



**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, February 21, 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 Personnel Committee members will attend in person at the  
BCVWD Administrative Office*

*This meeting is available to the public via Zoom teleconference*

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

<https://us02web.zoom.us/j/85792068838?pwd=cFArZHZ4aHRlSUJLeTBBCZVpnUGRmdz09>

**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 – FEBRUARY 21, 2023

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**Call to Order: Chair Covington**

**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**  
*Minutes may be accepted by consensus*
  - a. January 17, 2023 (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 - 11)
6. **Discussion of Employment Agreements for Exempt Employees** (page 12)
7. **Report: BCVWD Deferred Compensation Plans** (pages 13 - 59)
8. **Update: Workforce and Succession Planning Project** (pages 60 - 63)
9. **Annual Report: Performance Evaluation Compliance** (pages 64 - 65)

10. **Annual Report: Employee Turnover** (pages 66 - 69)
11. **Policies and Procedures Manual Updates / Revisions** (pages 70 -79)
  - a. Policy 3121 Infectious Disease Control
  - b. Policy 3122 Workplace Violence
12. **Action List for Future Meetings**
  - *Employee Association topics*
  - *Policy manual updates (ongoing)*
  - *Status of Workforce and Succession Plan*
13. **Next Meeting Date: March 21, 2023**
14. **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 Personnel Committee in connection with a matter subject to discussion or consideration at a meeting of the Personnel Committee are available for public inspection in the District's office, at 560 Magnolia Avenue, Beaumont, California ("District Office") during business hours, Monday through Thursday from 7:30 a.m. to 5 p.m. If such writings are distributed to members of the Board less than 72 hours prior to the meeting, they will be available from the District Office at the same time or within 24 hours' time as they are distributed to all or a majority of the Board of Directors, except that if such writings are distributed one hour prior to, or during the meeting, they can be made available in the Board Room at the District Office. Materials may also be available on the District's 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, January 17, 2023 at 5:30 p.m.**

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**CALL TO ORDER**

*Chair Covington called the meeting to order at 5:42 p.m.*

**Announcement of Teleconference Participation**

Director of Finance and Administration Dr. Kirene Bargas clarified that this meeting is conducted pursuant to California Government Code Section 54953 and BCVWD Resolution.

Directors Covington and Ramirez attended in person.

*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 Finance and Administration Kirene Bargas, PhD 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 Utility I: Luis Lomeli, Joshua Rogers, Justin Petruescu, Khalid Hester Water Utility Supervisor Julian Herrera Customer Service Representative Jennifer Leanos</i>

**PUBLIC INPUT:** *None.*

**ACTION ITEMS**

- 1. Adjustments to the Agenda:** *None.*
- 2. Acceptance of the Meeting minutes**
  - a. *November 15, 2022*

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



MOVED: Ramirez	SECONDED: Covington	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 new employees and anniversaries, and a new job posting. There were a couple of COVID exposures, but Cal OSHA no longer requires sending of individual notices.

Director Ramirez greeted the employees.

**6. Report: BCVWD Deferred Compensation Plans**

Ms. Foley reminded that this item had been requested by Director Ramirez, to focus on whether plan fees are reasonable and if the accounts are being managed responsibly. The current 457 plan is administered by CalPERS in partnership with VOYA. She explained the basics of the program, noting that 488 special districts participate in the program.

BCVWD has offered the plan since 2012 and added a ROTH option in 2019, Foley continued. Both plans are voluntary enrollment and are offered via new hire employee orientation. The District is not paying any fees on behalf of the employees or offering an incentive to participate, unless required by employment agreement as in the case of the General Manager.

Ms. Foley explained that four employees are still enrolled in a previous plan no longer offered. In response to Director Ramirez, she explained there is not much difference between the new plan and the old.

To participate, the employee must be CalPERS eligible, or an elected official. Currently, 22 employees are participating and 10 are actively contributing (25 percent participation rate), Foley reported. The average yearly contribution is \$9,000. This is a supplemental plan to the Cal PERS pension program. The IRS sets contribution limits, she added.

In response to Director Ramirez, Mr. Jagers confirmed that BCVWD participates in Social Security.

In October 2022, CalPERS 457 plan was able to reduce their fees by about .06 percent as a result of the volatility of the market. There is an all-in fee structure which is charged on a quarterly basis, Foley noted.

Employees may take out a loan against their account in case of emergency or to make a down payment on a house. If the employee chooses to self-manage their account, there are additional fees.

Director Ramirez asked about employee satisfaction with the plan. Ms. Foley advised she has no data on that but could do a survey. Ramirez recommended doing so, and reaching out to some other firms to assure the District is on par with other agencies and determining if there is a better offer. He suggested researching a financial adviser to manage and produce a rate of return. Ms. Foley said she will reach out to the benefits broker, and noted that she had some trouble coming up with other plans that were comparable.

Director Covington noted that VOYA has its thumb on the market for 457s, and said he has been pleased with the results over the years.

Mr. Jagers encouraged employees to participate.

Regarding employee satisfaction, Management Analyst II Lorena Lopez reported that turnover is not seen and in fact, most employee participants increase their contribution.

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

Human Resources Administrator Sabrina Foley reminded about Board authorization for a consultant to conduct this project. The project has four phases, Phase 1 is complete, and Phase 2 has commenced, she advised. Staff is working with the consultant on the draft report. Phase 3 is implementation, and Phase 4 is ongoing monitoring.

Overall, the project is approaching 40 percent complete and is within budget, she said.

Director Covington noted that the project is late, but it had started late. The timeline since November has not slipped, he added.

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

Human Resources Administrator Sabrina Foley reviewed the policies.

Policy 3075 Vacation: Ms. Foley reminded about the Committee's direction to remove the language regarding the first-year approach and allow use of vacation as it is accrued, after the initial 90 days of employment. The Employees Association requested a review of the vacation cap for non-exempt staff, she noted. A grace period for changes to the accrual cap was added. The Personnel Committee asked for clarification of circumstances which would permit the general manager to grant an extension.

Chair Covington noted that the changes requested by the Personnel Committee were included in the redline in the packet. In response to Director Ramirez, Ms. Foley explained that accrued vacation is paid out upon separation from employment. Sick time is not covered by this policy and is not required to be paid out by law.

The Committee discussed extenuating circumstances for a grant of extension. Ms. Foley indicated she could not think of other circumstances that may be relevant unless the Committee provides further direction. Covington said although those were determined on the fly, he did not want to create a long list of extenuating circumstances – keep it short, keep it narrow so it is not abused. Director Ramirez suggested eliminating the examples and adding “for medical leave or pending leave of absence.” Covington indicated that is not very broad and is to the point with no gray area. Mr. Jagers provided another example of a potential extenuating circumstance. Following the discussion, the directors concurred on the change of language.

The members of the Employee Association indicated satisfaction with the accrual cap.

*The Committee recommended moving forward Policy 3075 with the stated modification to the Board for consideration by the following vote:*

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

Policy 3115 Return to Work: Ms. Foley reported that addressing this policy was a recommendation from the insurance agency, which provided a list of changes to incorporate. She reviewed the added legal language and revisions and confirmed it had been vetted through legal counsel.

Director Covington said he was pleased to see the change to modified duty and commented on the added flexibility to the District.

The members of the Employee Association voiced support.

*The Committee recommended moving forward Policy 3115 to the Board for consideration by the following vote:*

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

Policy 3120 Occupational Injury and Illness Prevention Program: Ms. Foley explained changes based on recommendations from the California Special Districts Association and from legal counsel based on OSHA requirements.

The District has an Injury and Illness Prevention Program (IIPP), and this is an important part of safety, Foley noted.

Director Ramirez asked if the IIPP was up to date and about any requirement for periodic updates. Ms. Foley said it was last updated by a consultant hired for that purpose a few years ago. It is a living document, and is accurate, being perpetually updated as the need arises, she added. The most recent was a COVID addendum addition, but there is no legal requirement for regular update intervals, she noted.

Director Covington indicated that the consultant would provide applicable updates for insertion into the IIPP. Employees must see it and sign off that they have read the amendment, he noted. Mr. Jagers assured that the District responds proactively to information and addresses concerns to ensure staff safety. Ms. Foley indicated there is an annual acknowledgment that is signed by staff.

Director Covington observed that the new level of detail is making policies more robust. Mr. Jagers recalled the Personnel Committee's push to improve the safety program and noted progress made. Director Covington acknowledged the progress over the past five years. He noted employee buy-in and the purchase of safety equipment.

Chair Covington invited comment. The Employee Association representative expressed appreciation for the diligence related to safety and said it had been noticeable.

*The Committee recommended moving forward Policy 3120 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

- *Employee Association topics (none added)*
- *Policy manual updates (ongoing)*
- *Status of Workforce and Succession Planning*
- *Review exempt employee standard contract*
- *Annual performance evaluation compliance report*

## 10. Next Meeting Date: Tuesday, February 21, 2023, at 5:30 p.m.

**ADJOURNMENT:** 6:35 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  
February 21, 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 January 10, 2023 – February 13, 2023**

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**Personnel**

Total Current Employees (Excluding Board Members)	47
Full-Time Employees	39
Part-Time	2
Temporary	6
Interns	0
Separations	0
Retiring Employees	0

**New Hires**

N/A

**Anniversaries\***

Employee Name	Job Title	Years of Service
Melvin Gibson	Water Utility Worker I	1
Natalia Murillo	Temporary Customer Service Representative	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**

2/1/2023: A temporary Water Utility Worker I was promoted to Customer Service Representative II.

2/6/2023: A Water Production Operator II was promoted to Cross-Connection/Non-Potable Water Supervisor.

2/13/2023: An Engineering Assistant was promoted to Associate Civil Engineer I.



### **Employee Communications**

1/17/2023: HR published an updated Benefits Information Contact Sheet with a new employer code for the Employee Assistance Program (EAP).

1/18/2023: HR shared information about CalPERS Virtual Education Events.

1/18/2023: HR announced a job opening for the position of Associate Civil Engineer I.

1/31/2023: HR shared a reminder about scheduled safety training.

2/1/2023: HR announced an internal employee promotion.

2/13/2023: HR announced two internal employee promotions.

### **Pending Legislation**

Bill/Legislation	Title	Description	Status
AB 331	Artificial Intelligence	Would state the intent of the Legislature to enact legislation relating to the use of AI in accordance with preventing discrimination in employment for protected classes.	May be heard in committee March 2.
AB 518	Paid family leave	Would expand eligibility for CA state benefits under the paid family leave program to include individuals who take time off work to care for a seriously ill individual related by blood or whose association with the employee is the equivalent of a family relationship. Bill would make conforming changes to the definitions of the terms “family care leave” and “family member” to align with updated California Family Rights Act.	May be heard in committee March 10.
AB 521	Occupational safety and health standards: restrooms	Bill would require the division of OSH to submit a proposal to revise restroom regulations to require at least one women’s designated restroom for jobsites with 2 or more required water closets.	May be heard in committee March 10.
AB 524	Discrimination: family caregiver status	Would prohibit employment discrimination on account of family caregiver status, and would recognize the opportunity to seek, obtain, and hold employment without discrimination because of family caregiver status as a civil right.	May be heard in committee March 10.



SB 399	Employer communications	Would prohibit an employer from requiring employees to attend an employer-sponsored meeting or participate in any communications with the employer, the purpose of which is to communicate the employer's opinion about religious matters, political matters, or certain rights as guaranteed by the US or California Constitution.	May be acted upon on or after March 12.
SB 403	Discrimination on the basis of ancestry	Would state the intent of the Legislature to enact further legislation that would protect people from discrimination on the basis of their ancestry.	May be acted upon on or after March 12.

