of Oct. 1, 2022
State Street Short Term Investment Fund	Cash Equivalents	0.33%	<b>0.27%</b>
State Street Real Asset Fund	Real Assets	0.44%	<b>0.38%</b>
State Street U.S. Short-Term Government/Credit Bond Index Fund	Fixed Income	0.32%	<b>0.26%</b>
State Street U.S. Bond Index Fund	Fixed Income	0.31%	<b>0.25%</b>
State Street Russell All Cap Index Fund	Global Equity	0.31%	<b>0.25%</b>
State Street Global All Cap Equity Ex U.S. Index Fund	Global Equity	0.32%	<b>0.26%</b>
CalPERS Target Retirement Income Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2020 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2025 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2030 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2035 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2040 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2045 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2050 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2055 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2060 Fund	Asset Allocation	0.32%	<b>0.26%</b>
CalPERS Target Retirement 2065 Fund	Asset Allocation	Added Oct. 1	<b>0.26%</b>
Self-Managed Account	Brokerage Option	0.29%	<b>0.23%</b>

\* Information from registered Plan Service Representatives is for educational purposes only and is not legal, tax or investment advice. Local Plan Service Representatives are registered representatives of Voya Financial Advisors, Inc., member SIPC (VFA). Plan administration services provided by Voya Institutional Plan Services, LLC.



## Retirement planning for post-PEPRA CalPERS members

**In 2013, the California Public Employees' Pension Reform Act (PEPRA) changed the way that CalPERS retirement and health benefits were applied to new members hired on or after January 1, 2013.**

If you're a CalPERS member impacted by PEPRA, your future pension benefits may not be as robust as a pre-PEPRA member and you are more likely to have an income gap in retirement. To learn more about PEPRA, please visit [calpers.ca.gov](https://calpers.ca.gov).

The CalPERS 457 Plan is a voluntary saving program option that may help close the gap and provide you with the monthly income you'll need in retirement to maintain your lifestyle. A voluntary program allows you to defer any amount, subject to annual limits, from your paycheck on a pre-tax basis (and/or after-tax basis if your employer has elected to add the Roth plan feature). Since it's voluntary, you can change or stop your contributions at any time. In addition, your contributions and their earnings, if any, can benefit from the power of tax-deferred compounding. What this means is that you don't pay income taxes on your pre-tax investments or earnings until you start to take withdrawals, usually in retirement. Your after-tax contributions and any earnings can even be withdrawn tax-free when you retire (qualifying factors apply).

The CalPERS 457 Plan is designed with your retirement goals in mind and features a simplified fee structure that helps keep more of your invested dollars in your account.

### Participating in the Plan:

- Promotes smart investing principles.
- Features easy payroll deduction of contributions.
- Allows your pre-tax contributions and earnings to benefit from the power of tax-deferral.
- Only taxes your pre-tax contributions and earnings as ordinary income when distributions begin
- Provides you access to financial learning resources and experienced retirement educators who can help you define your retirement goals and integrate them with existing defined benefit planning.



### Ready to enroll? *It's easy!*

Visit [calpers457.com](https://calpers457.com) to download the **Participant Enrollment Kit**, then complete the **Employee New Enrollment** and **Beneficiary Designation** forms inside it and return both to your Personnel/Payroll Department to start saving. For questions about the Plan or to review your retirement planning strategy before enrolling, you can schedule a one-on-one personal phone appointment with a CalPERS 457 Account Manager by calling **888-713-8244** or visiting [calpers457.timetap.com](https://calpers457.timetap.com).

# Employer Cents



## employer cents

A quarterly publication for employers



### In this edition

IRS announces contribution and catch-up limits for 2022

New CalPERS quarterly employee education kit focuses on taxes and saving to the CalPERS 457 Plan

Watch for your agency's 2021 CalPERS 457 Plan Year-end Summary

February 21 - 25 is America Saves Week. Encourage your employees to be resilient for life.

#### Know where to go

Schedule a CalPERS 457 Plan presentation led by your Account Manager!

Employees are welcome to join us for a CalPERS 457 Plan webinar

Request a plan review to help satisfy your fiduciary responsibility

Contact Us

### IRS announces contribution and catch-up limits for 2022

Please remind all Plan participants that the IRS has announced the limits on contributions in 2022, allowing them to continue contributing and saving for their future.

Make sure your employees who are close to retiring know that they could save more for retirement by making a catch-up contribution\* to the CalPERS 457 Plan if they will be age 50 or older in 2022, or if eligible, using the [Three-Year Special 457\(b\) Catch-Up](#).

Maximum Annual Contribution	\$20,500
Maximum including Age 50+ Catch-Up	\$27,000
Maximum including Three-Year Special 457(b) Catch-Up	Up to \$41,000





# The City of San Diego Joins the CalPERS 457 Plan



## Agency prefers simpler fiduciary role and low cost

The CalPERS Supplemental Income 457 Plan simplifies fiduciary responsibilities for you, and it simplifies investing for your employees. There is no cost to agencies, and the cost to participants is low. Those are among the reasons why the City of San Diego adopted the CalPERS 457 Plan, effective August 1, 2018.

San Diego is the latest employer to choose the plan. It is also the largest, with approximately 11,400 employees and \$163 million in retirement assets; it transferred nearly 4,000 accounts into the plan.

### Simple structure

"The City of San Diego selected the CalPERS 457 Plan because



**Julio Canizal**  
Risk Management Director, City of San Diego

of its simple administration and fee structure, which includes all administrative, record-keeping, and investment costs," said Julio Canizal, the City's risk management director. We handle participant education as well as plan administration and record-keeping, and act as trustee of your employees' deferred-compensation assets. There's no need for you to select and monitor the plan's investment options.

### Other agencies agree

The simple fee structure is also why the Placer County Water Agency has offered the plan to its employees since 2000. "It's easy to understand and explain what our employees pay to invest," said Greg Young, administrative services manager for the agency.

Since it was established in 1995, the plan has grown to over 29,000 participants and approximately \$1.7 billion in assets under management. In the last 30 months, 45 public agencies and school employers have adopted it. Currently, we administer the plan for more than 800 agencies throughout California.

## A Popular Choice

Over the last two years we have welcomed 45 additional public agencies and school employers to the CalPERS 457 Plan, including:

- Four school districts or offices of education
- Eight water districts
- Nine cities and towns
- 24 special districts

### Learn how the plan can help your agency

The CalPERS 457 Plan enables you to add a valuable benefit for your employees, at no cost to your agency and at a low cost for your employees. Our team also offers plan reviews upon request to keep you updated on the latest improvements and trends.



To find out more about the CalPERS 457 Plan:

[calpers\\_457\\_plan@calpers.ca.gov](mailto:calpers_457_plan@calpers.ca.gov)

or

Michael Kleczek, CalPERS 457 Plan business  
development manager

[michael.kleczek@voya.com](mailto:michael.kleczek@voya.com)

(916) 521-2943



Printed by CalPERS

# Loan Feature

Planning for the unexpected can be difficult. Before you decide to tap into your CalPERS 457 Plan account, make sure you understand how a loan could impact your retirement savings.

## Who may apply for a loan?

Any participant, whose Agency has adopted the Loan Provision, may take a loan from their account with the CalPERS 457 Plan (the "Plan"). You will need to contact your Agency or the Plan Information Line **800-260-0659** to learn if your Agency has adopted the Loan Provision.

## What are the fees associated with applying for a loan?

- The charge is \$50 per loan application paid by the participant. This fee is deducted from your Plan account.
- There is an annual maintenance fee of \$35.00, assessed on a quarterly basis as \$8.75.

The following may help you in determining if requesting a loan is really the best method for you to meet those unexpected expenses:

## Taking a loan from the Plan

### How do you apply for a loan?

As a participant in the Plan, you may apply for a loan over the Plan Information Line at **800-260-0659** or online at [calpers.voya.com](http://calpers.voya.com).

### What happens if and when the loan is approved?

Once the application is submitted and approved the following will occur:

- You will receive the loan check along with a Truth-in-Lending Disclosure Statement.
- The promissory note and security agreement will be printed on the back of the loan check.
- The notice will contain the amount financed, the finance charge, the loan's annual percentage rate, the repayment procedure, the security interest and a copy for you to keep for your records.

### What are the minimum and maximum loan amounts?

The minimum loan amount is \$1,000.

The maximum loan amount is the lesser of:

- 50% of your vested account balance as of the Valuation Date of the loan or, \$50,000
  - The Valuation Date is the business day immediately preceding the date on which the loan is approved
- This amount is then reduced by your highest outstanding loan balance, if any, over the last 12 months.

### How is the maximum loan amount calculated?

The IRS Limits the amount you may take from multiple plans for loans. For the purpose of determining the maximum loan amount available to you, any loan from any other plan maintained by a participating employer will be treated as if it were a loan made from this Plan. The maximum loan amount is the lesser of: (1) 50 percent of your vested account balance as of the Valuation Date immediately preceding the date on which the loan is approved, or (2) \$50,000, less the highest outstanding loan balance over the last 12 months. By submitting this loan you are stating that you are in compliance with these regulations.

### How is the money taken out of my Plan investment offerings?

Loan disbursements will be taken pro rata across all the money sources, including any Roth balances, and investment funds in your account, excluding SMA Funds.

### Will I have to pay taxes on the loan amount as if it was a distribution from my account?

No. Amounts borrowed through the Plan are not taxable distributions and are not subject to federal withholding taxes as long as the loan is repaid in full.

### Will I have to pay interest on my loan?

Yes, you will pay interest on your loan at a rate of the Prime Rate plus one percent, as printed in the Wall Street Journal on the last business day of the prior month. These interest payments will go back into your account; however, you will not be able to deduct this interest on your income tax return.

- The Service Members Civil Relief Act (an update to the Soldiers' and Sailors' Civil Relief Act of 1940) imposes a 6% maximum limit on the interest rate charged to military service members for loans during the duration of active military service. For more information, contact a Participant Service Representative at **800-260-0569**, Monday through Friday, 6:00 a.m. to 5:00 p.m. Pacific Time, except on New York Stock Exchange holidays.

## How a loan may affect your savings

Pros	Cons
You have access to the money in your Plan account.	The amount of the interest may be less than the money you would have earned had you invested the loan balance.
You pay yourself back with interest that may be lower than a bank interest rate.	Your loan repayments are made with after-tax dollars.
No credit check.	Many participants decrease or stop contributions while paying back a loan which negatively impacts your retirement savings.

# Requesting a Loan

There are two ways to apply for a loan:

- 1 Log on to the CalPERS website at [calpers.voya.com](http://calpers.voya.com) and select your Plan.
  - Under the [My Account](#) tab, click on [Loans](#), then [Request a Loan](#).
  - You will be required to provide your password to request a loan.
- 2 Call the CalPERS Plan Information Line at **800-260-0659**, and speak with a Participant Service Representative. Representatives are available Monday through Friday, 6:00 a.m. to 5:00 p.m. Pacific Time, except on New York Stock Exchange holidays.

**Upon approval, your loan application will be processed and a check will be mailed usually within 2 business days.**

## Loan Repayments

### How long may I take to repay the loan?

The minimum loan period is 1 year and the maximum loan period is 5 years.

### How do I repay the loan?

You will repay yourself with interest through payroll deductions that are automatically deducted from your employer's payroll system.

- Payments will begin with the regular payroll beginning the second month, or as soon thereafter as is administratively practicable.
- Payroll contributions and payments, including after-tax repayments, will be submitted through the my|CalPERS system.
- Terminated participants can continue to make payments on an outstanding loan balance via reverse ACH. If a terminated participant elects the option to continue making payments, the loan will be amortized to a monthly payment. Please call the Participant Information Line to set up this option.

### How are payments applied to my account?

Loan repayments will be reinvested according to your current investment elections.

### May I payoff the loan in full?

Yes, you may prepay your loan in full at any time by paying the outstanding loan balance by cashier's check or certified check made payable to: CalPERS 457 Plan.

