



**California Grower Foundation**

A non-profit organization,  
governed by members, for members.

CGF was founded in 1972 by several progressive wine grape growers who recognized the importance of providing employee benefit plans to help attract and retain satisfied employees.

**We assist employers with group health benefits and pension plan administration.**

CGF helps employers create an employee benefit program to specifically meet the needs of their workforce. Our staff provide local, friendly service.

Currently, 80 CGF member employers provide over 1,200 employees with health benefits.

Over 1,000 employees participate in the CGF Defined Benefit Pension Plan.



**CALIFORNIA GROWER  
◆ FOUNDATION ◆**

*Providing employee benefits  
to wine grape growers and their  
employees for 35 years*



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◆ FOUNDATION ◆**

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# Group Health Benefits

# Pension Plan

## Wine Industry Specific

CGF member employers participate in a group plan designed exclusively for the wine industry through Western Growers Assurance Trust (WGAT).



## The CGF/WGAT Advantage

The partnership with CGF and WGAT brings a healthcare program to CGF members unobtainable from commercial carriers. CGF provides administrative support and local service to you and your employees.



## Who Is WGAT?

WGAT is the health plan for Western Growers, an agricultural trade association. WGAT is the largest insurer of healthcare benefits for the agricultural industry. They understand the unique challenges employers face in providing healthcare benefits to a seasonal workforce.

## Controlling Cost

Through WGAT, CGF offers member employers a conventionally funded PPO plan (preferred provider) utilizing the Blue Cross of California network of providers. Provider discounts through Blue Cross help control costs for the employee, the employer and the plan.

## Customization

The Foundation series offers options for member employers to “pick and choose” plan features. Dental and vision plans can accompany the medical, if desired. We help you design a plan to best suit your needs within your budget.

## Expert Service

The CGF staff are experienced, knowledgeable and service oriented. Employees and their family members are comfortable visiting the CGF office for personalized assistance. CGF staff are also available to conduct onsite educational meetings, in English and/or Spanish, if needed.

## Defined Benefit Plan

The CGF pension plan is Defined Benefit Plan, funded entirely by member employer contributions and based upon a percentage of payroll. The vesting requirement is five years of service and \$20,000 in gross earnings.

The pension benefit is based upon years of service, gross earnings and retirement age. The annual benefit is calculated at \$12.50 per year for every \$1,000 in earnings.

Employees may elect to receive their benefit monthly or in a lump sum payout. Benefits are significantly reduced if the recipient is under the age of 65.

