# EMPLOYEE BENEFIT SUMMARY (UNION)

#### **Health Insurance**

The MWRA offers employees a choice of several health insurance options including an indemnity plan, a preferred provider organization and several health maintenance organizations.

The MWRA pays 75% of health insurance premiums and employees pay 25%. Coverage for new employees begins the first day of the-month following 30 days from date of hire.

#### **Dental Insurance**

Dental benefits are provided through the Health and Welfare fund of the Union and are paid in full by the MWRA. Coverage for employees in Unit 1, 3, & 6 begins immediately. Employees in Unit 2 have a 6 month waiting period, and Unit 9 a 2 month waiting period. Unit 6 employees may choose to be covered by the MWRA Dental Plan or by the Union Plan.

#### **Basic Life Insurance**

All health care options include a term life insurance policy for \$5,000. The MWRA pays 75% of the premium. Coverage for new employees begins the first day of the month following 30 days from date of hire.

# **Optional Life Insurance**

Employees may elect additional term life insurance up to eight times their annual salary. Employees pay the full cost of these premiums. Coverage for new employees begins the first day of the month following 30 days from date of hire.

#### **Mutual Aid**

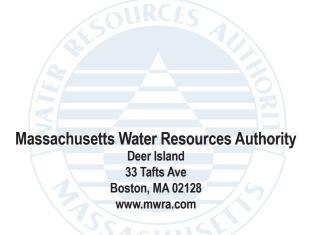
Mutual Aid is designed to provide employees with income protection on a short-term basis if the employee is unable to work due to a non-work related illness or injury. Employees who have completed their probationary period are eligible to participate in the Mutual Aid program.

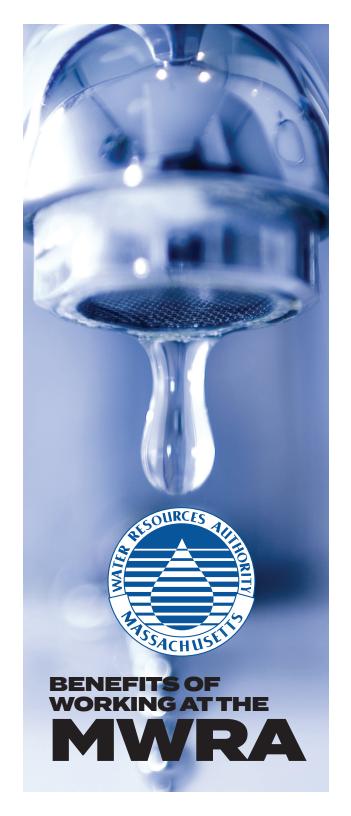
# Long Term Disability Insurance

Employees may purchase long term disability insurance to provide a steady income if they become totally disabled. Benefits of up to 55% of salary are paid after an employee has been disabled for 90 days. Coverage for new employees begins the first day of the month following 30 days from date of hire.



The Massachusetts Water Resources Authority is an Equal Opportunity/Affirmative Action Employer. MWRA does not discriminate on the basis of race, color, national or ethnic origin, age, religion, disability, sex or gender, sexual orientation, gender identity or expression, including a transgender identity, genetics, or veteran status.







The Massachusetts Water Resources Authority provides reliable, cost-effective water and sewer services to 63 Massachusetts communities.

Serving more than 3.1 million residents and 5,500 businesses, the MWRA is committed to ensuring affordable rates, protecting the environment and modernizing the water and sewer infrastructure as the foundation for the region's economic vitality.

It's a broad challenge requiring employees with a wide variety of skills. Everything from civil, sanitary and environmental engineering to construction and program management, from administrative and clerical support to finance, law and skilled craft trades. And even that doesn't cover it all.



We are always on the look out for talented, hardworking individuals to join our team.

For a complete weekly listing of newly opened MWRA vacancies please visit our web site: https://mwra.applicantpro.com/jobs/.

#### Retirement

All employees are automatically enrolled in the MWRA Retirement System as of date of hire. Each pay period a percentage of an employee's salary is deducted from his/her paycheck and deposited into the MWRA Retirement System. The deduction is 9% on earnings up to \$30,000 and 11% on earnings over \$30,000.

# **Deferred Compensation**

The MWRA offers a voluntary retirement savings program. This tax deferred compensation plan allows a maximum deferral of \$23,500 per year (2025).

#### **Tuition Aid**

Employees with six months service are eligible for tuition aid for job related courses through two programs, tuition remission and tuition reimbursement. Tuition aid is provided for tuition, curriculum fees, registration fees, and laboratory fees. Books and other fees that may be required by the school are not covered under either program.

Tuition remission is for classes at state schools and provides for a discounted tuition. Completed forms must by filed with the individual school. Employees are eligible to use the reimbursement program for the balance of allowable costs after remission.

Tuition reimbursement covers 100% of state school post remission costs. It also covers 80% of private school allowable costs up to a maximum of \$2,500 per fiscal year for job related courses and degree programs. This includes tuition and curriculum fees, registration fees and laboratory fees.

#### **Holidays**

MWRA observes 12 holidays per calendar year: New Year's Day, Martin Luther King Day, President's Day, Patriot's Day, Memorial Day, Juneteenth Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day, Christmas Day.

#### **Vacation**

Most new employees earn 2 weeks vacation each year; Unit 6 employees earn 3 weeks per year. The annual accrual rate increases over time to 5 weeks annually.

#### Sick Leave

Employees earn one day of sick leave for each full month on active status.

#### Personal Leave

Employees are entitled to 3 personal days each fiscal year. Personal Leave is prorated on the employees first year.

#### Other Leave

The MWRA also offers other types of leave such as bereavement, civic duty, military, and family and medical leave.

# **Employee Assistance Program (EAP)**

The Employee Assistance Program (EAP) is a free, confidential, professional counseling and evaluation service provided for employees and their family members. The program also provides a resource and referral service for child care and elder care.

# Paid Family and Medical Leave (PFML)

MWRA employees are eligible to participate in this state program. https://www.mass.gov/PFML