*Prepared by Sabrina Foley, Human Resources Administrator*

## EXEMPT EMPLOYEE MEETING RESULTS

## Item 6

February 2, 2023

Topic of Interest or Concern Raised	Number of Exempt Employees for which this is a Top 3 Priority
COLA-address in agreement	6
Hybrid Schedule for non-customer-facing roles	4
4/10 work schedule in writing	4
Clarity on whether it is an agreement or an employment contract (are exempt employees a bargaining group?)	3
Review and re-sign to have finalized agreements and reflect current job title and salary, revisit as necessary	2
Retirement-CalPERS Pension contributions	1
"Grandfathered" conditions for existing agreements	1
Administrative Leave	
Revisit template agreement every 2 years	
Clarity on what is negotiable in the agreement	





**Beaumont-Cherry Valley Water District  
Personnel Committee  
February 21, 2023**

Item 7

**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.

**Executive Summary**

The Beaumont-Cherry Valley Water District offers voluntary deferred compensation plans as described in TABLE 1. According to the comparison in TABLE 2, the District's current vendor offers the most competitive rate structure of those surveyed.

**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. At the January 17, 2023 meeting, staff presented information about the District's current 457 plan offerings. Director Ramirez requested additional information about the program's fees in comparison with other vendors.

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 Comparison**

TABLE 2

<b>Plan Provider</b>	<b>Minimum Participation Requirements</b>	<b>Management Fees</b>	<b>Notes</b>
CalPERS VOYA	None	0.25%-0.44%	Current plan provider Integrates with MyCalPERS for retirement planning
Schuster Financial	N/A	N/A	Does not currently offer an applicable plan.
TIAA	At least \$5M in assets	No response	BCVWD does not meet minimum participation requirements
TransAmerica	No response	No response	Stated they are not the best fit for a smaller organization
Lincoln Financial	No response	No response	



T. Rowe Price	At least \$500k in assets Must join a TPA (third-party administrator)	Employer Fees: (approximate) -Startup Fee: \$250 -Annual Fee: \$1,500 -Per Participant Fee: \$30-50 No account management fees	
Empower Retirement-Mass Mutual	No response	No response	
Nationwide	No minimum requirements	70/80/90 basis points (.7%-.9%), depending on the fund(s) selected by participant	
MissionSquare (ICMA-RC)	No response	No response	Not able to reach anyone, no plan participant contact information is available

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 x 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	<b>108</b>	Total
	Counties	<b>17</b>	
	Schools	<b>200</b>	
	Courts	<b>16</b>	
	Special Districts	<b>488</b>	

Statistics as of 6/30/22

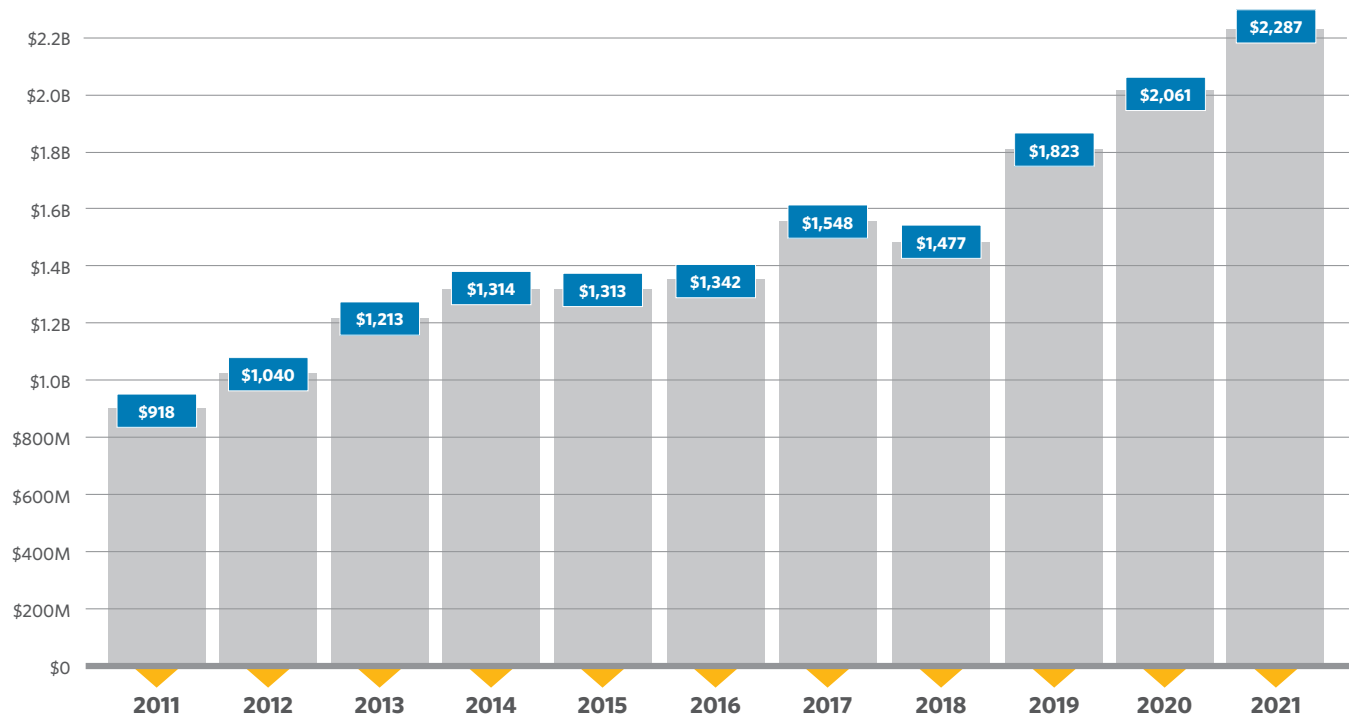
## Advantages For You

- 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).

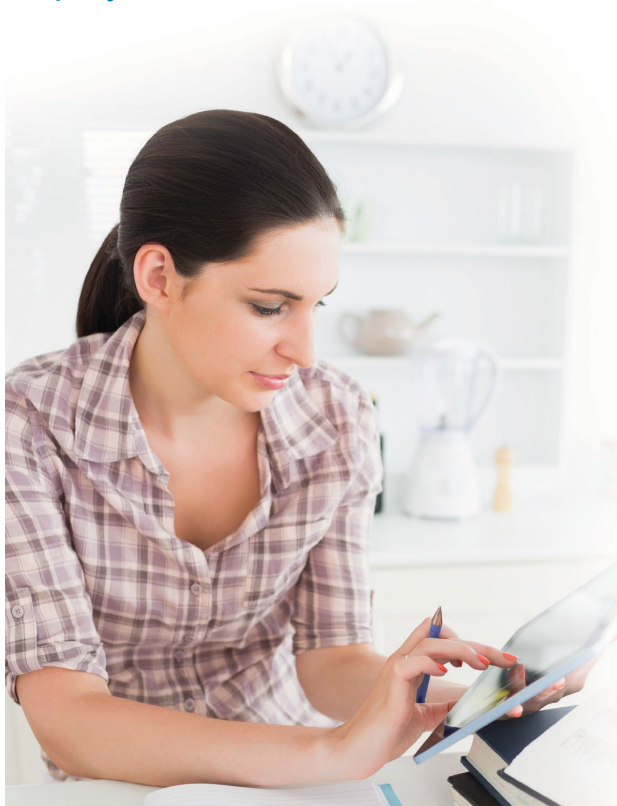


Visit [calpers-sip.com](http://calpers-sip.com) to learn more about the 457 Plan.

\* 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:	<b>\$20,500</b>	\$19,500
50+ Catch-up:	<b>\$27,000</b>	\$26,000
3-year Catch-up:	<b>\$41,000</b>	\$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, propriety 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](https://calpers457.timetap.com)

888-713-8244



*Northern*

**David Vallerga**

Certified Retirement Counselor®

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888-713-8244 ext. 6



*Central*

**Debbie Orlauski**

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*Greater Sacramento*

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*CalPERS 457 Team Manager*

**Winnie Robinson, CFP®**

Certified Retirement Counselor®

[Winnie.Robinson@voya.com](mailto:Winnie.Robinson@voya.com)

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® 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® 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**

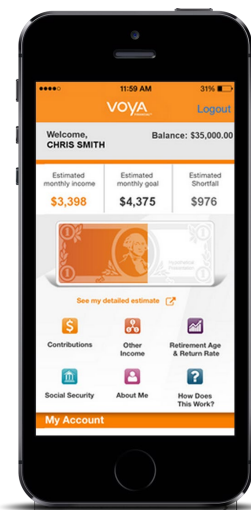
**calpers457.timetap.com**

## 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**

The screenshot shows the CalPERS Employer Resource Center website. At the top, there is a header with the CalPERS logo and the text "CalPERS Supplemental Income 457 Plan". Below this is a navigation bar with links to "Plan Forms", "Participant Materials", "Employer Materials", "Investment Option Information", "Annual RS Limits", "Order Publications Online", and "Contact Information". A prominent blue box on the right says "Want our Plan? Click here to learn how!". The main content area is divided into several sections: "News & Updates" with links to "Employer Guide", "Important Notice" (dated January 1, 2016), "Self-Managed Accounts", and "myOrange Money"; "Did you know?" with links to "Read current Employer Cents", "Making Cents Newsletter", "myOrange Money", "Helpful Links and Forms Library", and "CalPERS Perspective Newsletter"; and "Personal Phone Reviews" with a link to "Schedule a one-on-one personal phone appointment".

## Voya Plan Administration Contacts

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jennifer.dumond@voya.com  
612-224-7012

**Sara Silverberg, Plan Consultant**  
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781-796-9924

## 457 Plan Contacts

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**Dave Saavedra, Operations Manager**  
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916-795-3908

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

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**Sarah Sullivan**  
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**Katherine Kersey**  
katherine.kersey@calpers.ca.gov

# Investment Overview

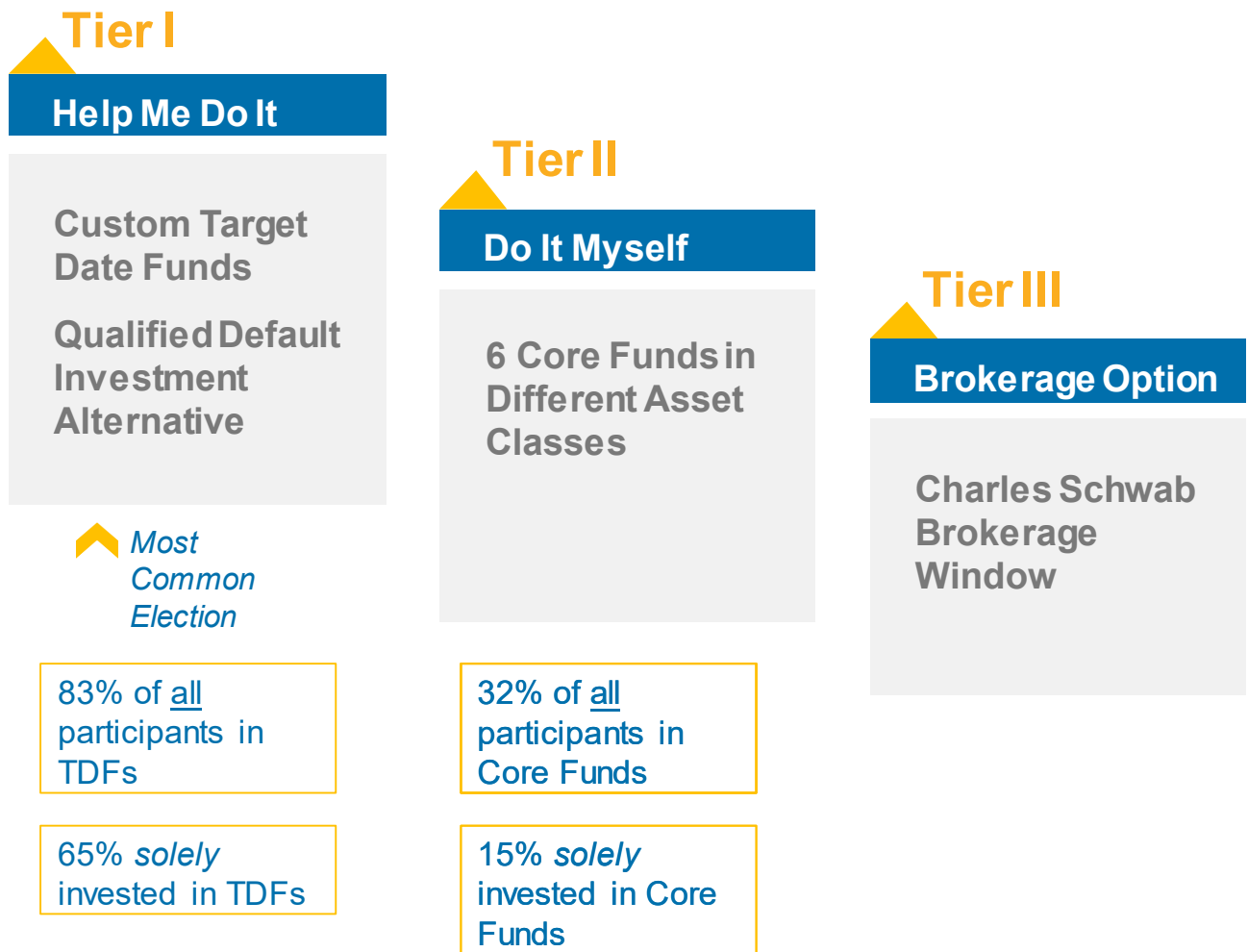


# Comparing the Plans

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)

