

EMPLOYEE BENEFITS



2019 Police Guild Benefits Summary

BENEFIT	STARTS	BENEFIT DESCRIPTION	CONTRIBUTION
Washington State Retirement Systems-LEOFF	1 st day of employment	More information about the LEOFF retirement plan can be found at the DRS website: http://www.drs.wa.gov/member/handbooks/leoff/plan-2/	Both the City and Employee make contributions as mandated by state law.
Social Security Replacement Plan	1 st day of employment	In lieu of Social Security, the City and employees contribute to a 401(a), tax-deferred account that helps you save for retirement. 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.	Both the City and Employee make contributions City-6.52% Employee-7.65%
Employee Retirement Savings Plan 457	1 st day of employment	Employees can elect to contribute to a 457 deferred compensation plan. <i>*no vesting requirement</i>	This is an optional contribution for Employees
Medical	1 st day of employment- IF hired on the first day of the month 1 st day of the following month of employment- IF hired on the 15 th of the month	(3) options for coverage: LEOFF Trust Plan F- Benefits Summary click here . Kaiser Permanente 200 Plan- Benefits Summary click here . Waiver of coverage-With proof of other comprehensive group medical coverage, you are eligible to receive additional pay or a 457 contribution.	City pays 95% of the employee only coverage premium OR 90% of the premium for employee plus one or more dependent coverage
Dental and Orthodontia*	1 st day of employment- IF hired on the first day of the month 1 st day of the following month of employment- IF hired on the 15 th of the month	Covers preventative, basic, and major care according to the provisions of the plan. Provided by Washington Dental Services. <i>*Orthodontia care for children up to age 26.</i>	City pays 100%
Health Reimbursement Account (VEBA)	1 st day of employment- IF hired on the first day of the month 1 st day of the following month of employment- IF hired on the 15 th of the month	The City contributes to the employee's HRA-VEBA, which can be saved with investment earnings for qualified healthcare costs in retirement, or used for qualified out-of-pocket healthcare costs.	The City contributes \$580 for employee only coverage OR \$1130 employee plus one or more coverage

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Vacation	Accrual begins on the 1 st day of employment	Annual paid vacation accrues to all full-time employees and part-time employees on a pro rata basis as follows: <table border="1" data-bbox="711 384 1224 558"> <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	Employees receive a bank of (96) hours of leave time each year in compensation for 12 holidays. Employees may cash in (48) hours of holiday pay each November. Employees must any additional hours by the end of the calendar year in which the holidays are credited.	City pays 100%												
Long Term Disability Insurance	1 st 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 st day of employment	Provides Basic Term Life Insurance (1.5 times annual compensation up to \$250,000), Basic Personal Accident Insurance and Survivor Life Benefit Insurance	City pays 100%												
Flexible Spending Account	1 st 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 st 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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LEOFF PLAN F*	Total Monthly Premium	Monthly City Contribution	Monthly Employee Contribution
Employee	763.68	725.50	38.18
Employee and spouse	1627.52	1502.95	124.57
Employee and (1) dependent child	1239.45	1153.69	85.76
Employee and (2) or more dependent children	1489.82	1379.02	110.80
Employee, spouse and (1) dependent child	2103.29	1931.14	172.15
Employee, spouse and (2) or more dependent children	2353.65	2156.47	197.18
KAISER PERMANENTE 200 *	Total Monthly Premium	Monthly City Contribution	Monthly Employee Contribution
Employee	607.80	577.41	30.39
Employee and spouse	1205.46	1115.30	90.16
Employee and (1) dependent child	912.78	851.89	60.89
Employee and (2) or more dependent children	1217.76	1126.38	91.39
Employee, spouse and (1) dependent child	1510.44	1389.79	120.65
Employee, spouse and (2) or more dependent children	1815.42	1664.27	151.15
*MEDICAL COVERAGE WAIVER		457 Deferred Compensation or Cash Option	
Employee			193.46
Employee and spouse			399.28
Employee and (1) dependent child			311.96
Employee and (2) or more dependent children			368.30
Employee, spouse and (1) dependent child			506.33
Employee, spouse and (2) or more dependent children			562.66

CBA is currently expired