



City of Des Moines



BENEFITS SUMMARY

Police Guild and Police Management Association

Social Security Replacement and Deferred Compensation Plans

In lieu of Social Security, the City and employees each contribute to a 401(a) plan, and the City also provides a 457 deferred compensation plan as follows:

		City Contribution	Employee Contribution
401(a)	Police Guild	6.52%	7.65%
	Police Management Association	6.52%	7.65%
457	Police Guild	0.00%	Choice
	Police Management Association	0.00%	Choice

Vesting for the 401(a) plan is: 25% after two years of service; 50% after three years of service; 75% after four years of service; and 100% after five years of service. There is no vesting requirement for the 457 plan.

Washington State Retirement System

The City participates in the Washington State Department of Retirement Systems (DRS) plans. Guild and PMA members are covered by the Law Enforcement Officers and Fire Fighters (LEOFF) plan. More information about the LEOFF plan is available at the DRS website:

www.drs.wa.gov/member/handbooks/leoff/plan-2/

Medical Plan Options

Note: Labor negotiations with the Police Guild and the PMA are not yet settled. Therefore, the following information is based on collective bargaining agreements which expired in 2014; health plans and employee cost sharing are subject to negotiations. Guild and PMA employees currently have the following choices of medical plans through the Association of Washington Cities (AWC):

1. [Regence HealthFirst Plan](#)
2. [Group Health \\$10 Copay Plan](#)
3. [Regence High Deductible Health Plan](#)

With Option 1 or 2 above, the City contributes \$580 (employee only) or \$1,130 (if enrolling one or more dependents) to the employee's HRA-VEBA annually. With Option 3, the City will contribute up to \$2,250 (employee only) or \$4,500 into a Health Savings Account (HSA). Those contribution amounts are prorated for new hires based on the number of months covered by City of Des Moines health insurance in the current calendar year.

Medical Plan Options (Continued)

1. Regence HealthFirst Monthly Premiums

	2015	2014	
	<u>Rate</u>	Employee % <u>Share</u>	Employee \$ <u>Share</u>
Employee	698.91	0%	0.00
Spouse	704.20	10%	70.42
First dependent	346.57	10%	34.66
Second dependent	287.09	10%	<u>28.71</u>
No additional charge for 3 or more dependents		Employee Cost/Mo. Full Family:	132.79

2. Group Health \$10 Copay Monthly Premiums

	2015	2014	
	<u>Rate</u>	Employee % <u>Share</u>	Employee \$ <u>Share</u>
Employee	550.87	0%	0.00
Spouse	542.77	10%	54.28
First dependent	276.69	10%	27.67
Second dependent	276.69	10%	<u>27.67</u>
No additional charge for 3 or more dependents		Employee Cost/Mo Full Family:	109.62

3. Regence HDHP Monthly Premiums

	2015	2014	
	<u>Rate</u>	Employee % <u>Share</u>	Employee \$ <u>Share</u>
Employee	374.18	0%	0.00
Spouse	378.79	10%	37.88
First dependent	189.93	10%	18.99
Second dependent	155.52	10%	<u>15.55</u>
No additional charge for 3 or more dependents		Employee Cost/Mo. Full Family:	72.42

Flexible Spending Account

The FSA is optional (via payroll deduction) regardless of which medical plan chosen. There are two types of FSAs. One is for eligible medical expenses, with a maximum contribution amount of \$2,550. The IRS recently altered its long-standing "use it or lose it" rule, now allowing carryover of up to \$500 in unused health FSA funds to the following calendar year. The other type of FSA is for dependent care, with an annual limit of \$5,000 for qualifying individuals who are married and file a joint return, or \$2,500 for those who are married and file separate returns.

Dependents

The only domestic partners eligible for coverage are State Registered Domestic Partners where at least one partner is over 62. All others must be legally married to be eligible. Employees will continue to be responsible for employee share of the cost of the medical insurance for their dependents.

Dental and Orthodontia

The City pays 100% of the premiums for Washington Dental Services Plan F through AWC plus the Orthodontia Plan II for children.

Vision

The City pays 100% of the premiums for the \$25 Copay Vision Service Plan (VSP) through AWC.

Cigna Life and Survivor Income and Disability Benefit

The City also pays the premiums for the following insurance plans through Cigna: basic term life insurance, long term disability insurance, and survivor life benefit insurance.