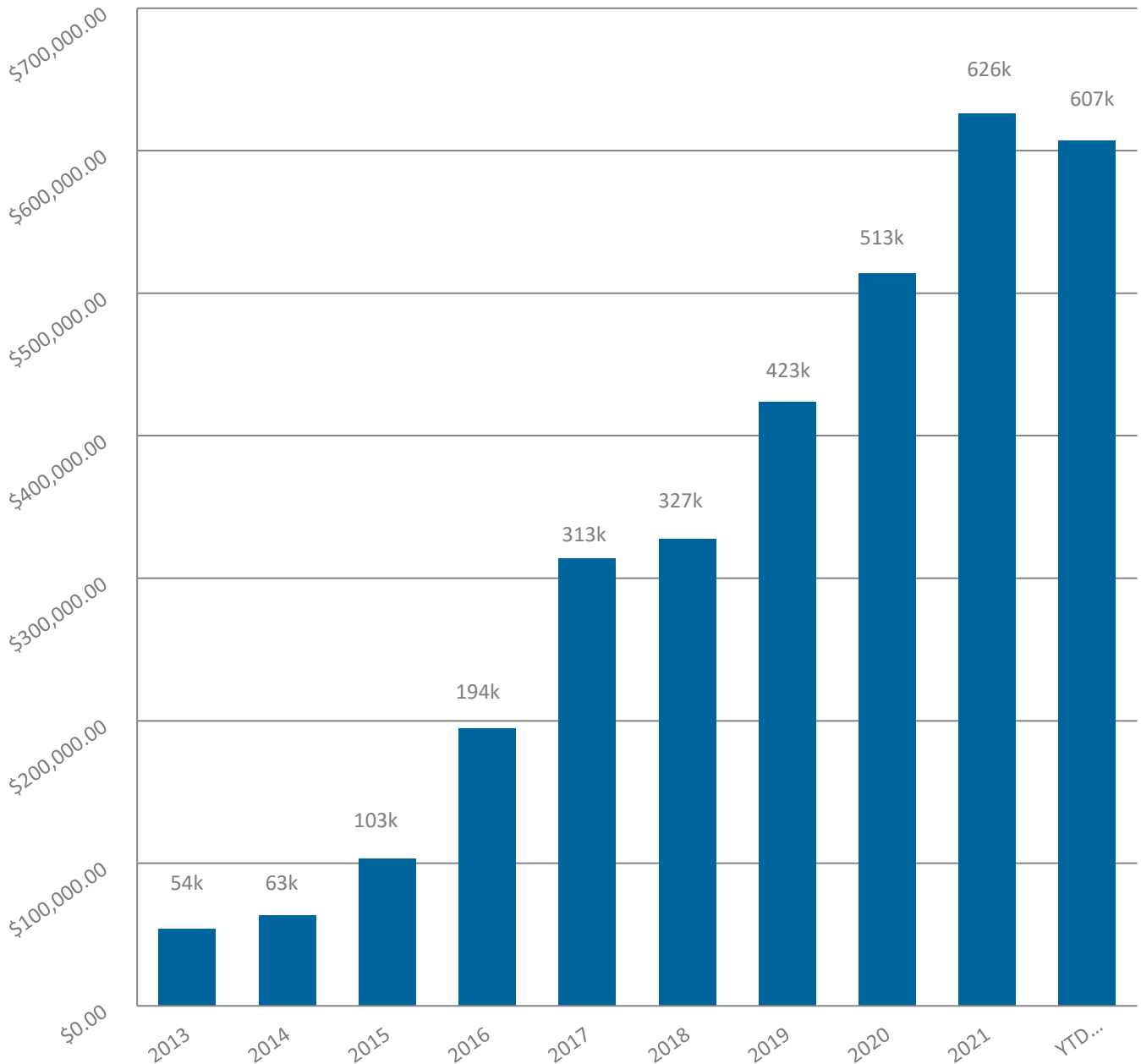
# Demographic Statistics



# Historical Asset Summary

December 31, 2013 through September 30, 2022

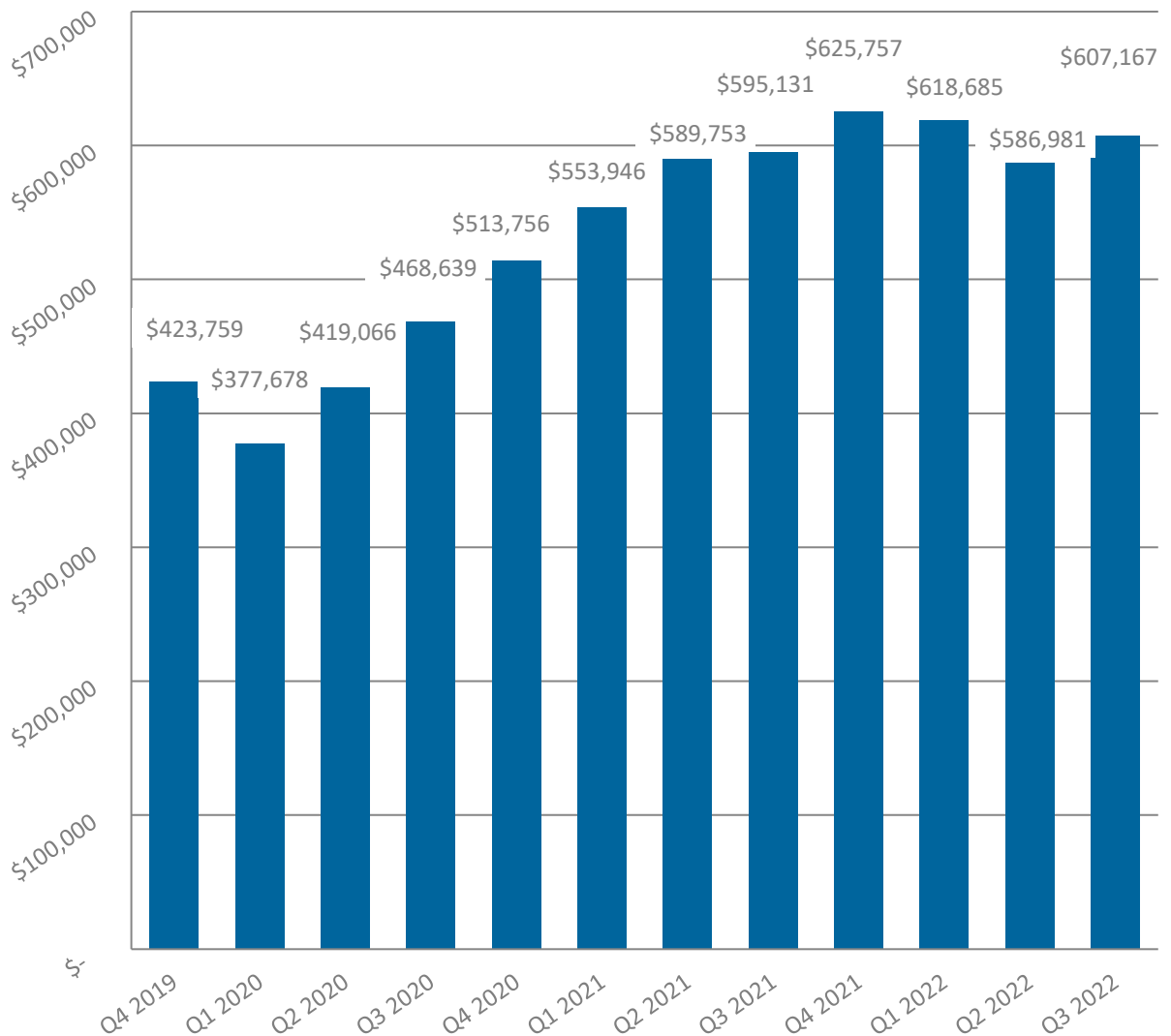
## Beaumont-Cherry Valley Water District



# Asset Summary

As of September 30, 2022

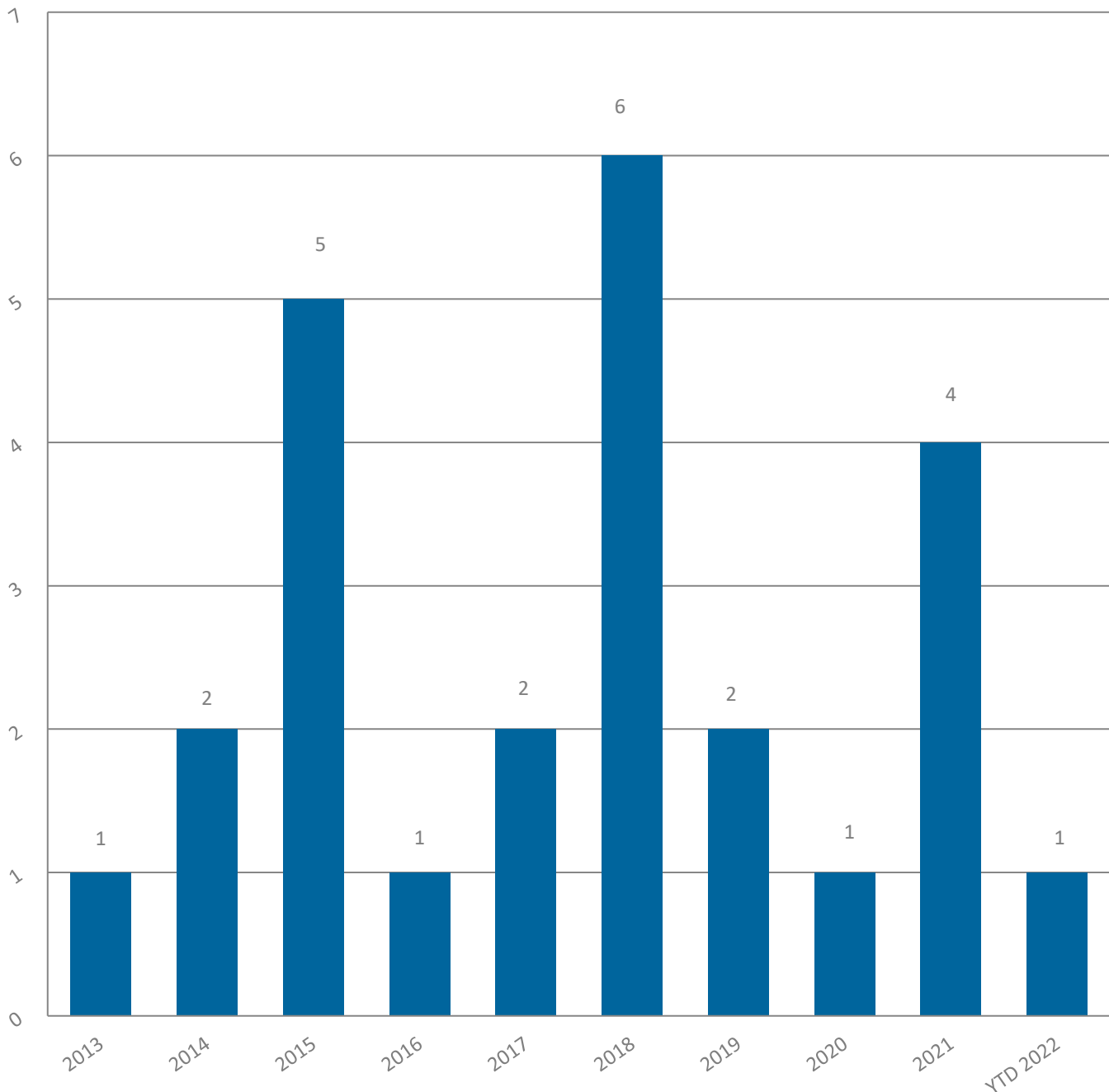
## Beaumont-Cherry Valley Water District



