



Employee Benefits Summary

5/1/2025 - 4/30/2026



This summary guide is designed to help BWRPWA employees understand the benefits provided. The BWRPWA Personnel Handbook provides more information on the benefits listed in this summary guide.



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Medical/Health Plan



The BWRPWA health benefits renewal anniversary is May 1 each year. If you would like to make any changes to your elections or coverage, you will need to do so during the Open Enrollment period. Any changes outside of this time will require a Qualifying Life Event (QLE) – getting married or divorced, having a baby, death of a dependent, turning 26 and being removed from a parents insurance, or change in employment status.

Eligibility

The first of the month, following thirty (30) days of full time employment.

For example, if you began employment July 10th, you will be eligible for enrollment September 1st.

Cost

100% Employer paid for employee and dependents.

Coverage Options

- Employee Only
 - EE + Spouse
 - EE + Child(ren)
 - Family
-

Website

arkansasbluecross.com

Mobile app





Medical/Health Plan



(Continued)

Employees can select between one of the choices below. These benefits are summaries only. A complete list of benefit information and limitations will be in the booklets you will receive.

1. Arkansas Blue Cross Blue Shield Metallic Plan - ABCBS Gold 1500 ELITE(Composite)

Deductible:	➤ \$1,500/\$2,550	PCP/SCP Copay:	➤ \$25/\$50
Coinsurance:	➤ 80%/60%	In Patient Copay:	➤ NA
True OOP Max:	➤ \$5,500	Drug Coverage:	➤ \$15/\$30/\$60/ \$120/\$240
True OOP Max Out of Network:	➤ \$8,585	Deductible Carryover:	➤ Yes
ER Copay:	➤ NA	Urgent Care Copay:	➤ \$50

2. Arkansas Blue Cross Blue Shield Metallic Plan - ABCBS Silver 5100 HDHP(Composite)

Deductible:	➤ \$5,100/\$10,200	PCP/SCP Copay:	➤ NA/NA
Coinsurance:	➤ 100%/80%	In Patient Copay:	➤ NA
True OOP Max:	➤ \$5,100	Drug Coverage:	➤ \$0/\$0/\$0/\$0/ \$0
True OOP Max Out of Network:	➤ \$10,455	Deductible Carryover:	➤ No
ER Copay:	➤ NA	Urgent Care Copay:	➤ NA



Dental Care Plan



Website to find a provider near you

Principal.com

- ❖ Calendar Year Deductible
 - \$50 per person; \$150 family
 - ❖ Calendar Year Maximum Benefit
 - \$2,000 per person
 - ❖ Preventive Services (exams, cleaning, sealants, full mouth x-rays)
 - No Charge
 - ❖ Minor/Basic Services (fillings, simple extractions, root canal)
 - 20% coinsurance
 - ❖ Major Services (surgical periodontics, crowns, implant)
 - 50% coinsurance
 - ❖ Orthodontia Services (Child Only)
 - 50% coinsurance
 - \$1,500 lifetime maximum
-

Vision Care Plan

Website to find a provider near you

Principal.com

- ❖ Annual Eye Exam (every 12 months)
 - \$10 copay
- ❖ Frames (every 12 months)
 - \$200 retail allowance after \$10 copay
- ❖ Lenses (every 12 months)
 - Covered in full after \$10 copay
- ❖ Contact Lenses (every 12 months)
 - \$200 retail allowance
- ❖ Contact Lens Fitting
 - \$10 copay



Life Insurance and Disability Coverage

These benefits are summaries only. A complete list of benefit information and limitations will be in the booklets you will receive.

Group Life Plan (USABLE)

\$25,000 Life/AD&D

100% Employer Paid

Group Term Life Plan (Principal)

\$100,000 Life/AD&D

100% Employer Paid

Group Accident (Principal)

Benefits paid if you or your spouse are accidentally injured on or off the job (coverage amounts vary depending on injury)

100% Employer Paid

Life Flight Network Membership

Ensures all costs for transport by Life Flight Network - deductibles, copays, and coinsurance - are covered.