- Partial payments are not allowed.

### What if I am called to Military Duty?

If you are called to military duty, loan repayment and the default process will be suspended. The loan repayment period is extended for the period of time you are on active military duty under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

### What if I am on an approved unpaid leave of absence (LOA)?

Once an unpaid LOA is verified by your employer, loan payments will be suspended for up to 12 months from your leave date, but not to exceed your originally scheduled loan payoff date. When you return to work, your loan will be re-amortized to a new loan repayment amount that includes your missed payments. Please call the Participant Information Line to notify Voya of your leave and your return to work.

### Under what circumstances may my loan be immediately due and payable?

- Upon death, insufficient paycheck funds, retirement or termination of employment, your outstanding loan balance will be immediately due and payable. Terminated participants also have the option of continuing loan payments as an amortized monthly amount instead.

## Loan Restrictions

### How many loans may be taken out?

- For all CalPERS 457 Plans, the maximum number of loans permitted at one time is one.
- No new loan may be taken until the outstanding loan is paid off.
- Loan refinancing is not allowed.
- Loans can not be taken on the self-managed Personal Choice Retirement Account's investments.

### If I have a loan outstanding may I transfer monies between participating employers' plans?

- If you have an outstanding loan with the CalPERS 457 Plan and request a transfer of your account to another CalPERS 457 Plan maintained by a participating employer, CalPERS will process the transfer of your unencumbered account balance less the outstanding loan balance payable to the CalPERS 457 Plan.
  - Further transfer requests will not be processed until your loan with the CalPERS 457 Plan has been repaid in full.
- If you have an outstanding loan from any other plan provider maintained by a CalPERS 457 participating employer, CalPERS will accept a transfer of your unencumbered account balance from the other plan, less the amount of the outstanding loan balance payable to the other plan.

### May I use something besides my Plan account as collateral for a loan?

No. A loan may only be secured by an interest in your vested account pre-tax balance and Roth balance, if available.

## Loan Default

### What happens if I fail to make a scheduled payment?

CalPERS will treat a loan in default if any scheduled repayment remains unpaid after the expiration of the maximum grace period — the last day of the calendar quarter following the calendar quarter in which the required repayment was due, or if there is outstanding principal existing on the loan after the last scheduled repayment date.

### What happens if I enter into default on my loan?

If your loan is defaulted, your vested account balance will be offset by the outstanding loan balance to the extent that a distribution from your account is permissible under the Plan.

- The distribution made for the loan repayment will be reported as earned income and a 1099R will be issued.

# Self-Managed Account Overview

## What is The Self-Managed Account?

The Self-Managed Account (SMA) is a brokerage option offered through your CalPERS 457 Plan (the "Plan"). It affords you more flexibility in choosing your own retirement savings investments, with access to thousands of different mutual funds from hundreds of fund families<sup>1</sup>. Investments are limited to mutual funds made available by the Schwab Personal Choice Retirement Account® (PCRA). Direct investments in stocks, bonds, etc., are not permitted. The mutual funds available under the SMA option are not selected, reviewed or monitored by CalPERS. The SMA account is not designed for all investors. It is designed for participants who are experienced investors that can make informed decisions and understand the risks associated with the investment decisions made. CalPERS is not responsible for losses that result from the participant's investment selections.

## How Do I Open An SMA?

You can open an SMA entirely online. To start the process:

1. Go to [calpers.voya.com](http://calpers.voya.com) to log into your account. Once you are logged in, click on **Investments**, then **Fund Information**, scroll down to **DO-IT-MYSELF**. To log into your Schwab account or open a new account, please select the **Schwab Self Directed Brokerage** link.
2. The Retirement ID is your six digit Plan Number with a capital C at the end (example 450001C). Your plan number may be found on your Quarterly Statement, by calling the CalPERS Information Line, or by asking your employer.
3. Follow the steps to complete the online PCRA Application.
4. Once you click **Submit**, you will receive your new PCRA number instantly on the screen, and you'll be automatically re-directed to **Schwab.com**.
5. Once on **Schwab.com**, click **New User** (under **LOG IN**), then click **Register** to set up your PCRA for online access. You'll need to input your SSN, new PCRA number, Date of Birth and Home Phone Number for this step.
6. Your PCRA is now ready to be funded, and you can begin researching investment opportunities. You will receive welcome materials from Schwab in a few days.

The minimum initial transfer amount is \$1,000. For subsequent transfers the minimum is \$250, however you must maintain a minimum of \$1,000 in your core fund balance at all times. You may transfer a portion of your Plan account to the SMA all at once or from time to time, subject to certain restrictions. Contact the CalPERS Information Line at **800-260-0659** or go to the Plan website at [calpers.voya.com](http://calpers.voya.com) to initiate a transfer.

## Managing Your SMA

You can place trades and manage your PCRA balance in several convenient ways.

- Place trades and manage your account through Schwab's electronic channels, such as **Schwab.com**, mobile applications and automated phone services.
- For **Schwab.com**, log in and select your PCRA number to manage your account.
- For phone services, call **888-393-PCRA** (7272) to speak with a Schwab PCRA Registered Representative. PCRA Registered Representatives are available Monday through Friday, 6:00 a.m. to 4:30 p.m. (PT).

## Fees and Costs

The following annual fees are deducted pro rata on a monthly basis from your core fund investments in your CalPERS 457 account:

- an annual plan administration fee of 29 basis points, and
- \$50 annual maintenance fee.

In addition to the annual SMA fee, fees associated with the funds you choose may apply. For more information and a fund prospectus, you may call Schwab's dedicated PCRA Call Center at **888-393-PCRA** (7272).

## Termination of Account

If you wish to no longer participate in the Self-Managed Account, send a notification requesting to terminate enrollment to:

Voya Financial®  
CalPERS 457 Plan  
P.O. Box 5166  
Boston, MA 02206-5166

or fax to 888-228-6185

Your Plan account will be charged the annual \$50 fee until your request is received and processed.

## Here's How It Works

After your Schwab PCRA is established, you fund your PCRA by transferring money from your CalPERS 457 Plan core investments. Assets transferred from your CalPERS 457 core investments are automatically allocated into the sweep money market fund in your PCRA within approximately two business days. Once the money is in your SMA account, you may then purchase the mutual funds of your choice. You may transfer money from your Plan to your SMA or from your SMA into your Plan as often as you like on any business day, subject to any trading restrictions.

**Money moves from your payroll deductions into your CalPERS 457 Plan core fund investments, and then into your Self-Managed Account.**



- Transfers completed before 1:00 p.m. Pacific Time (PT) will be processed the same business day, and your money generally will be available in your brokerage account the following day.
- Transfers completed after 1:00 p.m. (PT) will be processed the next business day and your money generally will be available in your brokerage account on the second business day thereafter.

**To transfer money out of the SMA, you must place a sell order. Sell trades are subject to a trade settlement period.**

- If your purchase/trade is completed before 1:00 p.m. (PT), your money typically will be available for a transfer into your core investment funds following the trade settlement period (generally three business days).
- If your purchase/trade is completed after 1:00 p.m. (PT), it will be processed the next business day and then your money typically will be available following the trade settlement period (generally three business days).

Loans, withdrawals and distributions cannot be made directly from the SMA. You must first sell your mutual fund holdings and transfer the money into your core investment funds in the Plan to complete these transactions.

## Confirmations and Statements

You will receive transaction confirmations by mail for all activity as well as quarterly brokerage statements. If you have activity during a given month, you will receive a brokerage statement for that month.

## For More Information

Visit [calpers.voya.com](http://calpers.voya.com) or call **800-260-0659**.

<sup>1</sup> An investment in a money market fund and mutual funds is not a bank deposit and not insured or guaranteed by the Federal Deposit Corporation (FDIC), any other government agency, Charles Schwab & Co., Inc., or the Plan. Purchases of mutual funds involve investment risks, including the possible loss of the principal amount invested and there is no guarantee of future performance with respect to any investment. Mutual funds can fluctuate in value, and the price at which you redeem may be more or less than the price you paid. For most mutual funds, the minimum transaction size is \$250.00. For more information and a fund prospectus, you may call Schwab's dedicated PCRA Call Center at 1-888-393-PCRA (7272). You may also request a prospectus online at [www.schwab.com/prospectus](http://www.schwab.com/prospectus). Investors should read the prospectus carefully before making an investment.

# Roth Plan Option Overview

## What is the Roth Plan Option?

The Roth Plan is an voluntary after-tax contribution option offered through your CalPERS 457 Plan (the “Plan”). If your employer has adopted the option for your Plan, you can elect to make designated Roth contributions of money from your paycheck that has already been taxed. This helps you build a nest egg of tax-free income in retirement. Your qualified distributions of contributions and their earnings, if any, then come out tax-free. Less tax on plan distributions could mean higher net distributions in retirement.

## How do I contribute to the CalPERS Roth 457 Plan?

### ► If you are *already contributing* the CalPERS 457 Plan, follow these steps:

1. Confirm with your employer that they have adopted the Roth plan option for their CalPERS 457 Plan.
2. Visit [calpers457.com](http://calpers457.com) to download a *Participant Change Authorization Form*.
3. Complete the form, choosing to add or replace pre-tax savings with the Roth contribution source in the Change Contribution Amount section.
4. Sign the *Participant Change Authorization Form* and get your employer’s signature on page 2 as well before submitting for processing.
5. After-tax Roth contributions will begin to be deducted from your net pay within 2-3 pay periods.

### ► If you are *not currently participating* in the CalPERS 457 Plan, follow these steps:

1. Confirm with your employer that they have adopted the Roth plan option for their CalPERS 457 Plan.
2. Visit [calpers457.com](http://calpers457.com) to download and complete the *Employee New Enrollment* and *Beneficiary Designation* forms.
3. On the *Employee New Enrollment* form, choose the Roth contribution source in the Employee Contribution Election section.
4. Sign the *Employee New Enrollment* form and get your employer’s signature on page 2 as well before submitting all paperwork for processing.
5. After-tax Roth contributions will begin to be deducted from your net pay within 2-3 pay periods.

## Key Benefits with CalPERS

- Invest Roth contributions using automatic payroll deductions.
- Roth contributions can be invested in the same menu of CalPERS Target Date Funds and Core Funds.
- Roth contributions to the CalPERS 457 Plan allow you to contribute more than into an IRA you set up on your own.

## Managing Your Account

You can access all of your CalPERS 457 Plan account information in one place.

- Register or log into your account any time at [calpers.voya.com](http://calpers.voya.com).
- Call **800-260-2659** and press 2 for a Participant Service Representative\* Monday-Friday between 6:00 a.m. - 5:00 p.m. PT.
- Download the **Voya Retire** mobile app from your favorite app store. Search keyword: **retire**. For more information, visit [mobile.voya.com](http://mobile.voya.com).

\* Participant Service Representatives are Registered Representatives of Voya Investment Advisors, LLC (member SIPC).

## Schedule an Appointment

Local Voya representatives are available to review and discuss your retirement saving strategy. Go to [calpers457.timetap.com](http://calpers457.timetap.com) or call **888-713-8244** to schedule an appointment at a date and time that is most convenient for you.

## Do You Have Questions? Here's How It Works

### My income is too high to contribute to a Roth IRA. Can I make designated Roth contributions to the CalPERS 457 Plan?

Yes, you can contribute to the designated Roth account in your CalPERS Plan even if your income is too high to be able to contribute to a Roth IRA.

### Can I contribute to both the pre-tax and designated Roth accounts in the CalPERS 457 Plan?

Yes. You can contribute in the same year in any proportion you choose. The combined amount of all elective contributions must not exceed the annual deferral limit. Visit [voya.com/irslimits](http://voya.com/irslimits) for information on the annual deferral and catch-up contribution (for persons age 50 or older) limits for 457 Plans.