# Historical New Enrollments

2013 through September 30, 2022

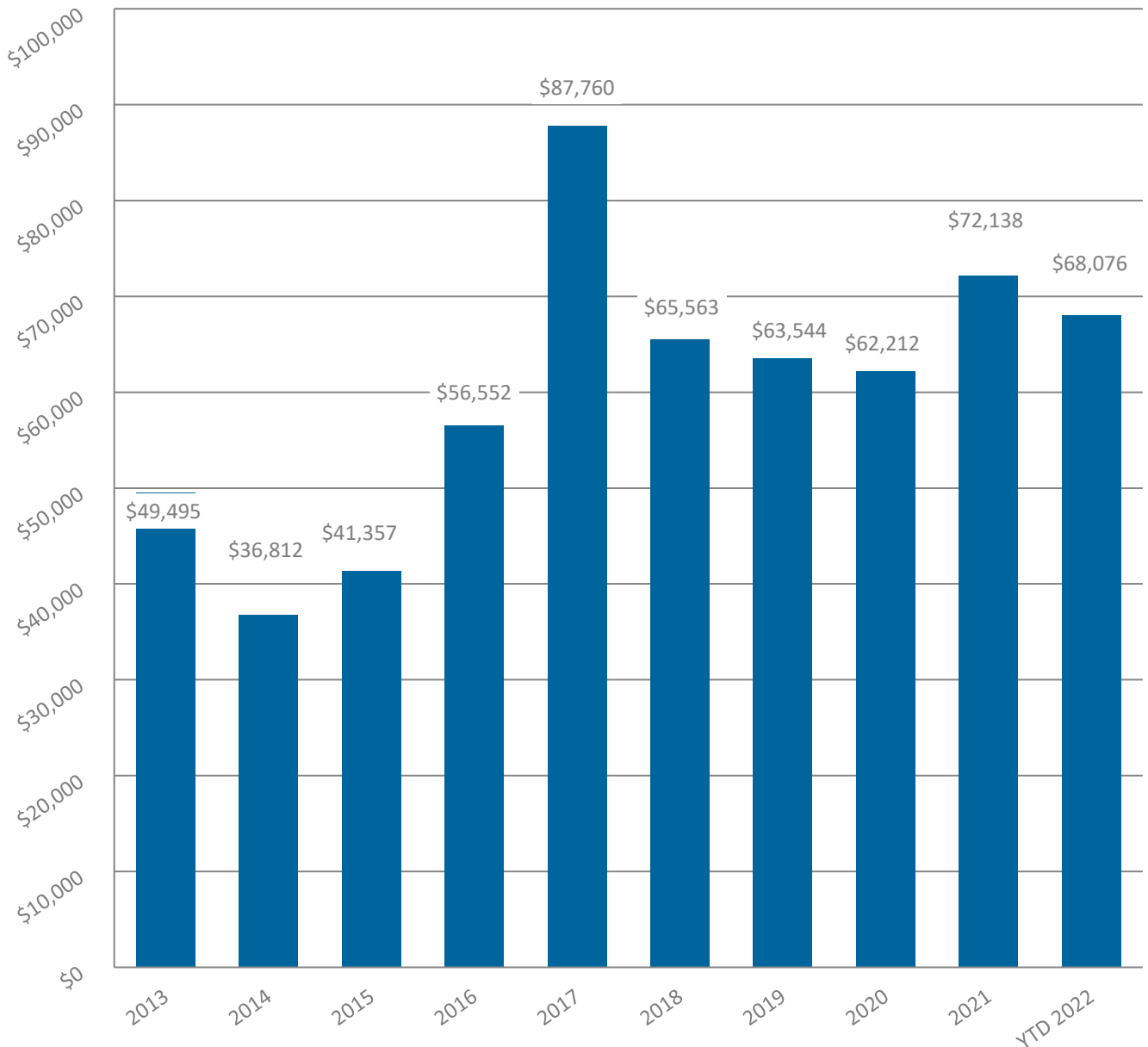
## Beaumont-Cherry Valley Water District



# 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
Total	22	\$607,167.34

# Cash Flow Summary – Annual

January 1, 2022 – September 30, 2022

## Beaumont-Cherry Valley Water District

### CASH IN

#### 457 Plan

Employee Before-tax Contributions	\$65,584.04
Employee Roth Contributions	\$2,492.42
Loan Payments	\$16,984.93
Other-Rollover-In	\$0.00

Total Cash In	\$85,061.39
---------------	-------------

### CASH OUT

#### 457 Plan

Withdrawals	\$1,642.41-
Terminations	\$4,522.96-
Installments	\$0.00-
Fees	\$52.50-
Loans Issued	\$0.00-

Total Cash Out	-\$6,217.87
----------------	-------------

Net Cash Flow	\$78,843.52
---------------	-------------

# 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

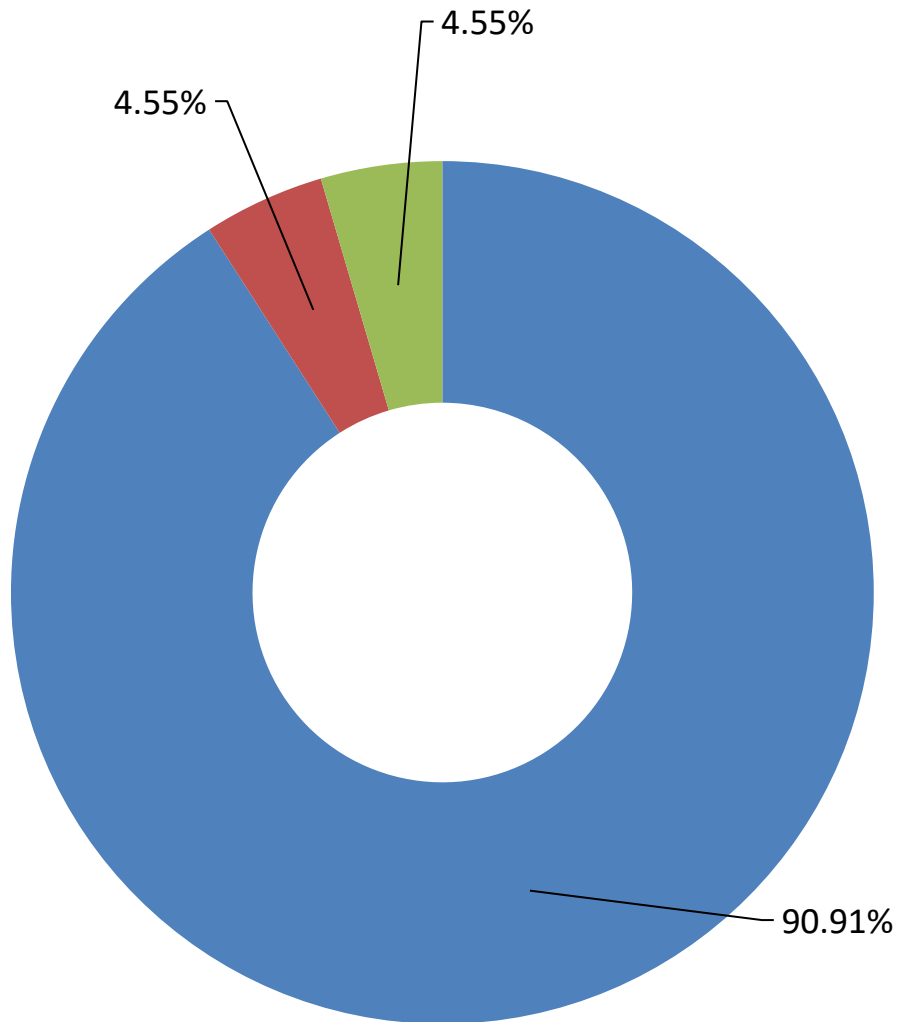
## Beaumont-Cherry Valley Water District

