

City of Shoreline Human Resources | Summary of Benefits 2024



Mandatory coverage includes Term Life Insurance, Long Term Disability, PERS (State retirement), 401a retirement plan (social security replacement), and an Employee Assistance Program.

Optional coverage includes vision insurance, Flexible Spending Accounts for medical and/or day care costs, 457b retirement plan, and Voluntary Term Life Insurance, Voluntary Critical Illness, Voluntary Accident Insurance.

Medical and dental coverage may be mandatory or optional depending on group plan participation levels. A maximum of 25% of employees may opt out of medical or dental insurance in any given year. If the opt out maximum has been reached, anyone who subsequently wants to opt out will be placed on a waiting list. During the next open enrollment period, if an opt out spot becomes available, the next person on the waiting list will be given the opportunity to opt out.

Each full-time regular employee receives \$1,146 (Tier I benefits allotment) per month to buy benefits for themselves and eligible family members, including domestic partners. If the employee does not use the entire allotment, the remaining amount goes into a 457(b) deferred compensation plan. If the cost is greater than \$1,146, the employee moves to Tier II and is able to receive a contribution from the City of up to a total of \$2,417. If the total cost of monthly premiums is greater than \$2,417, the employee pays the premium costs that exceed the Tier II allotment. All benefit allocations are pro-rated for part-time regular staff. Some employees in limited term positions may be eligible for benefits.

Benefit	Eligibility	Provider & Description	Cost to employees
Medical Insurance	Regular employees + eligible dependents	Regence HealthFirst 250 (*Rates reflect 2% WellCity discount)	
		Employee: \$889.68 Employee & spouse: \$1,786.76 Employee, spouse + one child: \$2,228.68	Employee, spouse + two children: \$2,594.06 Employee + one child: \$1,331.60 Employee + two children: \$1,696.96
		Regence pharmacy co-pays are \$5 (generic), \$25 (name brand formulary, preferred) or \$50 (name brand not on the formulary) with a limit of a 30-day supply, and \$100 specialty medications. Prescriptions can be filled through mail order for \$10 (generic), \$50 (name brand formulary preferred), and \$100 (name brand not on the formulary) for 3-month supply.	
		Kaiser Permanente \$20 Co-Pay/\$200 Deductible (*Rates reflect 2% WellCity discount)	
		Employee: \$788.7 Employee & spouse: \$1,564.30 Employee, spouse + one child: \$1,960.06	Employee, spouse + two children: \$2,355.82 Employee + one child: \$1,184.48 Employee + two children: \$1,580.24
		Kaiser Permanente pharmacy co-pays are \$10 (generic, preferred), \$20 (brand, preferred), and \$40 (non-preferred) with a limit of a 30-day supply. Prescriptions can be filled through mail order for \$20 (generic, preferred), \$40 (brand, preferred), and \$80 (non-preferred) for 3-month supply.	

Vision	Regular employees + eligible dependents	<u>Optional: Vision Service Plan (VSP)</u> Employee: \$7.72 Employee + 1 dep.: \$15.44 Emp. + 2 or more dep.: \$23.16	
Dental Insurance	Regular employees + eligible dependents	Delta Dental Employee: \$55.88 Employee + 1 dep.: \$105.68 Emp. + 2 or more dep.: \$165.42 <hr/> Willamette Employee: \$64.32 Employee + 1 dep.: \$120.5 Emp. + 2 or more dep.: \$191.92	
Flexible Spending Account	Regular employees	<u>Optional: Navia</u> Pre-tax funds set aside to pay health and/or day care expenses: <ul style="list-style-type: none"> • Health Care FSA: max of \$3,200 • Day Care FSA max of \$5,000 	
Retirement	Regular employees	Washington State Public Employees' Retirement System (PERS) <u>Mandatory:</u> The City and employee contribute a specific percentage monthly to the member's DRS retirement: PERS I (closed to new PERS employees) - Employee 6%, Employer 12.97% PERS II – Employee 6.36%, Employer 9.11% PERS III Employee 5-15%, Employer 9.11% MissionSquare <u>Mandatory:</u> 401(a) Social Security Replacement Employee contribution 6.2% Employer contribution 6.2% 457(b) Deferred Compensation Plan <u>Mandatory</u> for any remaining funds from the Tier I monthly allocation <u>Optional:</u> Payroll deduction may be added or created up to \$20,500 max year for 2022. Age 50 or over can make catch-up contributions up to \$6,500 annually for the total of \$27,000. Pre-retirement catch up goes up to \$41,000 annually, twice the annual maximum contribution.	
Basic Group Term Life Insurance & Accidental Death and Dismemberment (AD&D)	Regular employees + eligible dependents	<u>Mandatory:</u> Equal to 1 X basic annual earnings to a maximum of \$50,000	Free

