



# City of Des Moines



## 2018 BENEFITS SUMMARY

### Des Moines Police Guild

#### Washington State Retirement System

The City participates in the Washington State Department of Retirement Systems (DRS); commissioned law enforcement officers participate in the DRS Law Enforcement Officers and Fire Fighters (LEOFF) plan. Please find more information about these retirement plans at the DRS website: <http://www.drs.wa.gov/member/handbooks/leoff/plan-2/>

#### Social Security Replacement and Deferred Compensation Plans

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

	<u>City Contribution</u>	<u>Employee Contribution</u>
<b>401(a) Plan</b>	6.52%	7.65%
<b>457 Deferred Compensation Plan</b>	0.00%	Employee Choice

Vesting for the City's contributions to the 401(a) plan are as follows: 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.

#### Medical Plan Options

Guild members currently have the following choices for medical coverage:

1. LEOFF Trust Plan F	For plan benefits summary click <a href="#">here</a> .
2. Kaiser Permanente 200 Plan	For plan benefits summary click <a href="#">here</a> .
3. Opt-out Pay: Employees with proof of other comprehensive group medical coverage who opt entirely out of City medical coverage receive additional pay (or 457 deferred compensation) at 25% of the City's contribution for LEOFF Trust Plan F plus the HRA-VEBA. The City continues to provide dental and orthodontia coverage even if medical coverage is waived.	

- **NOTE: 2018 Guild health benefits are not settled** due to an automatic reopener in the collective bargaining agreement; the City is currently paying 95% of the medical premiums for the employee and 90% for dependents (as shown on p. 3).
- The City also contributes \$580 for employee-only coverage or \$1,130 for employee plus at least one dependent 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. All contributions, investment earnings, and withdrawals (claims) are tax-free.

#### 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.

**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 \$2,650. 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.

**Cigna Life and Survivor Income and Disability Insurance**

The City also pays the premiums for the following insurance plans through Cigna: basic term life insurance (1.5 times annual compensation not to exceed \$250,000), personal accident insurance, long term disability insurance, and survivor life benefit insurance.

**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.

**Employee Assistance Program**

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. In addition, financial assistance is available free of charge, for issues such as saving for college, getting out of debt, and retirement planning. The EAP also provides work-life assistance, such as finding child care, home repair, or event/vacation planning. To access the EAP, call 1-800-570-9315. Online assistance is also available at [www.guidanceresources.com](http://www.guidanceresources.com). The EAP is available to all employees as well as immediate family members, including dependent children and anyone living in their household.

**Vacation**

Annual paid vacation accrues to all full-time employees and part-time employees on a pro rata basis as follows:

<u>Years of Service</u>	<u>Monthly Accrual</u>
0 - 3 years	8 hours per month
4 - 6 years	10 hours per month
7-10 years	12 hours per month
11-15 years	14 hours per month
16+ years	16 hours per month

**Holidays**

Members of the Guild receive a bank of 96 hours of leave time on January 1 of each year in compensation for 12 holidays. The use of holiday time is governed by the same criteria as vacation time. Employees may cash in 48 hours of holiday pay each November. Employees must use the additional 48 hours by the end of the calendar year in which the holidays are credited.

**Questions**

Feel free to 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.

**City of Des Moines**  
**2018 Medical Premiums**  
**Police Guild Employees**

- NOTE: Because the LEOFF Trust Plan F rates increased 18%, 2018 Guild health plans and contributions to premiums are **not settled** due to an automatic health benefits reopener.

2018 MEDICAL PLAN ELECTION (PLEASE CHECK)	Monthly Premiums	Monthly City Contribution	Monthly Employee Contribution
<b>LEOFF HEALTH &amp; WELFARE TRUST PLAN F</b>			
<input type="checkbox"/> Employee	694.89	660.15	34.74
<input type="checkbox"/> Employee and spouse	1,480.91	1,367.56	113.35
<input type="checkbox"/> Employee and one dependent child	1,127.80	1,049.76	78.04
<input type="checkbox"/> Employee and two or more dependent children	1,355.60	1,254.78	100.82
<input type="checkbox"/> Employee, spouse and one dependent child	1,913.82	1,757.18	156.64
<input type="checkbox"/> Employee, spouse and two or more dependent children	2,141.62	1,962.20	179.42
<b>KAISER PERMANENTE 200</b>			
<input type="checkbox"/> Employee	566.44	538.12	28.32
<input type="checkbox"/> Employee and spouse	1,123.43	1,039.41	84.02
<input type="checkbox"/> Employee and one dependent child	850.66	793.92	56.74
<input type="checkbox"/> Employee and two or more dependent children	1,134.88	1,049.71	85.17
<input type="checkbox"/> Employee, spouse and one dependent child	1,407.65	1,295.21	112.44
<input type="checkbox"/> Employee, spouse and two or more dependent children	1,691.87	1,551.01	140.87
<b>OPTING OUT OF CITY MEDICAL (MUST HAVE OTHER GROUP COVERAGE)</b>			

In lieu of receiving any City medical benefits for myself or my dependents, I elect additional monthly pay in:

- |  |                               |  |
|--|-------------------------------|--|
|  | <input type="checkbox"/> Cash | <input type="checkbox"/> 457 Deferred Compensation |
| <input type="checkbox"/> Employee  |                               | 167.75   |
| <input type="checkbox"/> Employee and spouse                                 |                               | 350.82   |
| <input type="checkbox"/> Employee and one dependent child                    |                               | 274.74   |
| <input type="checkbox"/> Employee and two or more dependent children         |                               | 321.57   |
| <input type="checkbox"/> Employee, spouse and one dependent child            |                               | 446.35   |
| <input type="checkbox"/> Employee, spouse and two or more dependent children |                               | 493.18   |