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



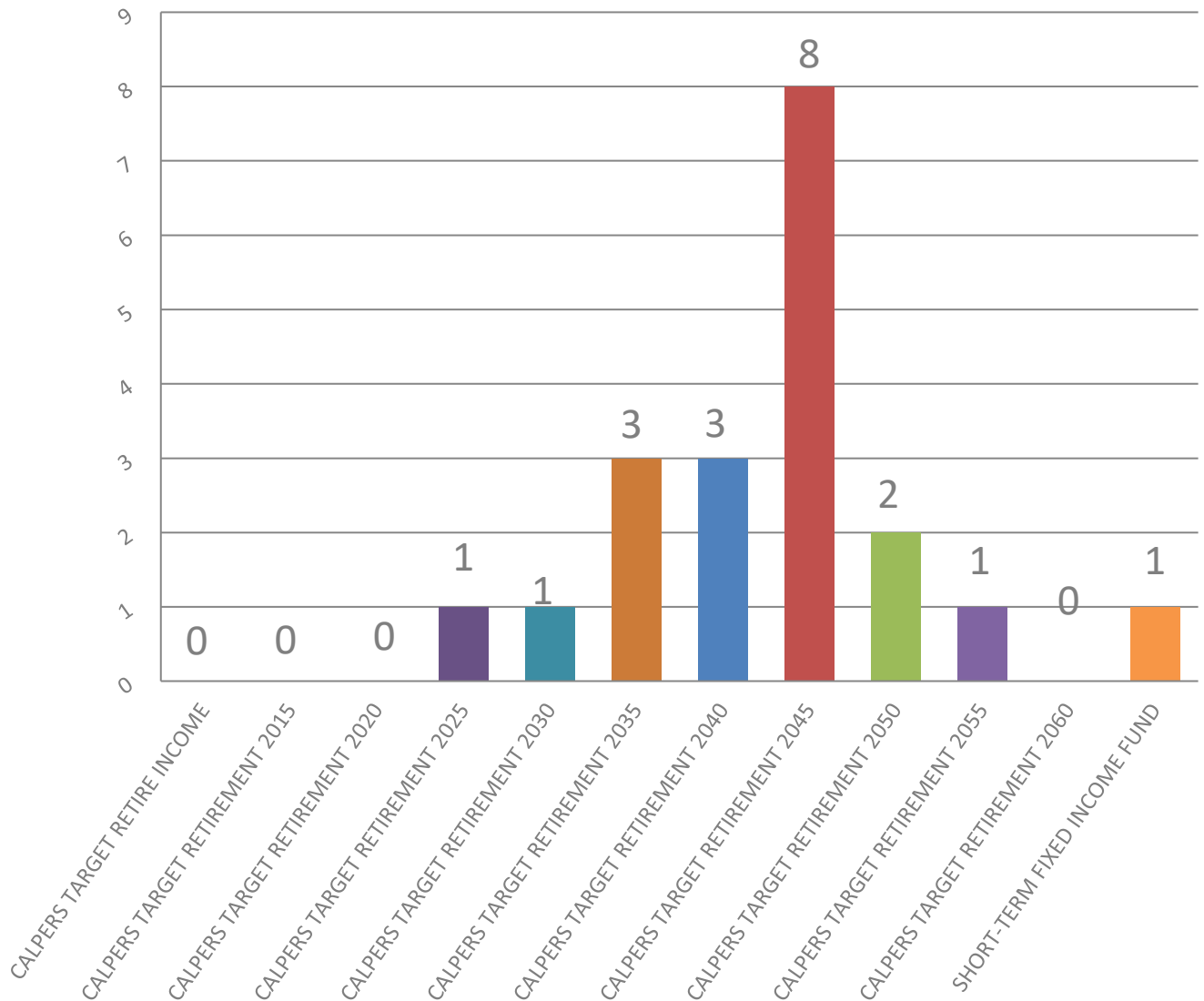
### Number of Investments



# 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\*\*](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
Russell 3000 Index	-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
MSCI ACWI ex-USA IMI Index (net)	-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
Bloomberg US 1-3 yr Gov't/Credit Bond Index	-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
Bloomberg US Aggregate Bond Index	-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
State Street Custom Benchmark <sup>4</sup>	-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
BofA ML 3-month US T-Bill	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
SIP Income Policy Benchmark <sup>6</sup>	-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
SIP 2015 Policy Benchmark <sup>6</sup>	-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
SIP 2020 Policy Benchmark <sup>6</sup>	-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
SIP 2025 Policy Benchmark <sup>6</sup>	-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
SIP 2030 Policy Benchmark <sup>6</sup>	-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
SIP 2035 Policy Benchmark <sup>6</sup>	-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
SIP 2040 Policy Benchmark <sup>6</sup>	-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
SIP 2045 Policy Benchmark <sup>6</sup>	-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
SIP 2050 Policy Benchmark <sup>6</sup>	-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
SIP 2055 Policy Benchmark <sup>6</sup>	-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
SIP 2060 Policy Benchmark <sup>6</sup>	-6.55	-20.10	-	-	5.15			
<b>Broad-Based Benchmarks<sup>7</sup></b>								
Russell 3000 Index	-4.46	-17.63	8.62	11.39	-	-	-	-
MSCI ACWI ex-USA IMI Index (net)	-9.69	-25.72	-0.78	3.19	-	-	-	-
Bloomberg US Aggregate Bond Index	-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

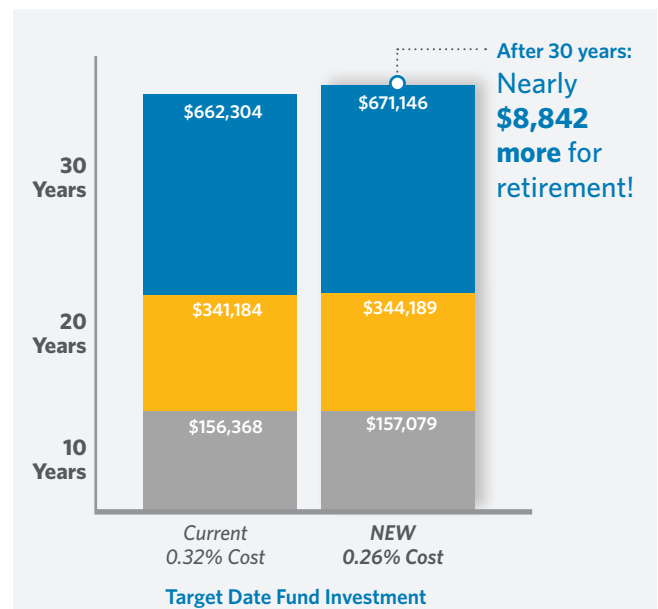
The CalPERS 457 Plan's "all-in" fee structure is simple, fair and includes all administrative, recordkeeping and investment fees. CalPERS will continue to review fees and operating costs, and future changes to fees and costs may be made at any time.

### 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](https://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** 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** 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](https://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](https://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](https://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](https://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](https://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](https://www.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** 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

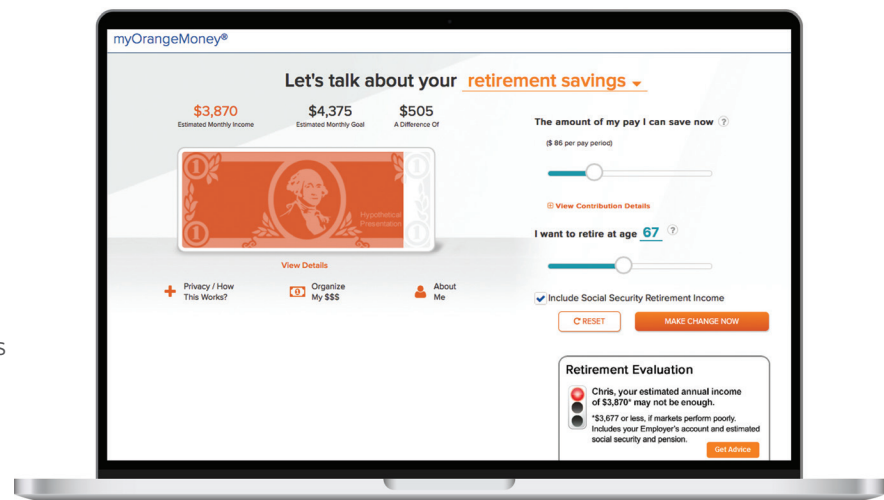
- View your asset allocation, balance history and current fund performance

### 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!



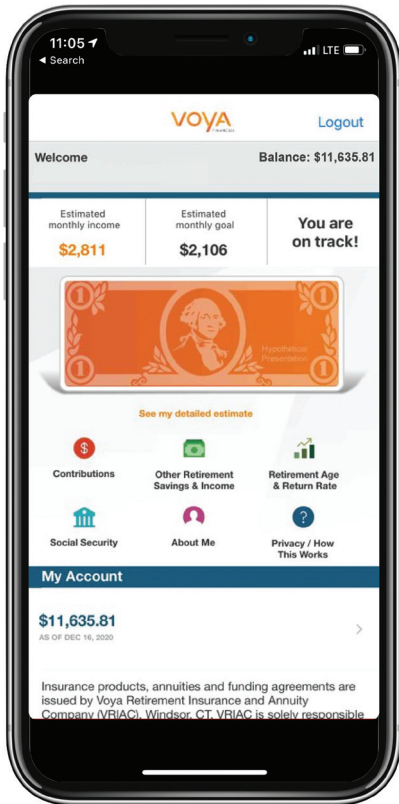
*Your actual account view will likely differ. For illustrative purposes only.*

**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** 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** or call us toll-free at **888-713-8244**.

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).



**Beaumont-Cherry Valley Water District  
Personnel Committee  
February 21, 2023**

Item 8

**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 Mejorado 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 Mejorado 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-March 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, March-April 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:

February 6, 2023	Received Draft Report
February 13, 2023	Submitted feedback to Mejorando Group for draft report
February 21, 2023	Mejorando Group Check-In Meeting
February 28, 2023	Mejorando Group submits Final Report
TBD	Report and Presentation to the Board of Directors

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 Mejorando Group communicated that additional time was required to complete the draft report, which has adjusted the timeframe of the project forward.

The status of the project is within budget. Phase one is complete and Phase two has commenced. Overall, the project is approximately 55% complete:

## PROJECT OVERVIEW

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

% COMPLETE

55%

#### MILESTONES DUE

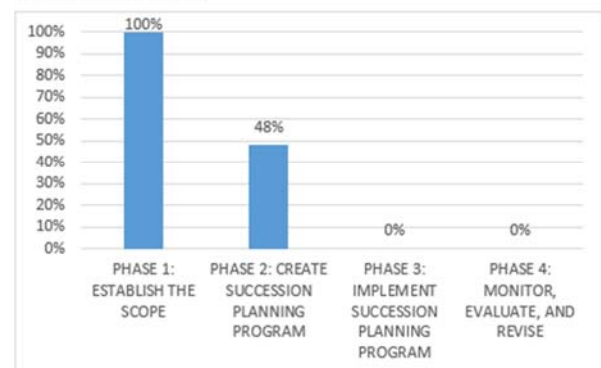
Milestones that are coming soon.

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.





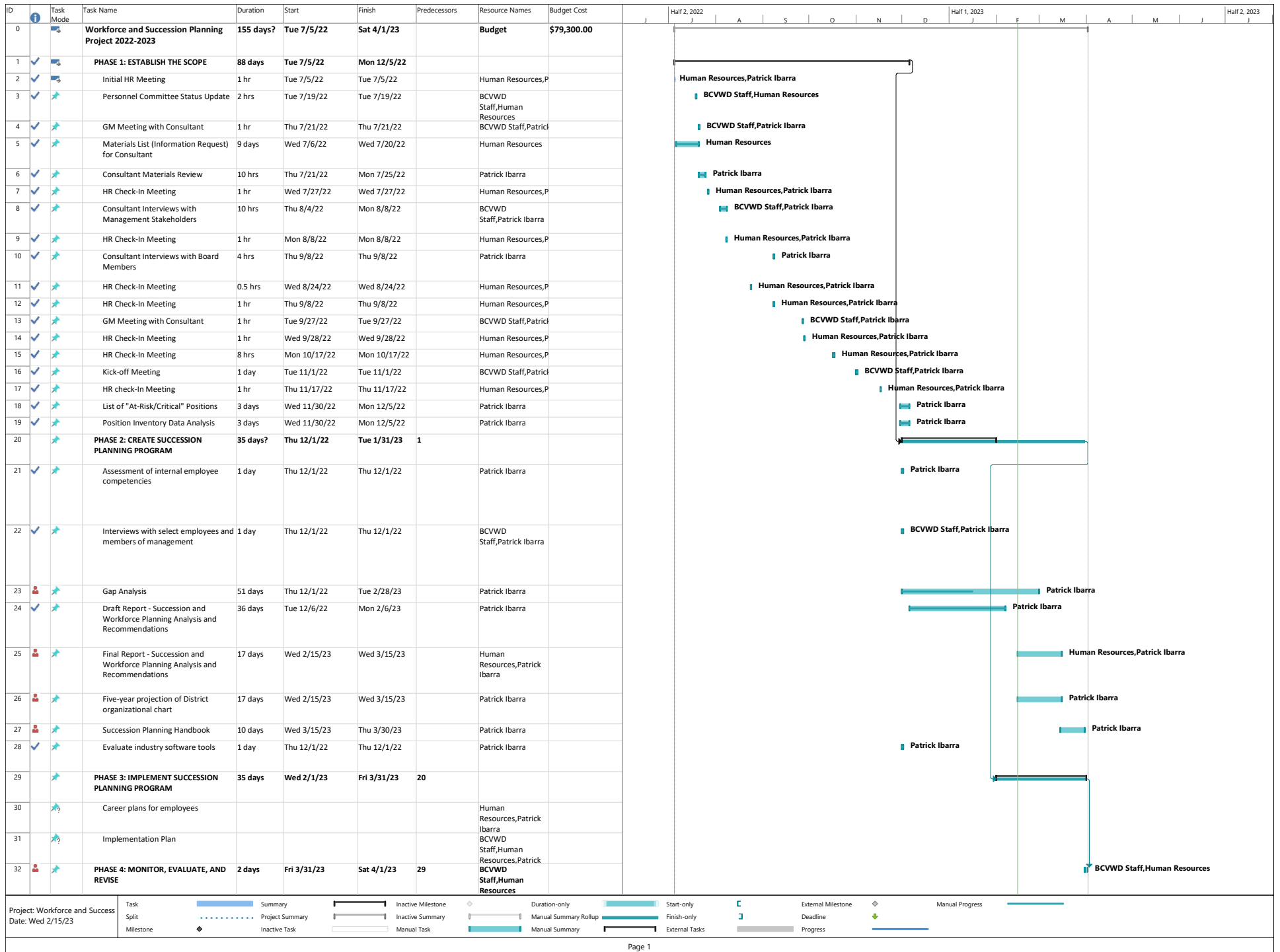
### **Fiscal Impact**

To be determined.