### Can I change or stop making voluntary Roth contributions at any time?

Yes. Please complete a **Participant Change Authorization Form** to stop or change your Roth contributions.

### I've made Roth contributions and have changed my mind. Can I change them to pre-tax contributions instead?

No. Once you have designated contributions as Roth, you cannot later change them to pre-tax.

### Are my Roth and pre-tax contribution sources kept separate?

Yes. Designated Roth contributions are kept completely separate from your pre-tax contributions within the CalPERS 457 Plan. By adopting the Roth plan option for the Plan, your employer has established a separate account for each participant to make designated Roth contributions.

### Can I convert the pre-tax contributions I've made and their earnings to the Roth plan?

Yes. You can convert part or all of your vested plan balance, including earnings, to the designated Roth account. This is called an "in-plan Roth conversion." You can convert part or all of your pre-tax contributions, pre-tax rollover contributions from qualified former employer plans, and their earnings. Generally, the amount you convert becomes part of your gross income for the tax year in which you convert it.

Please consider all of your options and consult with your tax advisor before making any decisions to request an in-plan Roth conversion. For more information, you can also refer to the **In-Plan Roth Conversions - Frequently Asked Questions** document that accompanies the conversion request form.

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*You are strongly urged to consult with an accountant and/or tax advisor before making your final decision to contribute to the CalPERS Supplemental Income Roth 457 Plan. Once Roth contributions are made, they are irrevocable and cannot be reversed. While CalPERS and Voya Financial® representatives are able to explain the options to you, they cannot tell you whether the Roth Plan is appropriate for you. CalPERS and Voya® will not provide tax or legal advice. Neither this document, Employee New Enrollment Form nor the Participant Change Authorization Form represents tax or legal advice.*

# Access to your account made easier

Day or night. Here or there. You can securely manage your retirement savings anytime, anywhere. Check your progress towards your goals, make saving and investment changes, get information and more.

Online account access through [calpers.voya.com](https://calpers.voya.com) offers you

## myOrangeMoney® experience

- View the retirement income your current savings (and other sources) could provide
- Adjust sliders to see how your estimated future income might change
- View potential healthcare costs in retirement

## Message center

- Receive important alerts, reminders and account news

## Account summary

- View your account balance and rate of return

## Investment details

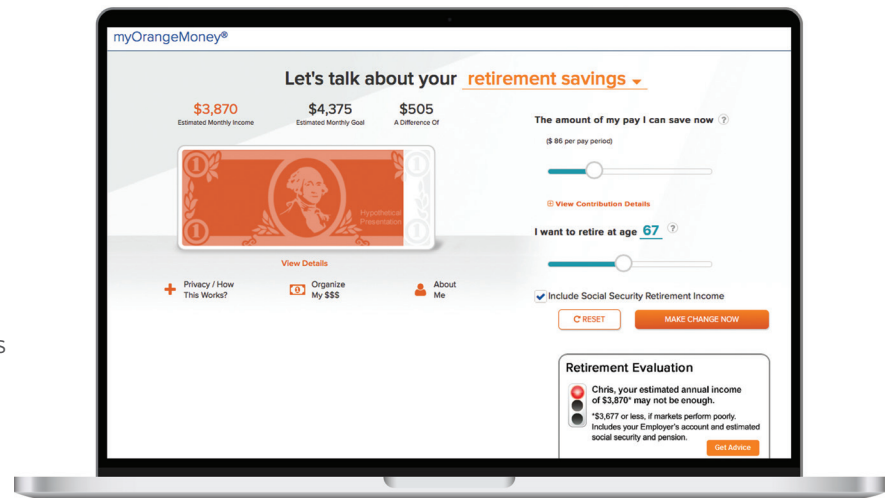
- View your asset allocation, balance history and current fund performance

## Market watch

- Receive up-to-the-minute updates on your own personalized watch list of stocks and mutual funds

## Want to receive all information and required documents electronically?

Log in, go to your profile in the upper right hand corner and update your **Communication Preferences to Email Notification**. You can select individual delivery options as well if you'd rather receive certain documents by U.S. Mail. The choice is yours!



*Your actual account view will likely differ. For illustrative purposes only.*

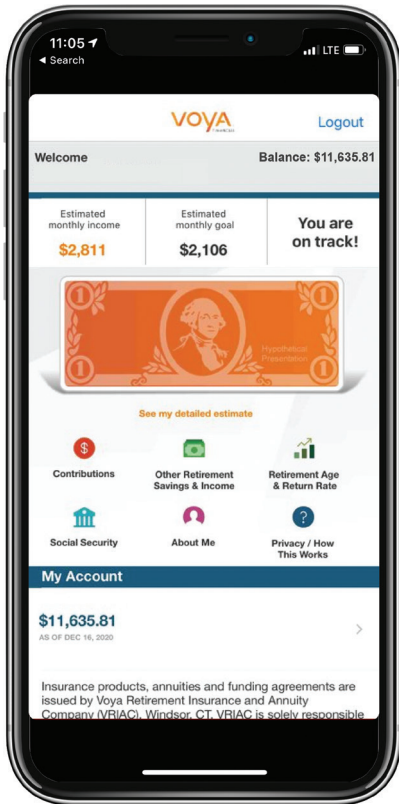
**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.

Whether you're accessing your account online or using the mobile app, your login is the same.

To get started, visit [calpers.voya.com](https://calpers.voya.com) and click **Register Now** to create your personalized Username and Password.

If you've already registered, enter your information in the Log In box to enter your account. Click **Forgot Username** or **Forgot Password** if you need help.





*Your actual account view will likely differ. For illustrative purposes only.*

## On the go? Go mobile!

You can download our mobile app directly from your favorite app store. You can view your account details and make transactions — all through the convenience of your smart phone. The myOrangeMoney® experience is also featured on the mobile app.

**Keywords: Voya Retire**

Call the Plan Information Line at **800-260-0659**

Access your account by phone

**Automated Voice Response System**

You can access your account by phone 24 hours a day, seven days a week.

### Questions? Need help?

At any time, just press **2** and a Participant Service Representative can help you. They're available Monday through Friday, 6:00 a.m. to 5:00 p.m. Pacific Time.

**You can also schedule a one-on-one personal phone appointment with a dedicated Account Manager.** Take advantage of this unique benefit offered to help you stay on track. Go to [calpers457.timetap.com](http://calpers457.timetap.com) or call us toll-free at **888-713-8244**.





**Beaumont-Cherry Valley Water District  
Personnel Committee  
January 17, 2023**

Item 7

STAFF REPORT

**TO:** Personnel Committee  
**FROM:** Sabrina Foley, Human Resources Administrator  
**SUBJECT: Update: Workforce and Succession Planning Project**

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**Staff Recommendation**

No recommendation; for informational purposes only.

**Background**

On June 23, 2022, the Board of Directors authorized the General Manager to enter into an agreement with The Mejorando Group for a Workforce and Succession Planning Project. The Personnel Committee requested to receive regular updates about the status and progress of the project.

The Mejorando Group and the Beaumont-Cherry Valley Water District executed a professional services agreement effective June 24, 2022, and which will expire at the end of business on December 31, 2023.

**Summary**

The Workforce and Succession Planning Project will be conducted in four phases:

- Phase 1 – Establish the Scope (Completed), July-November 2022
  - Review the District’s Strategic Plan and goals
  - Gather and analyze attrition data and retirement projections
  - Deliverables:
    - Kickoff/Launch Meetings (Complete)
    - List of “At-Risk/Critical” Positions
    - Position Inventory Data Analysis
- **Phase 2 – Create the Succession Planning Program (Current Phase), December 2022-January 2023**
  - Identify staffing levels needed and related knowledge, skills, and abilities (KSAs) and competencies
  - Determine what staff members are available
  - Conduct a gap analysis and establish priorities
  - Deliverables:
    - Assessment of internal employee competencies, comparison of profiles of current and future workforce
    - Interviews with select employees and members of management
    - Conduct a Gap Analysis
    - Draft Report- Succession and Workforce Planning Analysis and Recommendations



- Final Report – Succession and Workforce Planning Analysis and Recommendations
- Five-year projection of District organizational chart
- Develop a succession planning handbook
- Evaluate industry software tools
- Phase 3 – Implement Succession Planning Program, February-March 2023
  - Communicate the Succession Planning Program
  - Implement the Succession Planning Program
  - Deliverables:
    - Career plans for employees
    - Implementation plan
- Phase 4 – Monitor, Evaluate, and Revise, Ongoing

**Schedule of Events:**

December 1, 2022	Start of Project Phase 2
January 17, 2023	BCVWD/Mejorando Group Check-In Meeting
January 31, 2023	Mejorando Group submits draft report to Staff

Thus far, the Human Resources division has initiated the project with the consultant and established the need for regular project updates. Human Resources has provided necessary data and information for the consultant to commence analysis of attrition data and retirement projections to produce a list of At-Risk positions.

The status of the project is within budget. Phase one is complete and phase two has commenced. Overall, the project is approximately 40% complete:

## PROJECT OVERVIEW

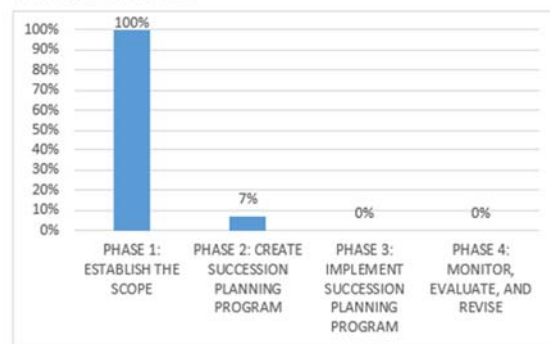
TUE 7/5/22 - SAT 4/1/23



**MILESTONES DUE**  
Milestones that are coming soon.

Name	Finish

**% COMPLETE**  
Status for all top-level tasks. To see the status for subtasks, click on the chart and update the outline level in the Field List.



