

# EMPLOYEE BENEFITS



## 2019 Non-Represented Benefits Summary

BENEFIT	STARTS	BENEFIT DESCRIPTION	CONTRIBUTION
Washington State Retirement Systems- PERS Plan 2 or Plan 3	1 <sup>st</sup> day of employment	<p>Click the links before for more information about PERS (Public Employee Retirement Systems) Plan 2 and/or Plan 3 retirement plans.</p> <ul style="list-style-type: none"> <li>▪ <b>Plan Choice</b> - click <a href="#">here</a>.</li> <li>▪ <b>Plan 2</b> - click <a href="#">here</a>.</li> <li>▪ <b>Plan 3</b> - click <a href="#">here</a>.</li> </ul>	Both the City and Employee make contributions as mandated by state law.
Social Security Replacement Plan	1 <sup>st</sup> day of employment	<p>In lieu of Social Security, the City and employees contribute to a 401(a), tax-deferred account that helps save for retirement.</p> <p>Vesting for the City's contributions to the 401(a) plan are as follows: 25% after (2) two years of service; 50% after (3) three years of service; 75% after (4) four years of service; 100% after (5) five years of service.</p>	<p>Both the City and Employee make contributions</p> <p>City-5.00% Employee-6.20%</p>
Employee Retirement Savings Plan 457	1 <sup>st</sup> day of employment	<p>Employees can elect to contribute to a 457 deferred compensation plan.</p> <p><i>*no vesting requirement</i></p>	<p>The City contributes 1.52%</p> <p>This is an optional contribution for Employees</p>
Medical	<p>1<sup>st</sup> day of employment- IF hired on the first day of the month</p> <p>1<sup>st</sup> day of the following month of employment- IF hired on the 15<sup>th</sup> of the month</p>	<p>(5) options to choose from:</p> <ul style="list-style-type: none"> <li>▪ Regence High Deductible Health Plan (<b>HDHP</b>)</li> <li>▪ Regence HealthFirst 250</li> <li>▪ Kaiser Permanente <b>HDHP</b></li> <li>▪ Kaiser Permanente 200</li> <li>▪ Waiver of coverage-With proof of other comprehensive group medical coverage, you are eligible to receive additional compensation</li> </ul> <p><b>AWC Medical Plans Comparison</b> - click <a href="#">here</a>.</p>	<p><b>HDHP</b> plans- City pays 100% premium for employee only coverage <b>OR</b> 90% of the premium for employee plus one or more dependent coverage</p> <p><b>Traditional</b> plans- City pays 90% premium for employees only <b>OR</b> 80% for employee plus one or more dependent coverage</p>
Dental and Orthodontia*	<p>1<sup>st</sup> day of employment- IF hired on the first day of the month</p> <p>1<sup>st</sup> day of the following month of employment- IF hired on the 15<sup>th</sup> of the month</p>	<p>Covers preventative, basic, and major care according to the provisions of the plan. Provided by Washington Dental Services.</p> <p><i>*Orthodontia care for children up to age 26.</i></p>	City pays 100%

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Vision	1 <sup>st</sup> day of employment- IF hired on the first day of the month  1 <sup>st</sup> day of the following month of employment- IF hired on the 15 <sup>th</sup> of the month	\$25 Copay Vision Service Plan (VSP) Provides coverage for a vision exam, lenses, and frames.	City pays 100%												
*Health Reimbursement Account- <b>HDHP Medical Plan Election ONLY</b>	1 <sup>st</sup> day of employment- IF hired on the first day of the month  1 <sup>st</sup> day of the following month of employment- IF hired on the 15 <sup>th</sup> of the month	The City preloads a HRA debit card with funds to be used to pay the deductible or other medical, dental, and vision expenses. If the deductible is met, the employee must pay coinsurance - \$1500 single only or \$3000 for family coverage.  The City then pays any remaining coinsurance until the out-of-pocket maximum (OPM) is reached. Once OPM is reached, Regence or Kaiser pays 100% of the costs.  Any remaining funds on the HRA debit card at the end of the calendar year will be deposited into the employee's HRA-VEBA account the following April.	The City contributes \$1500* for employee only coverage  OR  \$3000* for employee plus one or more coverage  <i>*prorated for new hires based on month in which hired</i>												
*Health Reimbursement Account (VEBA)- <b>Traditional Medical Plan Election ONLY</b>	1 <sup>st</sup> day of employment- IF hired on the first day of the month  1 <sup>st</sup> day of the following month of employment- IF hired on the 15 <sup>th</sup> of the month	The City contributes to the employee's HRA-VEBA, which can be saved along with any investment earnings for qualified healthcare costs in retirement, or be used for qualified out-of-pocket healthcare costs.	The City contributes \$580 for employee only coverage  OR  \$1130 employee plus one or more coverage												
Vacation	Accrual begins on the 1 <sup>st</sup> day of employment	Annual paid vacation accrues for all full-time employees and part-time employees accrue on a pro rata basis as follows:  <table border="1" data-bbox="711 1507 1227 1682"> <thead> <tr> <th>Years of Service</th> <th>Monthly Accrual</th> </tr> </thead> <tbody> <tr> <td>0 - 3</td> <td>8 hrs.</td> </tr> <tr> <td>4 - 6</td> <td>10 hrs.</td> </tr> <tr> <td>8-10</td> <td>12 hrs.</td> </tr> <tr> <td>11 - 15</td> <td>14 hrs.</td> </tr> <tr> <td>16+</td> <td>16 hrs.</td> </tr> </tbody> </table>	Years of Service	Monthly Accrual	0 - 3	8 hrs.	4 - 6	10 hrs.	8-10	12 hrs.	11 - 15	14 hrs.	16+	16 hrs.	City pays 100%
Years of Service	Monthly Accrual														
0 - 3	8 hrs.														
4 - 6	10 hrs.														
8-10	12 hrs.														
11 - 15	14 hrs.														
16+	16 hrs.														
Holidays	January 1	Regular full-time employees receive (10) paid holidays and (3) floating* holidays per calendar year.  <i>*new hires are not eligible for floating holidays if hired after June 30</i>	City pays 100%												