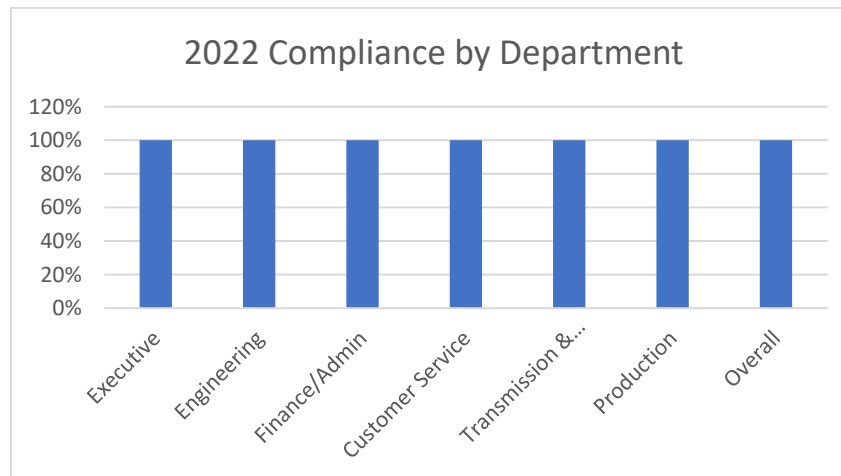
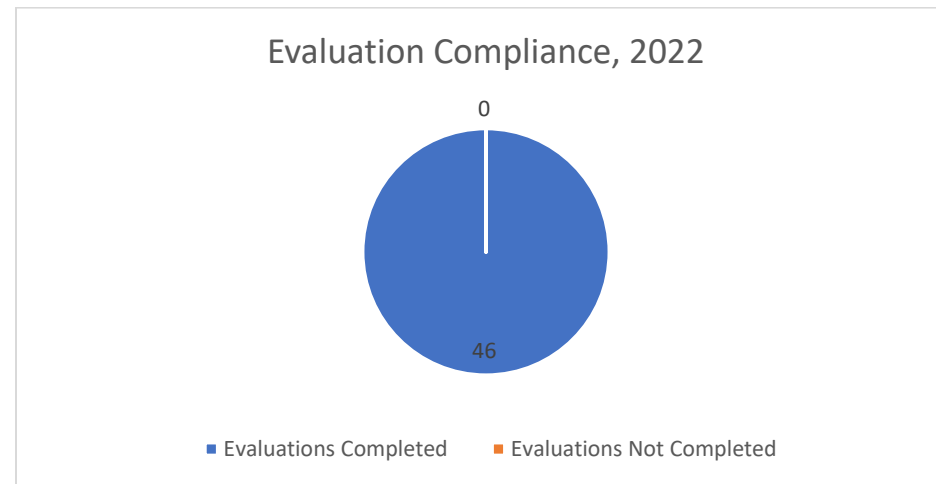
### **Attachments**

1. Workforce and Succession Planning Gantt Chart

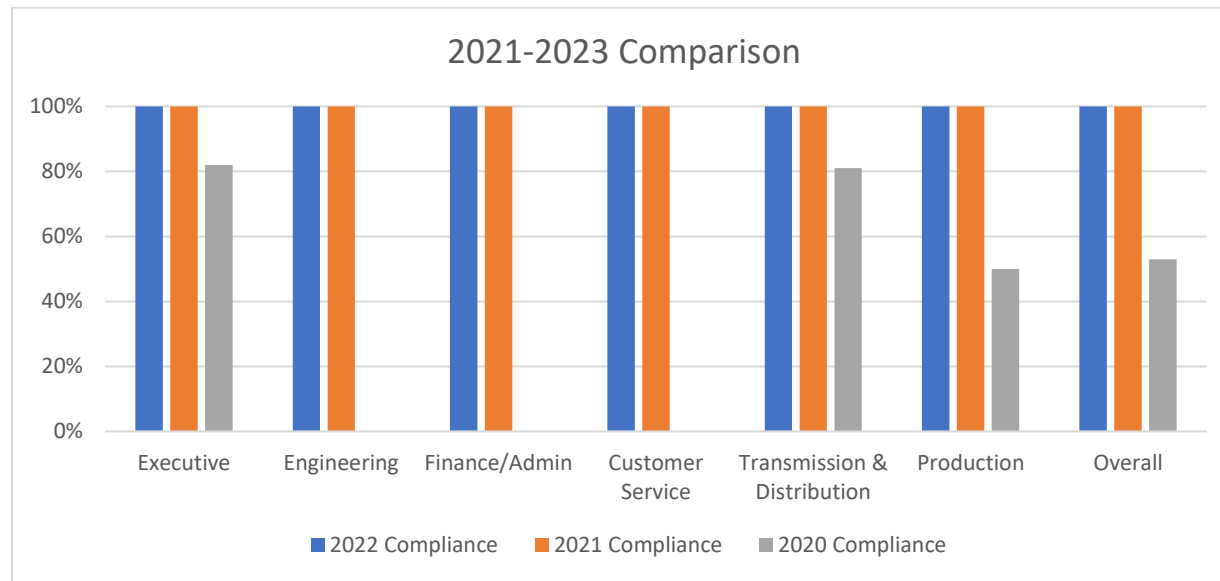
Staff Report prepared by Sabrina Foley, Human Resources Administrator



## 2022 Performance Evaluation Compliance Report



Department	2022 Compliance
Executive	100%
Engineering	100%
Finance/Admin	100%
Customer Service	100%
Transmission & Distribution	100%
Production	100%
Overall	100%





**Beaumont-Cherry Valley Water District  
Personnel Committee Meeting  
February 21, 2023**

Item 10

**STAFF REPORT**

**TO:** Board of Directors  
**FROM:** Sabrina Foley, Human Resources Administrator  
**SUBJECT:** Annual Report: Employee Turnover

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**Staff Recommendation**

Receive and file, or direct staff as desired.

**Executive Summary**

In 2022, the District experienced voluntary turnover of 23.26%, with the majority of voluntary separations occurring due to accepting other employment. Turnover was highest in entry-level positions in the Operations and Finance & Administration departments, and with minority employees. Since 2017, turnover for the District has trended upward. The Personnel Committee may desire to take action, or direct staff to return with information on proposed solutions.

**Background**

Turnover and employee retention is calculated by Human Resources each year as an indicator of employee satisfaction and engagement. Turnover is calculated by the number of employee departures divided by the total number of employees. Some turnover is expected and normal for an organization, while high turnover may indicate other concerns such as low productivity or a need for management training. The turnover rate is an important metric for leadership since turnover represents significant costs to an organization in terms of recruiting, staff time, and productivity.

Higher turnover could be caused by many reasons, such as a lack of growth or opportunities for employees, poor management, poor workplace culture, or a lack of training and resources. Lower turnover demonstrates the opposite—that employees are engaged and productive, and that management is effective.

Additionally, turnover represents a high financial and personnel cost. Conservatively, it costs approximately \$8,000 to replace a Water Utility Worker I at BCVWD in terms of staff time, advertising costs, and onboarding requirements. When “soft” costs such as loss of productivity are included, it is estimated that turnover costs an organization about 100%-150% of the annual salary for an hourly employee, and 213% of the annual salary for executive or leadership positions. Turnover also has a negative impact on employees who remain with the organization, which can lead to lower engagement and a higher risk of injury.

**Discussion**

Human Resources examines trends in turnover data each year to evaluate areas of opportunity and partner with front-line managers. Takeaways that can come from the process could include recrafting the interview process, updating onboarding programs, or devising professional

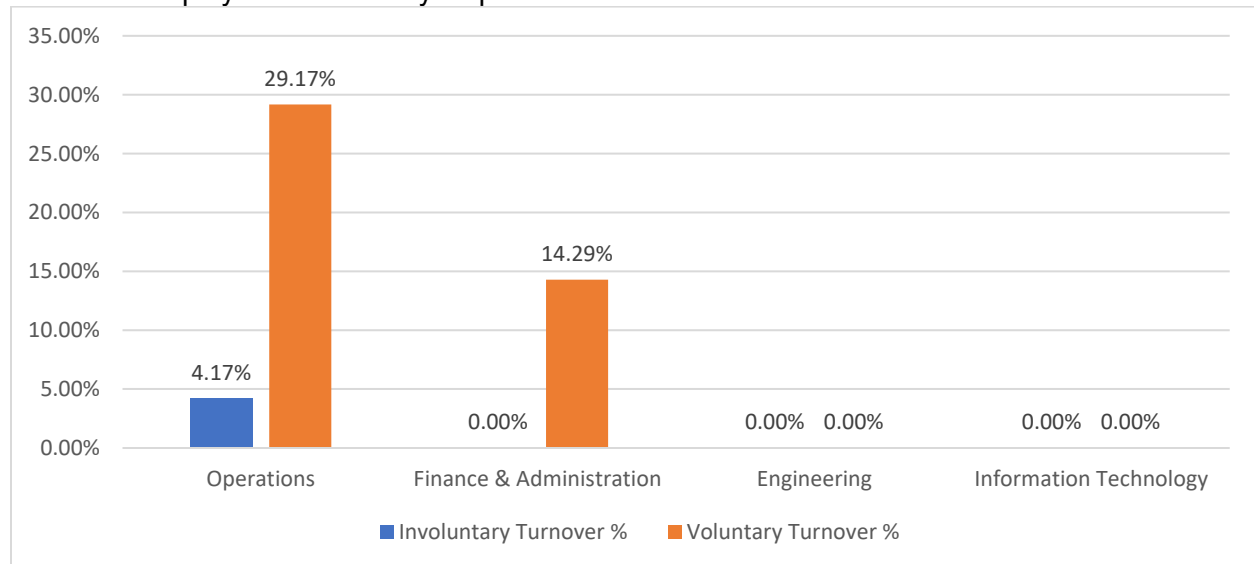


development opportunities. This data is examined within the context of events such as the COVID-19 pandemic, local emergencies, and the implementation of District projects.

According to the AWWA (American Water Works Association) 2022 Utility Benchmarking Survey, the median water utility organization had a 7.7% employee turnover last year.

At the end of 2022, the Beaumont-Cherry Valley Water District had a headcount of 46 employees (including full-time, part-time, and temporary staff). Overall, turnover for the year was 23.26%. There was one involuntary termination in 2022, and nine voluntary separations. The department with the highest voluntary turnover was Operations with 29.17%, followed by Finance & Administration with 14.29%.

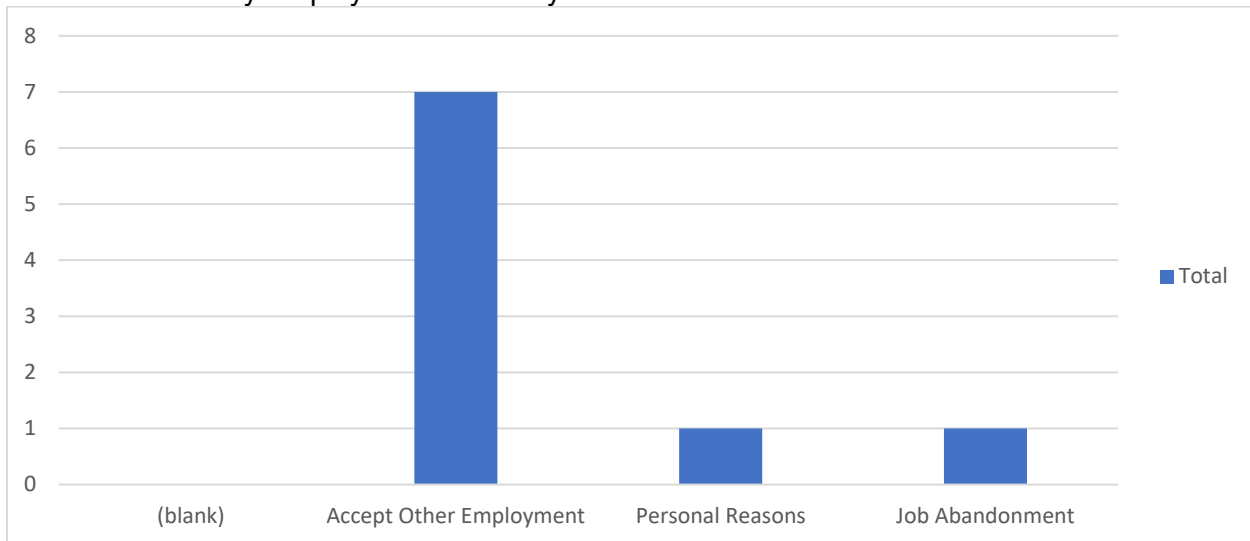
TABLE 1-Employee Turnover by Department



In 2022, seven employees left the District to accept other employment, one left for personal reasons, and one employee abandoned their position.