100% Employer Paid



Life Insurance and Disability Coverage

(Continued)

Voluntary Short Term Disability Plan (Principal)

60% of income up to \$800 per week, 8 day injury / 8 day sickness, 26 week duration

Employee Paid

Voluntary Long Term Disability Plan (Principal)

180 Day Elimination Period, then 60% of income, to \$6,000 per month

Employee Paid

Voluntary Life Plan (EMC)

30 Day waiting period; 20 year term, or to age 65

Employee Paid



Holidays



BWRPWA recognizes the following Holidays, and for hourly employees working these dates, the pay rate is double time (2x hourly rate).

New Year's Day	Labor Day
Martin Luther King Day	Veteran's Day
President's Day	Thanksgiving Day
Memorial Day	Friday after Thanksgiving
Independence Day	Christmas Eve
	Christmas Day

Paid Vacation Time

Vacation time begins accruing on Day 1 of work, and Employees earn 10 days of paid vacation each year for the first two years. After the employee's second anniversary, they earn one additional day each year up to 25 days' vacation annually. If an employee leaves employment with BWRPWA, any accrued vacation time is payable to the employee. A maximum of 80 hours of accrued vacation time can be carried over yearly.

Employees employed for over one year can sell back a portion of their accrued vacation time annually (Distributed in November, usually before Thanksgiving). Employees working less than 6 years are eligible to sell up to a maximum of 40 hours accrued vacation, and employees working more than 6 years are eligible to sell back up to 80 hours if specific criteria are met.

Annual Longevity Bonus

Employees who have worked for more than 1 year are eligible for an annual Longevity Bonus based on years of employment. This amount is based on a 40-hour work week and each eligible employee can receive 15% up to 100% of that pay based on their years of employment with BWRPWA.



Paid Personal Days



Personal Day(s) begin on Day 1 of work and renew on January 1st each year. Employees who have less than 5 years of employment with BWRPWA have one Personal Day annually, and employees who have over 5 years of employment have 2 days annually for Personal Leave. Personal days cannot be carried over from year to year.

Paid Sick Leave

Sick leave begins on Day 1 of work and accrues at approximately 1 day per month up to a maximum of 480 hours (12 weeks). This can be used in 4-hour or 8-hour increments for the individual and immediate family member care. Upon leaving BWRPWA sick leave is non-payable to the employee, unless that employee has been employed by BWRPWA for a minimum of 20 years. At that point, Sick Leave becomes payable when an employee leaves for any reason except termination.

Paid Bereavement/Funeral Leave

An employee will receive up to a maximum of 3 days (24 hours for 8-hour shift employees or 36 hours for Operations shift employees) for Bereavement or Funeral Leave involving immediate family members.



Parental Leave



Up to 12 weeks of unpaid parental leave granted in connection with the birth of an employee's child or the placement of a child with an employee for adoption or foster care.

Military Leave

Employees who are members of a military service organization or National Guard Unit shall be entitled to an annual military leave of 120 hours (15 days) plus necessary travel time with pay at their classification base rate.

Court Duty/Jury Duty Leave

Employees will be granted leave with pay when called as a witness or to serve on a jury.

Retirement

Employees that have completed 1 year of service based on the Anniversary Date, are eligible to participate in the BWRPWA 457(b) Retirement Plan. BWRPWA will do up to a 6% match of all Employee contributions and employees are considered 100% vested at the start.



Professional Organization Memberships



BWRPWA is a Member of the American Water Works Association, Southwest AWWA Section, Arkansas Rural Water Association, and Northwest District of the Arkansas Water Works & Water Environment Association. Employees will have the necessary membership dues paid by BWRPWA.

Training and Licensing

All required training, including required travel, when necessary, is 100% Employer paid. Classes and Study materials needed to pass the Arkansas Department of Health Water Treatment and Water Distribution Licensure testing are provided for every employee. BWRPWA will pay for two testing attempts for each employee at each level of licensure. In addition, the continual training needed and licensing renewal are 100% paid.

Tuition Assistance

After an Employee has been employed at BWRPWA for one year and has obtained the appropriate leveling of Arkansas Department of Health licensure, the employee is eligible for \$1,500 per semester in assistance to further their education through higher education and/or vocational or trade school training.

Uniforms/Clothing/Tools

Work Uniforms, Cold Weather gear, work boots, necessary Personal Protective Equipment, and necessary tools are provided by the Employer.