**Fiscal Impact:** To be determined.

**Attachments:** Workforce and Succession Planning Gantt Chart

Staff Report prepared by Sabrina Foley, Human Resources Administrator

D	Task Mode	Task Name	Duration	Start	Finish	Predecessors	Resource Names	Budget Cost	Actual Cost	Half 2, 2022							Half 1, 2023						
0		<b>Workforce and Succession Planning Project 2022-2023</b>	<b>155 days?</b>	<b>Tue 7/5/22</b>	<b>Sat 4/1/23</b>		<b>Budget</b>	<b>\$79,300.00</b>	<b>\$27,502.50</b>														
1	✓	<b>PHASE 1: ESTABLISH THE SCOPE</b>	<b>88 days</b>	<b>Tue 7/5/22</b>	<b>Mon 12/5/22</b>				<b>\$27,502.50</b>														
2	✓	Initial HR Meeting	1 hr	Tue 7/5/22	Tue 7/5/22		Human Resources,P	\$285.00		Human Resources,Patrick Ibarra													
3	✓	Personnel Committee Status Update	2 hrs	Tue 7/19/22	Tue 7/19/22		BCVWD Staff,Human Resources	\$0.00		BCVWD Staff,Human Resources													
4	✓	GM Meeting with Consultant	1 hr	Thu 7/21/22	Thu 7/21/22		BCVWD Staff,Patrick Ibarra	\$285.00		BCVWD Staff,Patrick Ibarra													
5	✓	Materials List (Information Request) for Consultant	9 days	Wed 7/6/22	Wed 7/20/22		Human Resources	\$0.00		Human Resources													
6	✓	Consultant Materials Review	10 hrs	Thu 7/21/22	Mon 7/25/22		Patrick Ibarra	\$2,850.00		Patrick Ibarra													
7	✓	HR Check-In Meeting	1 hr	Wed 7/27/22	Wed 7/27/22		Human Resources,P	\$285.00		Human Resources,Patrick Ibarra													
8	✓	Consultant Interviews with Management Stakeholders	10 hrs	Thu 8/4/22	Mon 8/8/22		BCVWD Staff,Patrick Ibarra	\$2,850.00		BCVWD Staff,Patrick Ibarra													
9	✓	HR Check-In Meeting	1 hr	Mon 8/8/22	Mon 8/8/22		Human Resources,P	\$285.00		Human Resources,Patrick Ibarra													
10	✓	Consultant Interviews with Board Members	4 hrs	Thu 9/8/22	Thu 9/8/22		Patrick Ibarra	\$1,140.00		Patrick Ibarra													
11	✓	HR Check-In Meeting	0.5 hrs	Wed 8/24/22	Wed 8/24/22		Human Resources,P	\$142.50		Human Resources,Patrick Ibarra													
12	✓	HR Check-In Meeting	1 hr	Thu 9/8/22	Thu 9/8/22		Human Resources,P	\$285.00		Human Resources,Patrick Ibarra													
13	✓	GM Meeting with Consultant	1 hr	Tue 9/27/22	Tue 9/27/22		BCVWD Staff,Patrick Ibarra	\$285.00		BCVWD Staff,Patrick Ibarra													
14	✓	HR Check-In Meeting	1 hr	Wed 9/28/22	Wed 9/28/22		Human Resources,P	\$285.00		Human Resources,Patrick Ibarra													
15	✓	HR Check-In Meeting	8 hrs	Mon 10/17/22	Mon 10/17/22		Human Resources,P	\$2,280.00		Human Resources,Patrick Ibarra													
16	✓	Kick-off Meeting	1 day	Tue 11/1/22	Tue 11/1/22		BCVWD Staff,Patrick Ibarra	\$2,280.00		BCVWD Staff,Patrick Ibarra													
17	✓	HR check-in Meeting	1 hr	Thu 11/17/22	Thu 11/17/22		Human Resources,P	\$285.00		Human Resources,Patrick Ibarra													
18	✓	List of "At-Risk/Critical" Positions	3 days	Wed 11/30/22	Mon 12/5/22		Patrick Ibarra	\$6,840.00		Patrick Ibarra													
19	✓	Position Inventory Data Analysis	3 days	Wed 11/30/22	Mon 12/5/22		Patrick Ibarra	\$6,840.00		Patrick Ibarra													
20		<b>PHASE 2: CREATE SUCCESSION PLANNING PROGRAM</b>	<b>35 days?</b>	<b>Thu 12/1/22</b>	<b>Tue 1/31/23</b>	1			<b>\$0.00</b>														
21		Assessment of internal employee competencies	TBD	Thu 12/1/22					\$0.00	C													
22	✓	Interviews with select employees and members of management	1 day	Thu 12/1/22	Thu 12/1/22				\$0.00	C													
23		Gap Analysis	TBD	Thu 12/1/22					\$0.00	C													
24		Draft Report - Succession and Workforce Planning Analysis and Recommendations	33 days	Tue 12/6/22	Tue 1/31/23				\$0.00														
25		Final Report - Succession and Workforce Planning Analysis and Recommendations	TBD						\$0.00														
26		Five-year projection of District organizational chart	TBD						\$0.00														
27		Succession Planning Handbook	TBD						\$0.00														
28	✓	Evaluate industry software tools	1 day	Thu 12/1/22	Thu 12/1/22				\$0.00	C													
29		<b>PHASE 3: IMPLEMENT SUCCESSION PLANNING PROGRAM</b>	<b>35 days</b>	<b>Wed 2/1/23</b>	<b>Fri 3/31/23</b>	20			<b>\$0.00</b>														
30		Career plans for employees							\$0.00														
31		Implementation Plan							\$0.00														
32		<b>PHASE 4: MONITOR, EVALUATE, AND REVISE</b>	<b>2 days</b>	<b>Fri 3/31/23</b>	<b>Sat 4/1/23</b>	29			<b>\$0.00</b>														

Project: Workforce and Succession Planning  
Date: Wed 1/11/23

Task: Summary  
 Split: Project Summary  
 Milestone: Inactive Task

Inactive Milestone: Inactive Summary  
 Inactive Summary: Manual Task

Duration-only: Manual Summary Rollup  
 Manual Summary Rollup: Manual Summary

Start-only: Finish-only  
 Finish-only: External Tasks

External Milestone: Progress  
 Deadline: Progress

Manual Progress:



**Beaumont-Cherry Valley Water District  
Personnel Committee  
January 17, 2023**

Item 8

STAFF REPORT

**TO:** Personnel Committee of the Board of Directors  
**FROM:** Sabrina Foley, Human Resources Administrator  
**SUBJECT:** Policies and Procedures Manual Updates/Revisions

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**Staff Recommendation**

Recommend the updated policies to the Board of Directors for adoption, or provide direction regarding edits to the proposed policies.

**Background**

At the July 23, 2018 Personnel Committee Meeting, Committee members directed staff to review, revise and update the District’s Policies and Procedures. At the July 27, 2020 meeting, an overview of the proposed changes to the organization of the document was presented. The Committee requested “redlined” versions of changes to review each item thoroughly. Policy Approval Tracking (**Attachment 1**) is provided as an overview of the project thus far. At the November 15, 2021 meeting, the Committee requested an indication of priority policies in the attachment, and staff added highlighting to indicate the highest priority and lowest priority policy updates.

**Summary**

Staff have consulted several sources to update the content and verbiage of the District’s Policy Manual, including sample policies from the California Special Districts Association, articles published by the California League of Cities and Institute for Local Government, and recently updated manuals of other special districts. The aim of the reorganization of the Policy Manual is to introduce consistency and modernize the document to align with the organizational goals of the District.

Revised policies are drafted using the APA (American Psychological Association) Style for writing style and grammar. The APA style emphasizes continuity, flow, conciseness, bias-free language, and clarity. These objectives parallel the District’s goals for transparency in our public documents and promote clear and enforceable policies.

The proposed policies are presented side-by-side with the current versions, with redline edits shown for clarity (**Attachments 2-7**). The District’s legal counsel has reviewed and recommended the drafted policies.

**Summary Table**

Policy 3075 Vacation	<ul style="list-style-type: none"> <li>The Committee has expressed a desire to remove the language for “first year” and allow an earn-as-you-go approach.</li> </ul>
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	<ul style="list-style-type: none"> <li>• The BCVWD Employee’s Association has requested a review of the District’s vacation cap for non-exempt staff, and has proposed a higher cap amount to accommodate employees with more seniority. The Personnel Committee suggested a change from 120 to 160 hours as the accrual cap.</li> <li>• Edit to allow new employees to use accrued vacation after first 90 days of employment.</li> <li>• Edits to policy language to clarify carryover and accrual rules.</li> <li>• Edit to allow buy-backs throughout the year at employee’s request.</li> <li>• Addition of grace period for changes to the accrual cap.</li> <li>• Added clarification of circumstances which permit the GM to grant an extension for extenuating circumstances.</li> </ul>
Policy 3115 Return to Work Policy	<ul style="list-style-type: none"> <li>• Added legal language, eligibility information, and definition of modified duty.</li> <li>• Replaced use of the term “light duty” with “modified duty.”</li> <li>• Elaborated on District and employee responsibilities.</li> </ul>
Policy 3120 Occupational Injury and Illness Prevention Program	<ul style="list-style-type: none"> <li>• Additional language based on California Special District Association (CSDA) and legal counsel recommendations.</li> <li>• Additional language based on Cal/OSHA requirements.</li> <li>• Proposed Code of Safe Practices.</li> </ul>

**Fiscal Impact**

No fiscal impact.

**Attachments**

1. Policy Approval Tracking
2. Proposed Policy Vacation
3. Original Policy Vacation
4. Proposed Policy Return to Work Policy
5. Original Policy Return to Work Policy
6. Proposed Policy Occupational Injury and Illness Prevention Program
7. Original Policy Occupational Injury and Illness Prevention Program

*Staff Report prepared by Sabrina Foley, Human Resources Administrator*

**Policy Approval Tracking  
BCVWD Policy Manual Project**

Policy Number	New Policy Number	Section	Policy Name	Drafted by BCVWD Staff	Responsible Staff	Approved by Legal Counsel	Presented to Personnel Committee	Provisionally Approved by Personnel Committee	Presented to Board of Directors	Approved by Board of Directors	Adoption Date	Resolution Number
1	1000	General	Definitions	Yes	Human Resources	2/16/2021	2/22/2021	2/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
			Definitions	Additional Edits	Human Resources	6/28/2021	7/19/2021	7/20/2021	10/13/2021	10/13/2021	10/13/2021	21-018
2	1005	General	Contractual Provisions	Yes	Human Resources	2/16/2021	2/22/2021	2/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
N/A	1010	General	Policy Manual	Yes	Human Resources	2/16/2021	2/22/2021	2/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
			Policy Manual	Additional Edits	Human Resources	Separate Report	N/A	N/A-directed to Board	3/9/2022	3/9/2022	3/9/2022	22-006
3	2000	Administration	Equal Opportunity	Yes	Human Resources	3/15/2021	3/22/2021	3/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
4	2005	Administration	Affirmative Action	Yes	Human Resources	Recommend to Remove	3/22/2021	3/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
5	2010	Administration	Access to Personnel Records	Yes	Human Resources	3/15/2021	3/22/2021	3/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
6	2015	Administration	Harassment	Yes	Human Resources	3/15/2021	3/22/2021	3/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
7	2020	Administration	Sexual Harassment	Yes	Human Resources	3/15/2021	3/22/2021	3/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
N/A	2025	Administration	Whistleblower Protection	Yes	Human Resources	3/15/2021	3/22/2021	3/22/2021	4/14/2021	4/14/2021	4/14/2021	21-006
8	3000	Personnel	Employee Status	Yes	Human Resources	4/12/2021	7/19/2021	7/20/2021	10/13/2021	10/13/2021	10/13/2021	21-018
			Employee Information and									
N/A	3001	Personnel	Emergency Data	Yes	Human Resources	4/12/2021	6/21/2021	6/21/2021	10/13/2021	10/13/2021	10/13/2021	21-018
N/A	3002	Personnel	Employee Groups	Yes	Human Resources	4/12/2021	5/17/2021	5/17/2021	10/13/2021	10/13/2021	10/13/2021	21-018
N/A	3003	Personnel	Employment Agreements	Yes	Human Resources	5/10/2022	5/17/2022	Tabled				
9	3005	Personnel	Compensation	Yes	Human Resources	7/13/2021	7/19/2021	7/20/2021	10/13/2021	10/13/2021	10/13/2021	21-018
			Prevailing Wage-Public Works									
N/A	3006	Personnel	Contractor-Employee Relations	Yes	Human Resources	7/13/2021	9/20/2021	9/20/2021	10/13/2021	10/13/2021	10/13/2021	21-018
10 & 49	3010	Personnel	Employee Performance	Yes	Human Resources	7/13/2021	9/20/2021	9/20/2021	10/13/2021	10/13/2021	10/13/2021	21-018
			Evaluation									
			Performance Evaluation-General									
11	3015	Personnel	Manager	Yes	Human Resources	8/3/2021	9/20/2021	9/20/2021	10/13/2021	10/13/2021	10/13/2021	21-018
12	3020	Personnel	Health and Welfare Benefits	Yes	Human Resources	5/10/2022	5/17/2022	5/17/2022	6/8/2022	6/8/2022	6/8/2022	22-019
13	3025	Personnel	Pay Periods	Yes	Human Resources	10/12/2021	11/15/2021	11/15/2021	5/11/2022	5/11/2022	5/11/2022	22-016
14	3030	Personnel	Gift Acceptance Guidelines	Yes	Human Resources	12/10/2021	4/19/2022	4/19/2022	5/11/2022	5/11/2022	5/11/2022	22-016
15	3035	Personnel	Outside Employment	Yes	Human Resources	10/12/2021	4/19/2022	4/19/2022	5/11/2022	5/11/2022	5/11/2022	22-016
16	3040	Personnel	Letters of Recommendation	Yes	Human Resources							
17	3045	Personnel	Executive Officer	Yes	Human Resources							
			Volunteer Personnel Workers'									
18	3050	Personnel	Compensation Insurance	Yes	Human Resources							
			Work Hours, Overtime, and									
19	3055	Personnel	Standby Program	Yes	Human Resources	6/14/2022	7/19/2022	7/19/2022 with revisions	9/14/2022	9/14/2022	9/14/2022	22-028
20	3060	Personnel	Continuity of Service	Yes	Human Resources							
20 (incorrect numbering)	3065	Personnel	Reduction in Force	Yes	Human Resources							
21	3070	Personnel	Holidays	Yes	Human Resources							
22	3075	Personnel	Vacation	Yes	Human Resources	11/8/2022	1/17/2023					
			Pre-Employment Physical									
23	3080	Personnel	Examination	Yes	Human Resources							
			Examination									
24	3085	Personnel	Sick Leave	Yes	Human Resources	7/14/2022	8/16/2022	8/16/2022 with revisions	9/14/2022	9/14/2022	9/14/2022	22-028
			Sick Leave									
25	3090	Personnel	Family and Medical Leave	Yes	Human Resources	8/31/2022	10/18/2022	10/18/2022 with revisions	9/14/2022	9/14/2022	9/14/2022	22-043
26	3095	Personnel	Pregnancy Disability Leave	Yes	Human Resources	9/1/2022	9/20/2022	9/20/2022	12/14/2022	12/14/2022	12/14/2022	22-043
N/A	3096	Personnel	Lactation Accommodation	Yes	Human Resources	8/25/2022	9/20/2022	9/20/2022	12/14/2022	12/14/2022	12/14/2022	22-043
27	3100	Personnel	Bereavement Leave	Yes	Human Resources	5/10/2022	5/17/2022	5/17/2022	6/8/2022	6/8/2022	6/8/2022	22-019
28	3105	Personnel	Personal Leave of Absence	Yes	Human Resources							
29	3110	Personnel	Jury and Witness Duty	Yes	Human Resources							
			Leave for Crime Victims and									
N/A	3111	Personnel	Family Members	Yes	Human Resources	9/29/2022	10/18/2022	10/18/2022	12/14/2022	12/14/2022	12/14/2022	22-043
30	3115	Personnel	Return to Work Policy	Yes	Human Resources	1/11/2023	1/17/2023					
			Occupational Injury and Illness									
31	3120	Personnel	Prevention Program	Yes	Human Resources	1/11/2023	1/17/2023					
N/A	3121	Personnel	Infectious Disease Control	Yes	Human Resources							
N/A	3122	Personnel	Workplace Violence	Yes	Human Resources							
N/A	3123	Personnel	Theft	No	Human Resources							
32	3125	Personnel	Uniforms and Protective Clothing	Yes	Human Resources							
33	3130	Personnel	Conferences	Yes	Human Resources							
			Occupational Certification and									
34	3135	Personnel	Education	Yes	Human Resources	6/14/2022	8/16/2022	8/16/2022	9/17/2022	9/17/2022	9/17/2022	22-028
			Succession and Workforce									
N/A	3136	Personnel	Planning	Yes	Human Resources							
35	3140	Personnel	Respiratory Protection Program	Yes	Human Resources							
			Dirver Training and Record									
36	3145	Personnel	Review	Yes	Human Resources							
37	3150	Personnel	District Vehicle Usage	Yes	Human Resources							
38	3151	Personnel	Personal Vehicle Usage	Yes	Human Resources							
			HIPAA Compliance and Security									
39	3160	Personnel	Officer	Yes	Human Resources							
40	3165	Personnel	Tobacco Use	Yes	Human Resources							