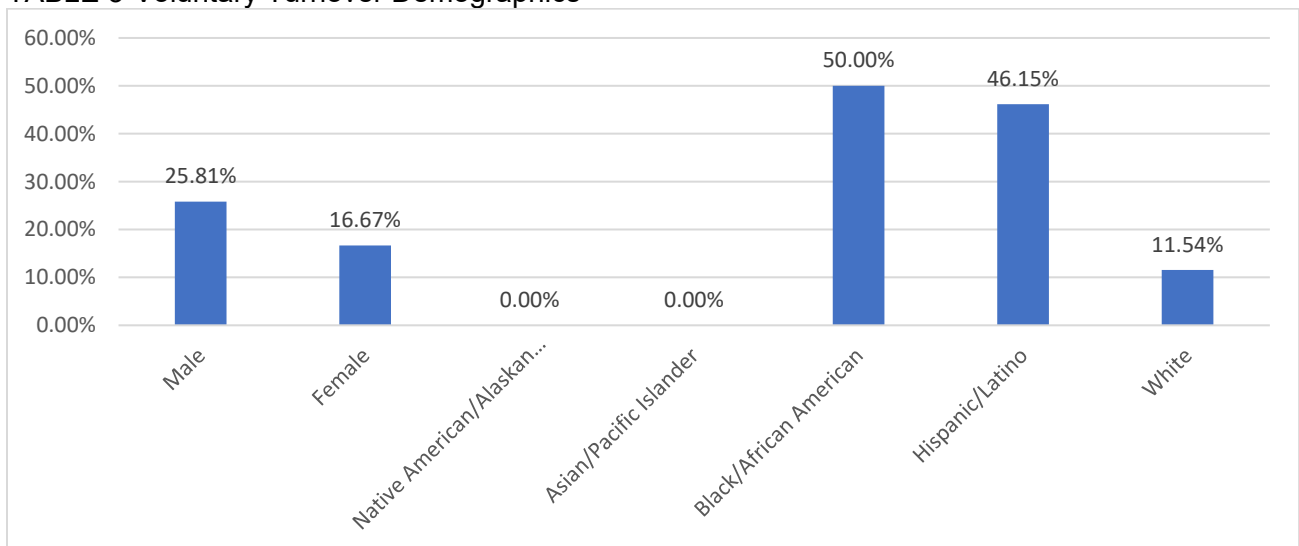


TABLE 2-Voluntary Employee Turnover by Reason



Voluntary Turnover in 2022 was 25.81% for male employees and 16.67% for female employees. The highest category for turnover by ethnicity was 50.00% for African Americans, followed by 46.15% for Hispanic/Latino employees, and 11.54% for White employees.

TABLE 3-Voluntary Turnover Demographics



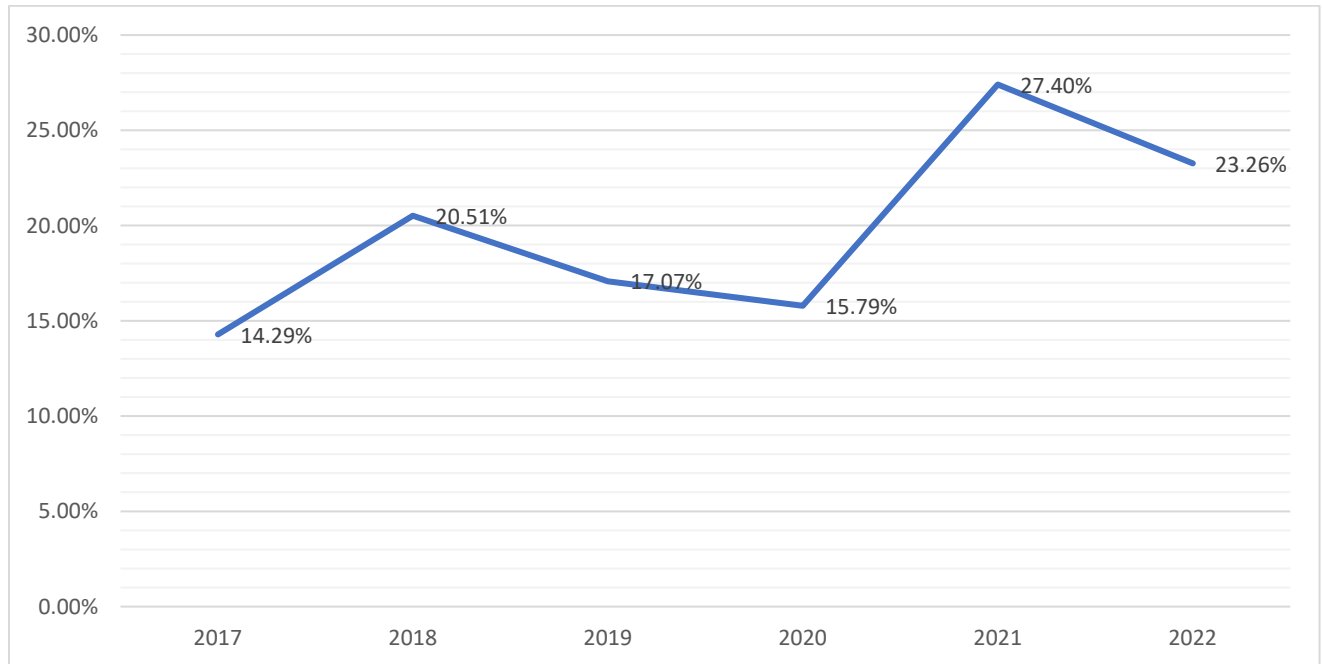
A year-over-year analysis shows an upward trend for turnover. Interestingly, the initial period of the COVID pandemic in 2019-2020 does not seem to have had an adverse effect on turnover, but turnover increased significantly by the end of 2021. In early 2021, the results of the District's Classification and Compensation study were implemented. The "Great Resignation," an economic trend in which high numbers of employees have voluntarily resigned their jobs, began





in early 2021. During the time period shown, the District has also increased the use of a contingent workforce, which is more likely to turn over to accept other employment.

TABLE 4-Turnover Over Time



**Fiscal Impact**

To be determined.

**Attachments**

N/A

Staff Report prepared by Sabrina Foley, Human Resources Administrator



**Beaumont-Cherry Valley Water District  
Personnel Committee  
February 21, 2023**

Item 11

**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.

**Executive Summary**

N/A

**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 2-3**). The District's legal counsel has reviewed and recommended the drafted policies.



### Summary Table

Policy 3121 Infectious Disease Control	<ul style="list-style-type: none"><li>• Policy is recommended by the CSDA (California Special Districts Association)</li><li>• Proposed new policy</li></ul>
Policy 3122 Workplace Violence	<ul style="list-style-type: none"><li>• Proposed new policy</li></ul>

### **Fiscal Impact**

No fiscal impact.

### **Attachments**

1. Policy Approval Tracking
2. Proposed Policy Infectious Disease Control
3. Proposed Policy Workplace Violence

*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
2	1005	General	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
N/A	1010	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
			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
3	2000	Administration	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
4	2005	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
5	2010	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
6	2015	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
7	2020	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
N/A	2025	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
8	3000	Personnel	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
			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									
			Evaluation	Yes	Human Resources	7/13/2021	9/20/2021	9/20/2021	10/13/2021	10/13/2021	10/13/2021	21-018
11	3015	Personnel	Performance Evaluation-General									
12	3020	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
13	3025	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
14	3030	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
15	3035	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
16	3040	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
17	3045	Personnel	Letters of Recommendation	Yes	Human Resources							
			Executive Officer	Yes	Human Resources							
18	3050	Personnel	Volunteer Personnel Workers'	Yes	Human Resources							
			Compensation Insurance									
19	3055	Personnel	Work Hours, Overtime, and	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	Standby Program	Yes	Human Resources							
20 (incorrect numbering)			Continuity of Service									
21	3065	Personnel	Reduction in Force	Yes	Human Resources							
22	3070	Personnel	Holidays	Yes	Human Resources							
23	3075	Personnel	Vacation	Yes	Human Resources	11/8/2022	1/17/2023	1/17/2023	2/8/2023	2/8/2023	2/8/2023	23-005
24	3080	Personnel	Pre-Employment Physical Examination	Yes	Human Resources							
25	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
26	3090	Personnel	Family and Medical Leave	Yes	Human Resources	8/31/2022	10/18/2022	Move to Board for discussion, w/ counsel	12/14/2022	12/14/2022	12/14/2022	22-043
N/A	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
27	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
28	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
29	3105	Personnel	Personal Leave of Absence	Yes	Human Resources							
30	3110	Personnel	Jury and Witness Duty	Yes	Human Resources							
N/A	3111	Personnel	Leave for Crime Victims and									
31	3115	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
32	3120	Personnel	Return to Work Policy	Yes	Human Resources	1/11/2023	1/17/2023	1/17/2023	2/8/2023	2/8/2023	2/8/2023	23-005
N/A	3121	Personnel	Occupational Injury and Illness									
N/A	3122	Personnel	Prevention Program	Yes	Human Resources	1/11/2023	1/17/2023	1/17/2023	2/8/2023	2/8/2023	2/8/2023	23-005
N/A	3123	Personnel	Infectious Disease Control	Yes	Human Resources	2/2/2023	2/21/2023					
			Workplace Violence	Yes	Human Resources	2/2/2023	2/21/2023					
			Asset Protection and Fraud	Yes	Human Resources							
32	3125	Personnel	Uniforms and Protective Clothing	Yes	Human Resources							
33	3130	Personnel	Conferences	Yes	Human Resources							
34	3135	Personnel	Occupational Certification and Education	Yes	Human Resources	6/14/2022	8/16/2022	8/16/2022	9/17/2022	9/17/2022	9/17/2022	22-028
N/A	3136	Personnel	Succession and Workforce Planning	Yes	Human Resources							
35	3140	Personnel	Respiratory Protection Program	Yes	Human Resources							
36	3145	Personnel	Driver Training and Record Review	Yes	Human Resources							
37	3150	Personnel	District Vehicle Usage	Yes	Human Resources							
38	3151	Personnel	Personal Vehicle Usage		Human Resources							
39	3160	Personnel	HIPAA Compliance and Security 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	Yes	Human Resources							
42	3175	Personnel	Disciplinary Action or Terminations	Yes	Human Resources							
43	3180	Personnel	Nepotism-Employment of Relatives	Yes	Human Resources							
44	3185	Personnel	Confidentiality Regarding Resignations	Yes	Human Resources							
45	3190	Personnel	Internet, E-Mail, and Electronic Communication Ethics, Usage and Security	Yes	Information Technology							
N/A	3191	Personnel	Electronic Signature Policy	No	Information Technology							
46	3195	Personnel	Cellular Telephone Usage	Yes	Information Technology							
47	3200	Personnel	Grievance Procedures	Yes	Human Resources							
48	3205	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
N/A	3206	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
50	3215	Personnel	Personnel Action Form (PAF)	Yes	Human Resources							
51	3220	Personnel	Recruitment, Selection and Onboarding	Yes	Human Resources							
N/A	3225	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	3230	Personnel	Workers' Compensation	Yes	Human Resources							
N/A	3231	Personnel	Accommodations for Disability	No	Human Resources							
N/A	3235	Personnel	Military Leave	Yes	Human Resources							
N/A	3240	Personnel	Dress Code and Personal Standards	Yes	Human Resources							
N/A	3245	Personnel	Non-Solicitation	No	Human Resources							
N/A	3250	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							

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BEAUMONT-CHERRY VALLEY WATER DISTRICT

PERSONNEL

**POLICY TITLE: INFECTIOUS DISEASE CONTROL****POLICY NUMBER: 3121**

3121.1 The District will take proactive steps to protect the workplace in the event of an infectious disease outbreak. It is the goal of the District during any such time period to operate effectively and ensure that all essential services are continuously provided and that employees are safe within the workplace, and that members of the public are safe.