Group Long Term Disability	Regular employees	<u>Mandatory:</u> Coverage for Total Disability resulting from accidents and sicknesses Benefits are 60% of Basic Monthly Earnings up to a maximum of \$6,000 per month (may begin after the Elimination Period of 180 days of absences due to a covered accident or sickness).	Free
-----------------------------------	-------------------	--	------

Voluntary Term Life Insurance and Accidental Death & Dismemberment (AD&D)	Regular employees + eligible dependents	<u>Optional:</u>			
			Minimum	Guarantee Issue	Maximum
		Employee	10,000	5 times annual salary, up to \$200,000	\$200,000, in increments of \$10,000, but no more than 5 times annual salary
		Spouse	5,000	100% of employee's benefit up to \$50,000	100% of employee's benefit, up to \$200,000
		Children	2,000	100% of employee's benefit	100% of employee's benefit, up to \$10,000

Voluntary Critical Illness Insurance	Regular employees working 30+hrs/week + eligible dependents	<u>Optional:</u> Eligibility Requirement: Employee must be actively working a minimum of 30 hours per week to be eligible for coverage.			
			Minimum	Guarantee Issue	Maximum
		Employee	\$5,000	\$30,000	\$30,000
		Spouse	%5,000	100% of employee's CI Principal Sum, up to \$30,000	\$30,000
		Children		25% of employee's CI Principal Sum, up to \$8,000	\$5,000

Voluntary Accident Insurance	Regular employees working 30+hrs/week + eligible dependents	<u>Optional:</u> Eligibility Requirement: Employee must be actively working a minimum of 30 hours per week to be eligible for coverage.	
		Employee/Member	\$14.23 (\$0.47 per day)
		Employee/Member + Spouse	\$20.88 (\$0.69 per day)
		Employee/Member + Child(ren)	\$26.69 (\$0.88 per day)
		Employee/Member + Family	\$34.90 (\$1.15 per day)
Note: The amount(s) above may vary due to rounding and are subject to change based on the final terms of the policy.			

Employee Assistance Program	Regular employees + eligible dependents	<u>Mandatory:</u> ComPsych assistance is available to regular employees and their immediate family, including dependent children and anyone living in the household	Free
------------------------------------	---	--	------

Public Service Loan Forgiveness (PSF)	Working an average of	Working at City of Shoreline means you can join a federal program that could forgive your federal student loans. That's because the U.S. Department of Education (ED) considers us a qualified employer for the Public Service Loan Forgiveness (PSLF) program. Through this program, ED can forgive your
--	-----------------------	--

	30 hours per week.	student loan debt after 10 years of making payments on your federal student loans while working for a qualifying public sector employer , such as a nonprofit organization or a local or tribal government agency.	
Wellness Program	Regular employees	Optional: Program includes fitness and wellness challenges, monthly newsletters.	Free
Orca Passport Card	Regular employees	<u>Optional:</u> Includes unlimited rides on all bus and train routes for King County Metro, Sound Transit, Community Transit, Kitsap transit, Pierce Transit and Everett Transit	Free
Paid Time Off	Regular employees	The City offers generous vacation (up to 12 days in the 1 st year of employment) and sick leave accruals (8 hours per month*), eleven holidays*, and other types of leave to eligible employees such as two personal days, three management days for exempt employees and bereavement leave. *Regular part-time employees are eligible for prorated leave accruals and holiday pay.	
Other Leaves	Eligible employees	Other types of leave offered to eligible employees include disability leave, holidays for reason of faith or conscience, bereavement leave, jury duty, military leave, and leave without pay.	
Other benefits	Eligible employees or positions	Telecommuting, flexible work schedule, and educational reimbursement program	
Parking Garage	All employees		Free
Spartan Rec Center	Regular employees	Use of the Spartan Recreation Center Gymnasium	Free