Priority Legend:  
Yellow Highlight = Highest Priority  
Light Blue Highlight = Lowest Priority

**Policy Approval Tracking  
BCVWD Policy Manual Project**

Policy Number	New Policy Number	Section	Policy Name	Drafted by BCVWD Staff	Responsible Staff	Approved by Legal Counsel	Presented to Personnel Committee	Provisionally Approved by Personnel Committee	Presented to Board of Directors	Approved by Board of Directors	Adoption Date	Resolution Number
41	3170	Personnel	Smoke Free Workplace Disciplinary Action or Terminations	Yes	Human Resources							
42	3175	Personnel	Neptism-Employment of Relatives	Yes	Human Resources							
43	3180	Personnel	Confidentiality Regarding Resignations	Yes	Human Resources							
44	3185	Personnel	Internet, E-Mail, and Electronic Communication Ethics, Usage and Security	Yes	Human Resources							
45	3190	Personnel	Electronic Signature Policy	No	Information Technology							
N/A	3191	Personnel	Cellular Telephone Usage	Yes	Information Technology							
46	3195	Personnel	Greivance Procedures	Yes	Human Resources							
47	3200	Personnel	Substance Abuse (In Conformance with Department of Transportation Guidelines)	Yes	Human Resources	12/6/2021	4/19/2022	4/19/2022	5/11/2022	5/11/2022	5/11/2022	22-016
48	3205	Personnel	FMCSA Clearinghouse Registration	No	Human Resources	12/6/2021	4/19/2022	4/19/2022	5/11/2022	5/11/2022	5/11/2022	22-016
N/A	3206	Personnel	Personnel Action Form (PAF)	Yes	Human Resources							
50	3215	Personnel	Recruitment, Selection and Onboarding	Yes	Human Resources							
51	3220	Personnel	Employee Leave Donation Program and Policy	Yes	Human Resources	2019	2019	2019	10/9/2019	10/9/2019	10/9/2019	2019-011
N/A	3225	Personnel	Workers' Compensation	Yes	Human Resources							
N/A	3230	Personnel	Accommodations for Disability	No	Human Resources							
N/A	3231	Personnel	Military Leave	Yes	Human Resources							
N/A	3235	Personnel	Dress Code and Personal Standards	Yes	Human Resources							
N/A	3240	Personnel	Non-Solicitation	No	Human Resources							
N/A	3245	Personnel	Telecommuting	No	Human Resources							
N/A	3255	Personnel	Time off for School Activities	No	Human Resources							
N/A	3260	Personnel	Time off to Vote	No	Human Resources							
1	4005	Board of Directors	Basis of Authority	Yes	HR/Administration							
2	4010	Board of Directors	Members of the Board of Directors	Yes	HR/Administration							
3	4015	Board of Directors	Committees of the Board of Directors	Yes	HR/Administration							
4	4020	Board of Directors	Board President	Yes	HR/Administration							
5	4025	Board of Directors	Board Meetings	Yes	HR/Administration	Verbal Review during meeting	N/A	Directed to Full Board	12/8/2021	12/8/2021	12/8/2021	2021-24
6	4030	Board of Directors	Board Meeting Agendas	Yes	HR/Administration							
7	4035	Board of Directors	Board Meeting Conduct	Yes	HR/Administration							
8	4040	Board of Directors	Board Actions and Decisions	Yes	HR/Administration							
9	4045	Board of Directors	Attendance at Meetings	Yes	HR/Administration							
10	4050	Board of Directors	Minutes of Board Meetings	Yes	HR/Administration							
11	4055	Board of Directors	Rules of Order for Board and Committee Meetings	Yes	HR/Administration							
12	4060	Board of Directors	Training, Education and Conferences	Yes	HR/Administration	6/30/2021	N/A	Directed to Full Board	7/14/2021	7/14/2021	7/14/2021	2021-12
13 & 16	4065	Board of Directors	Remuneration, Director Per Diem Fees	Yes	HR/Administration	6/30/2021	N/A	Directed to Full Board	7/14/2021	Revisions Requested on 7/14/2021	7/14/2021	2021-12
14	4070	Board of Directors	Payment of Expenses Incurred on District Business	Yes	HR/Administration							
15	4075	Board of Directors	Expenditure Reimbursement	Yes	HR/Administration							
17	4080	Board of Directors	Membership in Associations	Yes	HR/Administration							
18	4085	Board of Directors	Ethics Training	Yes	HR/Administration							
N/A	4086	Board of Directors	Anti-Harassment Training	No	HR/Administration							
19	4090	Board of Directors	Code of Ethics	Yes	HR/Administration							
20	4095	Board of Directors	Ethics Policy	Yes	HR/Administration							
N/A	4100	Board of Directors	Electronic Communications and Data Devices at Dais	Yes	HR/Administration	6/28/2021	N/A	Directed to Full Board	7/14/2021	7/14/2021	7/14/2021	2021-11
1	5005	Operations	Emergency Preparedness	Yes	Human Resources							
2	5010	Operations	Emergency Response Guideline for Hostile or Violent Incidents	Yes	Human Resources	11/8/2022	11/15/2022	11/15/2022	12/14/2022	12/14/2022	12/14/2022	22-043
3	5015	Operations	Computer and Business Continuity Security	Yes	Information Technology							
4	5020	Operations	Environmental Health and Safety Compliance Program	Yes	HR/Operations							
5	5025	Operations	Illness and Injury Prevention Program	Yes	HR/Operations							
6	5030	Operations	Budget Preparation	Yes	Finance	11/8/2022	11/15/2022	11/15/2022	12/14/2022	12/14/2022	12/14/2022	22-043
N/A	5031	Operations	User Fee Cost Recovery	Yes	Finance	?	N/A	N/A	12/14/2022	12/14/2022	12/14/2022	22-039

Priority Legend:  
Yellow Highlight = Highest Priority  
Light Blue Highlight = Lowest Priority



**Policy Approval Tracking  
BCVWD Policy Manual Project**

Policy Number	New Policy Number	Section	Policy Name	Drafted by BCVWD Staff	Responsible Staff	Approved by Legal Counsel	Presented to Personnel Committee	Provisionally Approved by Personnel Committee	Presented to Board of Directors	Approved by Board of Directors	Adoption Date	Resolution Number
7	5035	Operations	Fixed-Asset Accounting Control	Yes	Finance							
8	5040	Operations	Fixed-Asset Capitalization	Yes	Finance							
9	5045	Operations	Investment of District Funds	Yes	Finance	?	N/A	N/A	12/14/2022	12/14/2022	12/14/2022	22-042
N/A	5046	Operations	Other Post-Employment Benefits Funding	Yes	Finance	5/10/2022	N/A	N/A	5/11/2022	5/11/2022	5/11/2022	2022-14
10	5050	Operations	Customer Payment Arrangements	Yes	Finance/Customer Service							
11	5055	Operations	Employment of Consultants and Professional Services	Yes	Finance/HR							
12	5060	Operations	Employment of Outside Contractors	Yes	Finance/Administration							
13	5065	Operations	Easement Abandonment	Yes	Administration							
14	5066	Operations	Easement Acceptance	No	Administration							
15	5070	Operations	Encroachment Permits	Yes	Administration							
16	5075	Operations	Credit Card Usage	Yes	Finance							
17	5080	Operations	Purchasing	Yes	Finance							
N/A	5081	Operations	Contract Review Policy	No	Finance/Administration							
18	5085	Operations	Disposal of Surplus Property or Equipment	Yes	Finance							
19	5090	Operations	Records Retention	Yes	Administration							
N/A	5095	Operations	District Residences and Facility Emergency Policy	Yes	HR/Administration	7/21/2020	6/21/2021	Requested edits, sent to Board for review	Requested Edits 10/13/2021	10/28/2021	10/28/2021	2021-19
N/A	5100	Operations	Press Relations and Social Media	Yes	Administration	1/11/2022	4/19/2022	4/19/2022	5/11/2022	5/11/2022	5/11/2022	2022-016
1	6005	Miscellaneous	Purpose of Board Policies	Yes	Human Resources							
2	6010	Miscellaneous	Adoption, Amendment of Policies	Yes	Human Resources							
3	6015	Miscellaneous	Public Complaints	Yes	Human Resources							
4	6020	Miscellaneous	Claims Against the District	Yes	Human Resources							
5	6025	Miscellaneous	Copying Public Documents	Yes	HR/Administration							
6	6030	Miscellaneous	District Standards for the Furnishing of Materials	Yes	HR/Administration							
7	6035	Miscellaneous	Environmental Review Guidelines	Yes	Engineering							
8	6040	Miscellaneous	Annexation	No	Engineering							
9	6045	Miscellaneous	Construction Requirements	No	Engineering							
N/A	7000	Information Technology	Acceptable Use	Yes	Information Technology							
N/A	7005	Information Technology	Accessibility	Yes	Information Technology							
N/A	7010	Information Technology	Electronic Communications	Yes	Information Technology							
N/A	7015	Information Technology	Passwords	Yes	Information Technology							
N/A	7020	Information Technology	Remote Access/VPN	Yes	Information Technology							
N/A	7025	Information Technology	Datacenter Physical Security	Yes	Information Technology							
N/A	7030	Information Technology	Wireless Communications	Yes	Information Technology							
N/A	7035	Information Technology	Mobile Device Security	Yes	Information Technology							
N/A	7040	Information Technology	Internet Use	Yes	Information Technology							
N/A	7045	Information Technology	Information Systems Backup & Data Retention	Yes	Information Technology							
N/A	7050	Information Technology	Personally Identifiable Information	Yes	Information Technology							
N/A	7055	Information Technology	Drones Use	No	Information Technology							
N/A	7060	Information Technology	Security and Technology Access for Independent Contractors	No	Information Technology							