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City and State Sick Leave	Accruals begins on 1 <sup>st</sup> day of employment	<p>Employees accrue City and State sick leave at 8 hours of total sick leave benefit per month for full-time employees. Part-time employees accrue on a pro rata basis.</p> <p>City sick leave can be utilized from the 1<sup>st</sup> day of employment.</p> <p>State sick leave cannot be taken until the (90<sup>th</sup>) calendar day after the start of employment.</p>	City pays 100%
Long Term Disability Insurance	1 <sup>st</sup> day of employment	Provides income replacement for full-time employees up to 60% of their monthly covered earnings up to \$8,000 per month, who become disabled because of their medically approved inability to work.	City pays 100%
Basic Life, Personal and Survivor Insurance	1 <sup>st</sup> day of employment	Provides Basic Term Life Insurance (1.5 annual compensation up to \$250,000), Basic Personal Accident Insurance (\$5,000) and Survivor Life Benefit Insurance	City pays 100%
Flexible Spending Account	1 <sup>st</sup> day of employment	Optional benefit to contribute up to \$2,700 pretax for health care expenses for yourself and your family and/or to contribute up to \$5,000 (\$2,500 if married and filing separately) pre-tax for dependent care expenses.	Employee election
Employee Assistance Program	1 <sup>st</sup> day of employment	The City-paid EAP program provides confidential counseling on personal issues, free of charge. The EAP also provides free legal assistance, with consultation with a qualified attorney over the phone for issues such as creating/updating wills, civil lawsuits, divorce, etc. Online assistance is also available. The EAP is available to all employees as well as immediate family members, including dependent children and anyone living in their household.	City pays 100%

**Questions:** Please contact the Human Resources Director at 206-870-6722 or the Payroll Accountant at 206-870-6523 if you have any questions or concerns about the City's benefits.

*\*This is provided to summarize benefits currently available to eligible City of Des Moines employees. This is intended to be used as a reference guide only. Please review plan summaries, Personnel Manual and applicable collective bargaining agreements for more detailed information.\**

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<b>HEALTHFIRST 250</b>			
	<b>Total Monthly Premiums</b>	<b>Monthly City Contribution</b>	<b>Monthly Employee Contribution</b>
Employee	743.23	668.91	74.32
Employee and spouse	1492.69	1268.49	224.21
Employee and (1) dependent child	1112.43	964.26	148.17
Employee and (2) or more dependent children	1417.67	1208.46	209.21
Employee, spouse and (1) dependent child	1861.90	1563.84	298.06
Employee, spouse and (2) or more dependent children	2167.13	1808.03	359.10
<b>REGENCE HDHP W/ HRA</b>			
	<b>Total Monthly Premium</b>	<b>Monthly City Contribution</b>	<b>Monthly Employee Contribution</b>
Employee	516.83	516.83	0.00
Employee and spouse	1040.04	987.71	52.32
Employee and (1) dependent child	779.18	752.93	26.24
Employee and (2) or more dependent children	993.97	946.25	47.72
Employee, spouse and (1) dependent child	1302.38	1223.83	78.56
Employee, spouse and (2) or more dependent children	1517.18	1417.15	100.03
<b>KAISER PERMANENTE 200</b>			
	<b>Total Monthly Premium</b>	<b>Monthly City Contribution</b>	<b>Monthly Employee Contribution</b>
Employee	607.80	547.02	60.78
Employee and spouse	1205.46	1025.15	180.31
Employee and (1) dependent child	912.78	791.00	121.78
Employee and (2) or more dependent children	1217.76	1034.99	182.77
Employee, spouse and (1) dependent child	1510.44	1269.13	241.31
Employee, spouse and (2) or more dependent children	1815.42	1513.12	302.30
<b>KAISER PERMANENTE HDHP W/ HRA</b>			
	<b>Total Monthly Premium</b>	<b>Monthly City Contribution</b>	<b>Monthly Employee Contribution</b>
Employee	505.70	505.70	0.00
Employee and spouse	1001.26	951.70	49.56
Employee and (1) dependent child	758.93	733.61	25.32
Employee and (2) or more dependent children	1012.16	961.51	50.65
Employee, spouse and (1) dependent child	1254.48	1179.60	74.88
Employee, spouse and (2) or more dependent children	1507.71	1407.51	100.20
<b>*MEDICAL COVERAGE WAIVER</b>			
		<b>457 Deferred Compensation or Cash Option</b>	
Employee			179.31
Employee and spouse			340.66
Employee and (1) dependent child			264.61
Employee and (2) or more dependent children			325.66
Employee, spouse and (1) dependent child			414.50
Employee, spouse and (2) or more dependent children			475.55