3121.2 The District is committed to providing information to employees about the nature and spread of infectious diseases, including symptoms and signs to watch for, as well as required steps to be taken in the event of an illness or outbreak.

3121.3 This policy will be enacted in the event of an infectious disease outbreak as defined by the CDC or any state or local public health authority with jurisdiction over the District.

3121.4 The District is committed to following best practices and guidelines from public health officials to protect the safety of the public and of District staff. In the event of an infectious disease outbreak, the District will act as recommended by the Centers for Disease Control and Prevention (CDC), the California Department of Public Health, and the Riverside County Department of Public Health. The District will comply with Federal, State, or Local Health Orders. If any such Health Order, or other law or regulation (including any issued by the Division of Occupational Safety and Health ("Cal/OSHA")) imposes a stricter standard than this Policy, or requires that certain actions be taken by the District or employees that this Policy does not require, the law or regulation shall supersede the Policy.

3121.5 **Preventing the Spread of Infection.** The District will ensure a clean workplace, including the regular cleaning of objects and areas that are frequently used, such as bathrooms, break rooms, conference rooms, door handles, and railings. The District will also provide alcohol-based hand sanitizers throughout the workplace and in common areas.

3121.6 **Attendance.** Unless otherwise notified, The District's normal attendance and leave policies remain in place.

3121.7 The District provides paid sick time and other benefits to compensate employees who are unable to work due to illness (Policy 3085). During an infectious disease outbreak, it is critical that employees do not report to work while they are ill and/or experiencing respiratory illness symptoms such as fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills, or fatigue. The CDC recommends that people with an infectious illness such as the flu remain at home until at least 24 hours after they are free of fever (100 degrees Fahrenheit or 37.8 degrees Celsius) or signs of a fever without the use of fever-reducing medications. Employees who report to work ill will be sent home in accordance with these health guidelines.

3121.8 **Requests for Medical Information/Documentation.** If employees are out sick or show symptoms of being ill for an extended period, it may become necessary to request information from the employees and their healthcare providers. In general, the District will request medical information to confirm an employee's need to be absent, to show whether and how an absence relates to the infection, and to know that it is appropriate for the employee to return to work. The District will comply with any applicable medical privacy laws, including under the Americans With Disabilities Act and the Fair Employment and Housing Act, as well as any orders or guidance from state or national government authorities regarding the permissibility of medical information collection.

## BEAUMONT-CHERRY VALLEY WATER DISTRICT

## PERSONNEL

3121.9 **Confidentiality of Medical Information.** The District will treat any medical information as a confidential medical record. Any disclosure of medical information is limited to circumstances as required by law.

3121.10 **Social Distancing Guidelines.** In the event of an infectious disease outbreak, the District may implement these social distancing guidelines to minimize the spread of the disease among staff. During the workday, employees may be requested to:

1. Avoid meeting people face-to-face. Use the telephone, online conferencing, email, or instant messaging to conduct business as much as possible, even when participants are in the same building.
2. If a face-to-face meeting is unavoidable, minimize the meeting time and avoid person-to-person contact such as shaking hands.
3. Avoid unnecessary travel and postpone nonessential meetings, gatherings, workshops, and training sessions.
4. Avoid congregating in common areas such as breakrooms, supply areas, and near printers.
5. If recommended by public health authorities such as the CDC, wear appropriate Personal Protective Equipment (PPE), such as masks or facial coverings, and sterile gloves.

3121.11 Employees sent home due to personal illness or matters relating to an infectious disease pandemic must first use all available Sick Leave. If an employee does not have available Sick leave and has provided documentation demonstrating the need for leave is due to an infectious disease outbreak, the employee may be permitted to enter a negative accrual balance for their Sick leave with the approval of the General Manager or his/her designee. The Board of Directors may approve additional paid leave for employees in the event of an emergency. Additional Sick Leave or other forms of leave may also be provided by law. The Human Resources department will communicate to all employees available sources of leave time in the event of an infectious disease outbreak.

3121.12 If the District's Emergency Plan has been activated, or if the General Manager or Board of Directors proclaims a Local Emergency, all employees regardless of status are eligible to request Leave Donations (Policy 3225).

3121.13 Each Department Head shall determine what additional measures are recommended in order to ensure continued safe operations and report these recommended measures to the General Manager or his/her designee.

3121.14 In the event of either a State of Emergency or a National Emergency, the General Manager may take additional measures in order to continue the safe operation of the District in accordance with Policy 5005.

3121.15 The General Manager, or his/her designee, will provide a regular report to the Board of Directors in the event that a local emergency is declared.



BEAUMONT-CHERRY VALLEY WATER DISTRICT

PERSONNEL

**POLICY TITLE:   WORKPLACE VIOLENCE****POLICY NUMBER: 3122**

3122.1   The District is committed to creating and maintaining an environment that is free of intimidation, harassment, threats, and violent acts. These actions will not be ignored, condoned, or tolerated. Intimidation, harassment, and other inappropriate behavior that threatens, frightens, or otherwise makes the workplace unsafe are prohibited. Actions that create a threatening, hostile, or unsafe working environment for others will result in disciplinary action, up to and including termination of employment. Violent threats or actions by an employee or non-employee may result in criminal prosecution.

3122.2   This policy applies to all full-time and part-time employees, including volunteers, temporary or seasonal employees, as well as contracted employees. This policy also applies to all vendors, consultants, and customers on District premises or in communication with District employees. This policy applies to written and verbal communications, as well as physical behaviors such as intimidation or brandishing of weapons. The District prohibits violent behavior of any kind or threats of violence, either implied or direct, on District premises as well as at District-sponsored events.

3122.3   **Background.** The potential for hostile or violent incidents on District facilities or operational locations always exists. Often, the perpetrator is a person who is a former employee, customer, or person known to the agency involved. However, individuals who commit workplace violence can be any person. Threats, intimidation, and workplace violence are considered extreme emergencies and the safety and well-being of employees and customers are the highest priority.

3122.4   **Reporting.** Employees who experience or become aware of violent workplace behavior, including threats or intimidation, should report the incident to their direct supervisor or to Human Resources as soon as possible. To the extent possible, the District will maintain the confidentiality of the reporting employee and any subsequent investigation, but may need to disclose results in appropriate circumstances; for example, in order to protect individual safety.

3122.5   **Retaliation.** Employees should bring to the immediate attention of management any threat or unsafe condition within the workplace without concern about retaliation or harassment. Retaliation against a person who makes a good faith complaint regarding violent behavior or threats of violence made is against this policy and will not be tolerated.

3122.6   **Suspicious Behavior.** Employees should be alert to their surroundings and report warning signs to his or her supervisor. If the employee perceives an immediate threat to his or her safety, or the safety of others, they should call 911. Warning signs of workplace violence may include:

1. Making direct or implied threats of violence
2. Aggressive outbursts, comments, or excessive displays of anger
3. Verbal abuse
4. Harboring grudges, an inability to handle criticism, or blaming others
5. Chronic, unsubstantiated complaints about persecution or injustice
6. Obsessive intrusion upon others or a persistent unwanted romantic pursuit
7. Erratic, impulsive, or bizarre behavior that generates fear
8. Homicidal or suicidal ideation
9. A high degree of emotional distress

## BEAUMONT-CHERRY VALLEY WATER DISTRICT

## PERSONNEL

10. Apparent impulsivity and/or low tolerance of frustration
11. Expressing unusual fascination with firearms or asserting ownership of firearms
12. Preoccupation with violence or unusual interest in publicized violent events
13. Identification with criminal individuals, acts, and/or philosophy
14. Any behavior or collection of behaviors that instill fear or generate concern that a person might act out violently

3122.7 Management and supervisory personnel who receive a report of workplace violence will notify Human Resources and the General Manager or his/her designee. Reports of workplace violence will be investigated and if necessary, action will be taken to prevent further occurrence. A Threat Assessment will be conducted to evaluate and investigate the incident.

3122.8 **Training.** Human Resources will assure that all Employees will receive training upon hire and annually thereafter about recognizing and preventing workplace violence.

3122.9 **Zero Tolerance.** This is a "Zero Tolerance" policy for actual or threatened violence against employees, contract workers, vendors, customers, visitors, and any other persons who are on District property or come into contact with District personnel in the course of District business.

1. "Zero Tolerance" means that every act or threat or violence elicits an immediate and firm response.
2. Every individual within the organization has a role in ensuring the success of this policy.
3. Supervisors and managers shall respond to inappropriate behavior by employees or others and will assure effective security measures are in place.
4. Compliance with this policy is a condition of employment. An employee who violates the District's prohibition against violence is subject to disciplinary action, up to and including termination.
5. If the source of violent behavior is a member of the public, the response may include barring the person(s) from BCVWD property, termination of business relationships with the individual, and/or prosecution of the person(s).

3122.10 The following is a non-exclusive list of behaviors that will not be tolerated under this policy:

1. Threats or physical intimidation
2. Implications or suggestions of violence
3. Threats or harm to District property
4. Threatening behavior
5. Assault
6. Physical restraint or confinement
7. Acts of violence
8. Intimidation
9. Harassment
10. Stalking, including following to and from work
11. Possession of weapons of any kind on District premises or at a District sponsored event
12. Dangerous or threatening horseplay
13. Loud, disruptive, or angry behavior which is clearly not part of the typical work environment
14. Blatant or intentional disregard for the safety and well-being of others
15. Commission of a violent felony or misdemeanor on District premises
16. Any related conduct which disrupts another's work performance or the District's ability to execute its daily business

BEAUMONT-CHERRY VALLEY WATER DISTRICT

PERSONNEL

17. Any other act that a reasonable person would perceive as constituting a threat of violence

3122.11 Any person who makes threats, exhibits threatening behavior, or engages in violent acts on District property may be removed from the premises pending the outcome of an investigation.

3122.12 Threats, threatening behavior, or other acts of violence off District property, but directed at BCVWD employees or directed at the public while conducting business for the District, is a violation of this policy.

1. Off-site threats include but are not limited to threats made via telephone, fax, electronic or conventional mail, or any other communication medium.

3122.13 **Employee Schedules.** No employee of BCVWD will share the work schedule or work location of a District employee with members of the general public. In the event of an emergency, family members who are listed as emergency contacts and/or dependents on health benefits may contact Human Resources to relay a message to an employee. Requests for employment verification will be submitted to Human Resources.

3122.14 **Domestic Violence.** Domestic violence, while often originating in the home, can significantly impact workplace safety and the productivity of victims as well as coworkers. The District recognizes that domestic violence may directly impact employee safety and will take all reasonable measures to ensure employee safety.

3122.15 **Court Orders.** Any employee who receives a protective or restraining court order that lists BCVWD premises as a protected area is required to provide Human Resources with a copy of such order. Employees are encouraged, but not required, to share information with their supervisor about court order(s). Court orders may be issued in matters involving domestic violence, stalking or harassment, and include Temporary Restraining Orders.

3122.16 **Post-Incident.**

1. Injuries incurred as a result of workplace violence may be eligible for Workers' Compensation.
2. Following a threatening or violent incident, the District may contact the Employee Assistance Program (EAP) for recommendations. Human Resources may recommend employees receive counseling services through the EAP.

3122.17 **Incident Investigation.** Acts of violence or threats will be investigated immediately in order to protect employees from danger, unnecessary anxiety concerning their welfare, and the loss of productivity. The General Manager or his/her designee will cause to be initiated an investigation into potential violation of rules/policies. The General Manager or his/her designee may refer the matter to local police for their review of potential violation of civil and/or criminal law. In appropriate circumstances, the District will inform the reporting individual of the results of the investigation.