Priority Legend:  
Yellow Highlight = Highest Priority  
Light Blue Highlight = Lowest Priority

## Proposed Policy

## Original Policy

BEAUMONT-CHERRY VALLEY WATER DISTRICT

PERSONNEL

**POLICY TITLE: VACATION**  
**POLICY NUMBER: 3075**

3075.1 **Application.** This policy shall apply to regular and introductory employees in all classifications. ~~Temporary and part-time employees are not eligible for vacation pay (Policy 3000.8.1).~~

3075.2 **Accrual.** Vacation shall be earned from ~~the~~ date of hire, ~~and earned based on the hours worked in each pay period (i.e. "earn as you go").~~ Paid vacations shall be accrued according to the following schedule or on an annual basis:

1. ~~0-4 years of service, 80 hours per year;~~
2. ~~5-9 years of service, 120 hours per year;~~
3. ~~10 years of service, 130 hours per year;~~
4. ~~11 years of service, 140 hours per year;~~
5. ~~12 years of service, 150 hours per year;~~
6. ~~13 years and more, 160 hours per year;~~

1. ~~One (1) through four (4) years of service, eighty (80) hours;~~
2. ~~Five (5) through fourteen (14) years of service, one hundred twenty (120) hours; or~~
3. ~~Fifteen (15) years and more, one hundred sixty (160) hours.~~

~~3075.3 **New Employees.** New employees will become eligible to use accrued vacation after the first 90 calendar days of employment. 3075.3 **First Year.** An employee with less than 5 years seniority would receive 80 hours paid vacation per year. The first year shall be prorated and accrued per month commencing with the first full month of employment and awarded after January 1 of the following year.~~

~~3075.44 **Use of Vacation.** Employee shall be eligible to use vacation after it is accrued. If there is sufficient time in the remainder of the calendar year to take or reschedule vacation, and an employee elects not to take or schedule his/her vacation, the District shall have the option of requiring the employee to take a vacation, or purchase unused shall pay out the employee's vacation time at an the employee's regular hourly rate of compensation. If an employee elects not to use or buy back vacation time, and reaches the set accrual cap amount, the employee's accrual will pause until the employee uses or buys back vacation time. An employee may accrue vacation hours up to the maximum allowed explained below. Vacation buy-backs are scheduled on the first pay period in the month of December. Employees are allowed one (1) additional buy back during the calendar year. Request is submitted to Payroll and will be reviewed and prepared by Human Resources.~~

1. ~~Upon termination, employee shall be compensated for accrued unused vacation at their current pay rate.~~

**3075.5 Accrual Cap.** The District will not allow for accrual of vacation in excess of:

a. Non-Exempt Employees:

- a.i. Non-Exempt Employees: 160/120 hrs.

### 21. HOLIDAYS

- A. Full Time Employees that do not work the holiday shall be credited with eight (8) hours pay. Such eight (8) hours shall be counted as a day worked for the purposes of the computation of overtime.
- B. **Holidays.** The following days shall be recognized and observed as paid holidays:
  - i. New Years Day;
  - ii. Martin Luther King, Jr.'s Birthday;
  - iii. President's Day;
  - iv. Memorial Day;
  - v. Independence Day;
  - vi. Labor Day;
  - vii. Veteran's Day;
  - viii. Thanksgiving Day;
  - ix. Day After Thanksgiving;
  - x. Christmas Day;
  - xi. Employee's Birthday; or
  - xii. Other holidays provided to employees subject to the discretion of the Board.
- C. **Compensation.** An employee required to work the holiday would bank his/her 8 hours and take them at a later date with approval of the Supervisor and General Manager.
- D. **Exception.** A holiday that occurs on a Saturday shall be granted the preceding Friday. A holiday that occurs on a Sunday shall be granted the following Monday.
- E. **Authorized Leave.** When an employee is taking an authorized leave with pay when a holiday occurs, said holiday shall not be charged against said leave with pay.
- F. Employees must work the regular business day before and after the holiday to qualify for this benefit, unless a preapproved vacation exists.

### 22. VACATION

- A. **Application.** This policy shall apply to regular and introductory employees in all classifications.
- B. **Accrual.** Vacation shall be earned from date of hire. Paid vacations shall be accrued according to the following schedule on an annual basis:
  - i. One (1) through four (4) years of service, eighty (80) hours;
  - ii. Five (5) through fourteen (14) years of service, one hundred twenty (120) hours; or
  - iii. Fifteen (15) years and more, one hundred sixty (160) hours.
- C. **First Year.** An employee with less than five years seniority would receive 80 hours vacation per year. The first year shall be prorated and accrued per month commencing with the first full month of employment and awarded after January 1 of the following year.

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The General Manager reserves the right to allow overages in special circumstances, e.g. medical need or pending leave of absence.

b. Exempt Employees:

- i. 1-5 service years 260 hrs.
- ii. 6-15 service years 300 hrs.
- iii. 16-20 service years 350 hrs.
- iv. 21+ service years 380 hrs.

The General Manager reserves the right to allow overages in special circumstances, e.g. medical need or pending leave of absence.

3075.6 Carryover. Employees may "carry over" all accrued, unused vacation into the next year within the employee's accrual cap. If the employee has reached his/her accrual cap, accrual will "pause" until the vacation hours are either used or bought back by the employee.

3075.75 Vacation Buy-Back. Employees may "buy back" accrued and unused vacation hours. The request is submitted to Payroll and will be reviewed by Human Resources. For the additional buy-back during the year, employees who have been employed with the District for a minimum of one (1) year may elect to buy back accrued and unused vacation hours. An employee may request to buy back vacation hours as desired during the year but must request a minimum of ten (10) hours per buy-back. To purchase vacation hours, an employee must have a minimum remaining balance of forty (40) hours of vacation leave accrual after the purchase of said vacation hours for the calendar year. The employee will be compensated for such purchased vacation hours at the salary pay rate in effect for that employee at the time the hours are paid.

- 1. Vacation accruals for which the employee receives compensation will be deducted from the employee's accumulated total.
- 2. All ~~additional~~ vacation buy-back requests ~~during the year~~ will be processed in the payroll cycle following the date the request was approved.

3075.86 Sick Leave. The District will not require an employee to take vacation time in lieu of sick leave during periods of illness (Policy 3085). However, the employee may elect to take vacation time in case of extended illness where sick leave has been fully depleted. The District will not consider granting a leave of absence for medical reasons until all accumulated sick leave and vacation time have been used.

3075.97 Scheduling. Employee shall request the use of vacation a reasonable time in advance, preferably thirty (30) days, of the proposed vacation. Same-day requests are discouraged and will be considered on a case-by-case basis provided that District operations are not interrupted, and in emergency situations.

3075.10 Grace Period. Employees experiencing a decrease in accrual cap due to change of position, employee status, or policy change by the Board of Directors will have a 90-day grace period in which to decrease his/her vacation balance. During the grace period, the employee will continue to accrue and maintain the vacation balance without imposing the updated accrual cap, and the employee may elect to use or buy back vacation to decrease the employee's balance before the end of the grace period. At the conclusion of the grace period, the employee's new accrual cap will be imposed and the District may elect to pay out the vacation in excess or require the employee to take vacation time. The General Manager or his/her designee may approve an extension of the grace period on a case-by-case basis, not to exceed 120 days.

D. **Use of Vacation.** Employee shall be eligible to use vacation after it is accrued. If there is sufficient time in the remainder of the calendar year to take or reschedule a vacation, and an employee elects not to take or schedule his/her vacation, the District shall have the option of requiring the employee to take a vacation or purchase unused vacation at an employee's regular hourly rate of compensation. An employee is allowed to accrue vacation hours up to the maximum allowed explained below. Vacation buy-backs are scheduled on the first pay period in the month of December. Employees are allowed one (1) additional buy-back during the calendar year. Request is submitted to Payroll and will be reviewed and prepared by Human Resources.

- i. Upon termination, employee shall be compensated for accrued unused vacation at their current pay rate.
- ii. The District will not allow for accrual of vacation in excess of:

a. Non-Exempt Employees: one hundred twenty (120).

The General Manger reserves the right to allow overages in special circumstances.

- b. Exempt Employees:
  - (1) 1 – 5 service years 260 hrs.
  - (2) 6 – 15 service year 300 hrs.
  - (3) 16 – 20 service years 350 hrs.
  - (4) 21 + service years 380 hrs.

E. **Vacation Buy-Back.** For the additional buy-back during the year, employees who have been employed with the District for a minimum of one (1) year may elect to buy-back accrued, but unused, vacation hours. An employee may request to buy-back a minimum of ten (10) hours. To purchase vacation hours, an employee must have a minimum remaining balance of forty (40) hours of vacation leave accrual after the purchase of said vacation hours for the calendar year. The employee will be compensated for such purchased vacation hours at the salary rate in effect for that employee at the time the hours are paid.

- i. Vacation accruals for which the employee receives compensation will be deducted from the employee's accumulated total.
- ii. All additional vacation buy-back requests during the year will be processed in the payroll cycle following the date the request was approved.

F. **Sick Leave.** The District will not require an employee to take vacation time in lieu of sick leave during periods of illness. However, the employee may elect to take vacation time in case of extended illness where sick leave has been fully used. The District will not consider granting a leave of absence for medical reasons until all accumulated sick leave and vacation time have been used.

G. **Scheduling.** Employee shall request use of vacation in a reasonable time in advance, preferably thirty (30) days, of the proposed vacation. Same day requests are discouraged and will be considered on a case-by-case basis provided that District operations are not interrupted, and in emergency situations.

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BEAUMONT-CHERRY VALLEY WATER DISTRICT

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3075.11 At the termination of employment for any reason, the District shall compensate the employee for his/her accumulated and unused vacation time at his/her regular rate of pay at the time of separation.

Proposed Policy

Original Policy

BEAUMONT-CHERRY VALLEY WATER DISTRICT

PERSONNEL

POLICY TITLE: RETURN TO WORK POLICY  
POLICY NUMBER: 3115

3115.1 **Purpose.** The District has developed a return-to-work program to minimize serious disability due to on-the-job injuries and to reduce workers' compensation costs. BCVWD strives to assist employees to return to work at the earliest possible date following an injury or illness. A return-to-work program has several benefits for both the employer and employees by minimizing time lost from work.

