

2024 SUMMARY OF BENEFITS UNREPRESENTED EMPLOYEES



Medical Insurance

- Coverage begins on the 1st of the month following date of hire
- Employee selects one plan option; read the plan summaries for details

Regence BlueShield (PPO)		
Plan Name	HealthFirst 250	High Deductible
Network	PPO preferred network	PPO preferred network
Deductible	\$250/person \$750/family	\$1,500 individual coverage \$3,000 family coverage
Typical patient responsibility	10% coinsurance	20% coinsurance
Prescriptions	\$5 generic \$25 name brand formulary \$50 name brand non-formulary \$100 specialty medications	20% coinsurance Optimum value drugs not subject to deductible
Out-of-pocket maximum	\$3,000/person \$6,000/family	\$5,000/person \$10,000/family
Premium cost-sharing	<i>Employee pays 5% of employee premium and 15% of spouse/dependent premiums</i> Employee only: \$44.48 Employee + spouse: \$179.05 Employee + spouse + 1 child: \$245.33 Employee + spouse + 2 or more children: \$300.14 Employee + 1 child: \$110.77 Employee + 2 or more children: \$165.58	<i>City pays 100% of premium for employee and spouse/dependents</i> City also contributes monthly to employee's health savings account: \$187.50 – employee only \$270.83 – employee with 1-2 dependents \$354.17 – employee with 3+ dependents

Kaiser (HMO)		
Plan Name	Kaiser 200	High Deductible
Network	Kaiser Permanente providers and facilities	
Deductible	\$200/person \$400/family	\$1,500 individual coverage \$3,000 family coverage
Typical patient responsibility	\$20 copay, then 10% coinsurance	20% coinsurance
Prescriptions	\$10 preferred generic \$20 preferred brand \$40 non-preferred	20% coinsurance Optimum value drugs not subject to deductible
Out-of-pocket maximum	\$2,500/person \$5,000/family	\$5,000/person \$10,000/family
Premium cost-sharing	<i>Employee pays 5% of employee premium and 15% of spouse/dependent premiums</i> Employee only: \$39.44 Employee + spouse: \$155.78 Employee + spouse + 1 child: \$215.14 Employee + spouse + 2 or more children: \$274.51 Employee + 1 child: \$98.81 Employee + 2 or more children: \$158.17	<i>City pays 100% of premium for employee and spouse/dependents</i> City also contributes monthly to employee's health savings account: \$187.50 – employee only \$270.83 – employee with 1-2 dependents \$354.17 – employee with 3+ dependents

Dental Insurance

- Provider: Delta Dental, begins on the 1st of the month following date of hire
- Premium is 100% paid by the City (employee, spouse, dependents)
- No deductibles
- 2 cleanings per year
- Annual maximum - \$1,500
- Lifetime orthodontia maximum - \$2,000
- This is an incentive plan. All preventative and maintenance work is covered at 100% the first year. Each calendar year you use your dental benefits, your incentive level remains at 100%. If you do not use the plan for a calendar year, your incentive level will decrease by 10% from the last payment level, but will never go below 70%.

Vision Insurance

- Provider: Vision Services Plan (VSP), begins on the 1st of the month following date of hire
- Premium is 100% paid by the City (employee, spouse, dependents)
- No co-pays
- Plan provides for an eye exam, lenses or contacts every 12 months from your last date of service
- Plan provides for frames every 24 months from your last date of service

Life Insurance

- Administered by Association of Washington Cities
- Provider: The Standard
- Coverage: \$40,000
- Premium is 100% paid by the City, includes accidental death and dismemberment coverage
- Optional additional life insurance available at a pre-tax rate at employee's expense (up to \$500,000)

Long Term Disability

- Administered by Association of Washington Cities
- Provider: The Standard
- Premium is 100% paid by the City
- If employee becomes disabled and unable to work, provides 67% benefit with 90-day waiting period

Retirement Savings

- Public Employee Retirement System (PERS)
 - Choice of 2 plans (Plan 2 or Plan 3)
 - Mandatory employee contribution set by DRS (varies with plans)
 - City contribution to General Fund set by DRS
- Deferred Compensation (voluntary tax-deferred savings)
 - Choice of 2 programs
 - State of Washington Department of Retirement Systems
 - Mission Square Retirement (formerly ICMA-RC)
 - Tax-deferred
 - City match of up to \$200 per month for non-department directors
 - City contribution of 4% of gross salary for department directors

Optional Pre-Tax Payroll Deduction Programs (paid by employee through payroll deduction)

- Flexible spending account for health and dependent day care
- AFLAC

Optional Guaranteed Education Tuition

- Voluntary payroll deduction for dependent tuition savings plan

City Programs

- Employee Assistance Program – 5 visits per issue
- Commute Trip Reduction Incentive - \$50/month and paid quarterly
- Wellness Program - Points earned to be used for time off or pay

Leave

- Vacation: 9 – 17 hours per month, increases with longevity
- Sick: 8 hours per month
- Holidays (Fixed): 12 per year
- Holidays (Floating): 1 (8 hours) per year
- Exempt Leave: 48 hours per year, pro-rated in first year (applicable to overtime-exempt positions)
- Leave accruals are pro-rated for regular part-time employees

Regular part-time employees who are regularly scheduled to work at least 20 hours per week are eligible to participate in the City's health and welfare benefit programs (for medical, dental, vision, life, long-term disability and EAP coverage) on a pro rata basis.

The City participates in Social Security.