3115.2 This policy is not intended to supersede or modify the procedures applicable to employees eligible for reasonable accommodation under the Americans with Disabilities Act (ADA), Family and Medical Leave Act (FMLA), the California Family Rights Act (CFRA), or other applicable laws. Inquiries about the ADA, FMLA, or CFRA should be directed to Human Resources.

3115.3 **Eligibility.** This policy applies to regular full- and part-time employees who are on leave as a result of injury or illness and who are receiving workers' compensation benefits.

3115.4 **Modified Duty.** BCVWD defines "modified duty" as temporary, modified work assignments within the worker's abilities, knowledge, and skills. When possible, modified duty will be made available to injured workers to minimize or eliminate time lost from work. BCVWD will engage with the employee in the Interactive Process. BCVWD cannot guarantee modified work and is under no obligation to offer, create, or encumber any specific position for purposes of offering placement to modified duty. In the event an employee refuses modified duty that satisfies the work restrictions recommended by the workers' compensation physician, BCVWD is not obligated to provide an alternative position. In such cases, BCVWD will notify the workers' compensation carrier of the employee's refusal of modified duty.

3115.5 If the employee's health care provider releases the employee to return to work on modified duty, the employee must return the work status form and/or medical certification to Human Resources within 24 hours or as soon as practicable. The employee cannot return to work without the release of the healthcare provider.

3115.6 **Assistance/District Responsibility.** Supervisors and Human Resources will assist by directing the employee to appropriate care and assisting in proper reporting of the injury or illness while maintaining a positive and constant flow of communication with the injured worker. To the extent possible, they will also assist in arranging modified work that meets "light duty" work restrictions, as recommended by a physician, to reduce lost time. The employee's supervisor will monitor work performance and ensure the employee does not exceed the requirements/violate the restrictions set by the health care provider.

3115.7 **Employee Responsibility.** It is the responsibility of the employee to provide Human Resources with current contact information, including the employee's telephone number and address, so the employee may be contacted. The employee must notify Human Resources immediately of any changes in medical conditions or work restrictions. It is the responsibility of the employee to notify management of any work-related injuries. The employee is required to follow all medical restrictions while on modified duty.

3115.7 This policy does not guarantee modified/light duty work will always be available that meets the employee's medical restrictions. The operational needs of the District must be considered when determining if alternatelight duty work will be provided. Modified/Light duty work shall be productive and provide a needed service

C. While serving on a jury, an employee will be given a paid leave of absence up to five days. Said leave of absence is conditional upon the employee returning to work upon dismissal each day to complete his/her remaining normal workday

30. RETURN TO WORK POLICY

- A. **Purpose.** The District has developed a return to work program in an effort to minimize serious disability due to on-the-job injuries and illnesses and to reduce workers' compensation costs.
- B. **Assistance.** Supervisors will assist by directing the employee to appropriate care and assisting in proper reporting of the injury or illness while maintaining a positive and constant flow of communication with the injured worker. To the extent possible, they will also assist in arranging work that meets "light duty" restrictions, as needed, to reduce lost time.
- C. **Work Load.** This policy does not guarantee light duty work will always be available. The operational needs of the District must be considered when determining if light duty work will be provided. Light duty work shall be productive and provide a needed service to the District. The General Manager or Superintendent will work with the Workers' Compensation carrier with the assessment of the employee's ability to return to work.

31. OCCUPATIONAL INJURY AND ILLNESS PREVENTION PROGRAM

- A. It is the policy of the District that accident prevention shall be considered of primary importance in all phases of operation and administration.
  - i. The District's management intends to provide safe and healthy working conditions and establish and insist upon safe practices at all times by all employees.
  - ii. It is a basic requirement that each supervisor make the safety of employees an integral part of his or her regular management function.
  - iii. It is equally the duty of each employee to accept and follow established safety regulations and procedures. Unsafe conditions must be reported. Fellow employees that need help should be assisted. Everyone is responsible for the housekeeping duties that pertain to their jobs.
  - iv. Any injury that occurs on the job, even a slight cut or strain, must be reported to management as soon as possible. In no circumstance, except an emergency, should an employee leave a shift without reporting an injury that occurred.

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to the District. Human Resources will collaborate with the Workers' Compensation carrier, the employee's supervisor, and the employee's physician to determine the employee's ability to return to work. ~~The General Manager or Superintendent will work with the Workers' Compensation carrier with the assessment of the employee's ability to return to work.~~

## Proposed Policy

## Original Policy

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**POLICY TITLE: OCCUPATIONAL INJURY AND ILLNESS PREVENTION PROGRAM**  
**POLICY NUMBER: 3120**

3120.1 It is the policy of the District that accident prevention shall be considered of primary importance in all phases of operation and administration. The District desires to provide safe and healthful working conditions for all of its employees. Therefore, the District will maintain a safety and health program through the implementation of "best practices" to reduce the potential and frequency of injuries. The District's safety and health program will include:

1. Providing mechanical and physical safeguards to the maximum extent possible.
2. Conducting a program of safety and health inspections to find and eliminate unsafe working conditions or practices, to control health hazards, and to comply fully with the safety and health standards and law for every job.
3. Training all employees in good safety and health practices.
4. Providing necessary personal protective equipment (PPE), and instructions for use and care.
5. Developing and enforcing safety and health rules, and requiring that employees cooperate with these rules as a condition of employment.
6. Investigating promptly and thoroughly, every accident to determine its cause and correct the problem to prevent recurrence.
7. Developing a system of recognition and awards for outstanding safety service and/or performance.

3120.2 **Program Responsibility.** Although the District recognizes that the responsibility for safety and health is shared, the General Manager or his/her designee shall be responsible and have full authority for implementing this policy and the District's Injury and Illness Prevention Program (IIPP).

1. The District's management intends to provide safe and healthy working conditions and establish and insist upon safe practices at all times by all employees. The District accepts responsibility for leadership of the safety and health program, for its effectiveness and improvements, and for providing the safeguards required to ensure safe conditions.
2. It is a basic requirement that each supervisor makes the safety of employees an integral part of their regular management function. Supervisory and management personnel are responsible for developing proper attitudes toward safety and health for themselves and in their direct reports, and for ensuring that all operations are performed with the utmost regard for the safety and health of all personnel involved, including themselves.
3. It is equally the duty of each employee to accept and follow established safety regulations and procedures. Unsafe conditions must be reported to a supervisor immediately. Fellow employees that need help should be assisted. Everyone is responsible for the housekeeping duties that pertain to their jobs.
- ~~3.4. No employee will be required to work at a job the employee knows is not safe or healthful. Employees are responsible for wholehearted, genuine operation of all aspects of the safety and health program, including compliance with all rules and regulations, and for continuously practicing safety while performing their duties. Any employee found not practicing safety while performing their duties will be subject to appropriate discipline.~~
5. Any injury that occurs on the job, even a slight cut or strain, must be reported to management as soon as possible. In no circumstance, except an emergency, should an employee leave a shift without reporting an injury that occurred.

- C. While serving on a jury, an employee will be given a paid leave of absence up to five days. Said leave of absence is conditional upon the employee returning to work upon dismissal each day to complete his/her remaining normal workday

### 30. RETURN TO WORK POLICY

- A. **Purpose.** The District has developed a return to work program in an effort to minimize serious disability due to on-the-job injuries and illnesses and to reduce workers' compensation costs.
- B. **Assistance.** Supervisors will assist by directing the employee to appropriate care and assisting in proper reporting of the injury or illness while maintaining a positive and constant flow of communication with the injured worker. To the extent possible, they will also assist in arranging work that meets "light duty" restrictions, as needed, to reduce lost time.
- C. **Work Load.** This policy does not guarantee light duty work will always be available. The operational needs of the District must be considered when determining if light duty work will be provided. Light duty work shall be productive and provide a needed service to the District. The General Manager or Superintendent will work with the Workers' Compensation carrier with the assessment of the employee's ability to return to work.

### 31. OCCUPATIONAL INJURY AND ILLNESS PREVENTION PROGRAM

- A. It is the policy of the District that accident prevention shall be considered of primary importance in all phases of operation and administration.
  - i. The District's management intends to provide safe and healthy working conditions and establish and insist upon safe practices at all times by all employees.
  - ii. It is a basic requirement that each supervisor make the safety of employees an integral part of his or her regular management function.
  - iii. It is equally the duty of each employee to accept and follow established safety regulations and procedures. Unsafe conditions must be reported. Fellow employees that need help should be assisted. Everyone is responsible for the housekeeping duties that pertain to their jobs.
  - iv. Any injury that occurs on the job, even a slight cut or strain, must be reported to management as soon as possible. In no circumstance, except an emergency, should an employee leave a shift without reporting an injury that occurred.

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### BEAUMONT-CHERRY VALLEY WATER DISTRICT

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~~4. Responsibility for implementing the Injury Prevention Program is given to the General Manager or their designee, who will coordinate all efforts and oversee the enforcement of all District safety rules and policies.~~

3120.3 Injury and Illness Records. The District's recordkeeping system for its Injury and Illness Prevention Program shall conform to Cal/OSHA standards. Records shall be used to measure and evaluate the success of said program.

1. A report shall be obtained on every injury or illness occurring during the course of work which requires medical treatment.
2. Each injury or illness shall be recorded by Human Resources on the Cal/OSHA Form 300, according to its instructions.
3. A supplementary record of the occupational injury or illness shall be prepared on OSHA Form 5020, according to its instructions.
4. Annually, the summary Cal/OSHA Form 300A shall be prepared and posted in all employee break areas no later than February 1. Said form shall remain posted until March 1.
5. All records specified in this section shall be maintained by the District for a minimum of five years after their preparation.

3120.4 Documentation of Activities. Records shall be maintained of steps taken to establish and maintain the District's Injury and Illness Prevention Program. They shall include:

1. Records of scheduled and periodic inspections as required by Cal/OSHA (California Code of Regulations, Title 8, Chapter 4) to identify unsafe conditions and work practices. The documentation must include the name of the person(s) conducting the inspection, the unsafe conditions and work practices identified (if any), and the action taken to correct the unsafe conditions and work practices. The records of inspections will be maintained for a minimum of 3 years.
2. Documentation of safety and health training required by Cal/OSHA (California Code of Regulations, Title 8, Chapter 4) for each employee. The documentation must specifically include the employee name, training dates, type(s) of training and the name of the training provider. These records will be maintained for a minimum of 3 years.

~~3120.2 Insurance of Compliance.~~ Employees will be trained in safe practices. If unsafe practices are observed, the employee will be disciplined and retrained to ensure that they comply with safe work practices.

3120.53 Communication. Readily understandable communication shall be maintained with all affected employees on matters relating to occupational health and safety, including provisions designed to encourage employees to inform the District of hazards at the worksite without fear of reprisal. Communications with employees shall include meetings, training programs, posted written information, and notification by employees about hazards.

1. New employees will receive an initial safety orientation. During the initial safety orientation, employees will be instructed to report any unsafe conditions, and to discuss occupational health concerns.
- 1.2. The District's Code of Safe Practices, below, shall be provided to each employee annually. It shall be posted in a conspicuous location such as the employee break room. Employees may request a copy of the Code of Safe Practices from Human Resources or the employee's supervisor.

v. Responsibility for implementing the Injury Prevention Program is given to the General Manager, who will coordinate all efforts and oversee the enforcement of all District safety rules and policies.

B. **Insurance of Compliance.** Employees will be trained in safe practices. If unsafe practices are observed, the employee will be disciplined and retrained to ensure that they comply with safe work practices.

C. **Communication.**

- i. During the initial safety orientation, employees will be instructed to report any unsafe conditions, and to discuss occupational health concerns.
- ii. During safety meetings, employees will be encouraged to report any unsafe conditions, and to discuss occupational health concerns.
- iii. All safety and health suggestion will be reviewed by the supervisor, who will determine if an inspection, further training, or other action is necessary.

D. **Occupational Health and Safety Training Program**

- i. All new employees will be provided a safety orientation during their first day on the job. The orientation will be conducted and documented by their supervisor. It will cover all company safety rules and the safe practices required for their job assignment.
- ii. Employees given a new job assignment will be provided a safety orientation regarding any new hazards prior to beginning the new job. Employees risking exposure to a new hazard will be given safety orientation prior to working with the new hazard.
- iii. A safety orientation will be conducted periodically. Safety rules and safety practices will be emphasized at this training session, which will serve the same purpose as the safety orientation given to new employees.
- iv. Only individuals who are knowledgeable of the safety hazards and safe practices of the workers under their direction and control will be permitted to supervise.
- v. Records will be kept of all training provided. Records will indicate the type of training given, date, the name of the training provider, and signatures of employees in attendance.

E. **Inspections**

- i. Inspections will be performed regularly to identify and evaluate workplace hazards. A checklist will be developed for use in subsequent inspections.



## Proposed Policy

## Original Policy

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3. Supervisory employees shall conduct "toolbox" or "tailgate" safety meetings, or equivalent, with their crew(s) at least every 10 working days to emphasize safety. During safety meetings, employees will be encouraged to report any unsafe conditions, and to discuss occupational health concerns. Documentation of these meetings shall be maintained for a minimum of 3 years.
4. Periodic meetings (at least 1 per quarter) of supervisory employees shall be held under the direction of the General Manager or their designee for the discussion of safety problems and accidents that have occurred. Documentation of these meetings shall be maintained for a minimum of 3 years.
5. General employee meetings shall be conducted (at least 1 per quarter) at which safety is freely and openly discussed by those present. Such meetings shall be regular, scheduled, and announced to all employees. Documentation of these meetings shall be maintained for a minimum of 3 years. Discussions at these meetings should concentrate on:
  - a. Feedback from employees.
  - b. Guest speakers from the District's workers' compensation insurance carrier or other agencies concerned with safety.
  - 2-c. Brief audio-visual materials that relate to the District's operations.
6. All employee safety and health suggestions or concerns will be reviewed by the employee's supervisor, who will determine if an inspection, further training, or other action is necessary. The supervisor will communicate what actions, if any, are taken to the employee. If the employee is not satisfied with the actions taken by the supervisor, the employee may direct the matter to either Human Resources or the General Manager.
- 3-7. This policy shall be distributed to all employees upon its adoption, to all new employees at the time of hire, and annually thereafter.

#### 3120.64 Occupational Health and Safety Training Program

1. All new employees will be provided a safety orientation during ~~his/her/their~~ first day on the job. The orientation will be conducted and documented by ~~his/her/their~~ supervisor and/or ~~by~~ Human Resources. It will cover all company safety rules and the safe practices required for their job assignment.
2. Employees given a new job assignment will be provided a safety orientation regarding any new hazards prior to beginning the new job. Employees risking exposure to a new hazard will be given a safety orientation prior to working with the new hazard.
3. A safety orientation will be conducted periodically. Safety rules and safety practices will be emphasized at this training session, which will serve the same purpose as the safety orientation given to new employees.
4. Only individuals who are knowledgeable of the safety hazards and safe practices of the workers under their direction and control will be permitted to supervise.
5. Records will be kept of all training provided. Records will indicate the type of training given, date, the name of the training provider, and signatures of employees in attendance, and will be maintained for a minimum of 3 years.

3120.75 Inspections. Periodic safety inspections shall be conducted to identify existing hazards in the workplace, or conditions, equipment, and procedures that could be potentially hazardous. The inspections shall

- ii. Inspections will also be performed whenever a new process or substance is introduced, when the company receives information that a company process or substance is hazardous, as part of an accident investigation, and when a safety hazard is reported. These inspections may be limited to the substance or process in question.
- iii. All inspections will be documented using the Hazard Checklist, which will be signed and dated by the inspector. The inspector will correct, or arrange to correct all hazards identified.

#### F. Accident Investigation

- i. All accidents, illnesses, and exposures to hazardous substances resulting from employment with the District will be investigated by the injured employee's supervisor, using the Supervisor's Report of Accident Form.
- ii. The investigation report will be reviewed by the General Manager.
- iii. Particular attention will be given to ways of preventing future occurrences of similar accidents, illnesses or exposures.

#### G. Unsafe Conditions and Work Practices

- i. When safety hazards are corrected, the action taken will be indicated on Hazard Checklist, which will then be signed and dated by the individual making the corrections.
- ii. Priorities for correction will be determined by the severity of the hazard (s) identified. Employees will be protected from imminent hazards by the use of lockouts or other means of adequately preventing employees from exposure.
- iii. Hazard checklist forms will be kept as a record of the company's ongoing safety efforts.

H. **Recordkeeping.** Inspection records, accident investigations, and training records, shall be kept for a minimum of three (3) years.

### 32. UNIFORMS AND PROTECTIVE CLOTHING

- A. **Employee Appearance and Dress.** Employees are expected to maintain a neat, clean and well-groomed appearance.
  - i. Hair, beard and mustaches must be of style and length to avoid coming into contact with moving equipment. Loose clothing is not to be work when operating equipment.

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be conducted by personnel who, through experience or training, are able to identify actual and potential hazards and who understand safe work practices.

1. Inspections will be performed regularly to identify and evaluate workplace hazards with the use of an established checklist (see 3120.5.3). A checklist will be developed for use in subsequent inspections.
2. Inspections will also be performed whenever a new process or substance is introduced, when the ~~company~~ District receives information that a company process or substance is hazardous, as part of an accident investigation, and when a safety hazard is reported. These inspections may be limited to the substance or process in question. The frequency of the inspections will depend on the operations involved, the magnitude of the hazards, the proficiency of employees, changes in equipment or work processes, and the history of workplace injuries and illnesses.
3. All inspections will be documented using the Hazard Checklist, which will be signed and dated by the inspector. The inspector will correct or arrange to correct all hazards identified.
4. Inspections may be conducted by outside consultants, the General Manager or their designee, the Director of Operations, ~~the Assistant Director of Operations, or the Field Water Utility Superintendent, or Human Resources.~~ In the event of ~~an accident investigation or~~ a safety complaint, the designated Inspector should not be a member of the department under investigation, or a supervisor of any employees involved.

3120.86 Accident Investigation. All accidents shall be thoroughly and properly investigated by a responsible managing employee who shall be trained in accident investigation, with the primary focus on understanding why the accident or near-miss occurred and what actions can be taken to prevent a recurrence. A written report of said investigation shall be prepared which adequately identifies the cause(s) for the accident or near-miss occurrence.

1. All accidents, illnesses, and exposures to hazardous substances resulting from employment with the District will be investigated ~~by the injured employee's supervisor,~~ using the Incident Report Form, and submitted to Human Resources.
2. The investigation report will be reviewed by the General Manager, or his/her designee.
3. Particular attention will be given to ways of preventing future occurrences of similar accidents, illnesses, or exposures. Methods of prevention include, but are not limited to:
  - a. Additional training
  - b. Disciplinary action
  - c. Replacement of parts or equipment
  - d. Environmental controls
  - 3.e. Additional staff assigned to tasks or worksites

3120.97 Unsafe Conditions and Work Practices.

1. When safety hazards are corrected, the action taken will be indicated on Hazard Checklist, which will then be signed and dated by the individual making the corrections.
2. Priorities for correction will be determined by the severity of the hazard(s) identified. Employees will be protected from imminent hazards using lockouts or other means of adequately preventing employees from exposure.

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3. Hazard checklist forms will be kept as a record of the company's ongoing safety efforts for a minimum of 3 years.

3120.8 **Recordkeeping.** Inspection records, accident investigations, and training records, shall be kept for a minimum of 5 years (§15400.2). We are a local governmental entity and we are not required to keep written records of the steps taken to implement and maintain our IIP Program.

3120.109 **Code of Safe Practices.** All employees shall follow these safe practices rules, render every possible aid to safe operations, and report all unsafe conditions to a responsible managing employee.

1. Supervisory employees shall insist on employees observing and obeying every rule, regulation, and order as is necessary to the safe conduct of the work, and shall take action as necessary to obtain observance.
2. Anyone known to be under the influence of drugs or intoxicating substances which impair the employee's ability to safely perform the assigned duties shall not be allowed on the job, and will be subject to discipline specified in Policy 3205.
3. Employees shall obey all health and safety warning signs.
4. Horseplay, scuffling, and other acts which tend to have an adverse influence on the safety and well-being of the employees is prohibited.
5. Work shall be well-planned and supervised to prevent injuries in the handling of materials and in working together with equipment.
6. No one shall knowingly be permitted or required to work while the employee's ability or alertness is so impaired by fatigue, illness, or other causes that it might unnecessarily expose the employee or others to injury.
7. Employees shall not enter manholes, underground vaults, chambers, or other similar places that receive little ventilation unless it has been determined that it is safe to enter.
8. Employees will ensure that all guards and other protective devices are in proper places and adjusted, and shall report deficiencies promptly to a responsible managing employee.
9. Employees shall not handle or tamper with any electrical equipment, machinery, or air or waterlines in a manner not within the scope of their regular duties, unless they have adequate instruction and supervision from a responsible managing employee.
10. All injuries shall be reported promptly to a responsible managing employee so that arrangements can be made for medical or first aid treatment.
11. When lifting heavy objects, the large muscles of the leg instead of the smaller muscles of the back shall be used.
12. Materials, tools, or other objects shall not be thrown from buildings or structures until proper precautions are taken to protect others from falling objects.
13. Employees shall cleanse thoroughly after handling hazardous or unhealthy substances, and follow special instructions from authorized sources.
14. Work shall be so arranged that employees are able to face a ladder and use both hands while climbing.
15. No burning, welding, or other source of ignition shall be applied to any enclosed tank or vessel, even if there are some openings, until it has first been determined that no possibility of explosion exists, and authorization for the work is obtained from a responsible managing employee.
16. Any damage to scaffolds, falsework, shoring, or other supporting structures shall be immediately reported to a responsible managing employee.
17. All tools and equipment shall be maintained in good condition. Damaged tools or equipment shall be removed from service and tagged "DEFECTIVE."

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18. While working on or cleaning equipment, perform Lockout/Tagout/Blockout procedures if exposed to live wires, moving parts, or flying debris.
19. Only appropriate tools shall be used for the job. For example, Pipe or Stillson wrenches shall not be used as substitute for other wrenches.
20. Tools shall not be altered in a manner not intended by the manufacturer. For example, wrenches may not be altered by the addition of handle-extensions or "cheaters."
21. Portable electric tools shall not be lifted or lowered by means of the power cord. Ropes shall be used for this purpose.
22. Only authorized persons shall operate machinery or equipment.
23. Loose or frayed clothing, long hair, dangling ties, finger rings, etc., shall not be worn around moving machinery or other sources of entanglement.
24. Machinery shall not be serviced, repaired, or adjusted while in operation. Oiling of moving parts shall not be attempted except on equipment that is designed and fitted with safeguards to protect the person performing the work.
25. Where appropriate, lock-out procedures shall be used.
26. Employees shall not work under vehicles supported by jacks or chain hoists, without protective blocking that will prevent injury if jacks or hoists should fail.
27. Air hoses shall not be disconnected at compressors until the hose line has been bled.
28. All excavations shall be visually inspected before backfilling, to ensure that it is safe to backfill.
29. Excavating equipment shall not be operated near tops of cuts, banks, and cliffs if employees are working below.
30. Tractors, backhoes, and other similar equipment shall not be operated where there is a possibility of overturning in dangerous areas such as steep slopes, edges of fills, or cut banks.
31. Use sound ergonomic principles appropriate for the location and nature of work.
32. Keep walkways, hallways, and doorways free of items or debris to prevent injury.
33. Keep desk drawers, filing cabinets, and overhead cabinets closed when not in use to prevent injury.