



## 2013 Summary of Benefits City of Bainbridge Island – Police Guild

### Health Insurance Coverage

- Begins on the 1<sup>st</sup> of the month following date of hire
- Employee selects one health option
  1. Regence HealthFirst –\$10 per visit co-pay, no deductible
  2. Group Health – \$10 per visit co-pay, no deductible; Group Health requires members to use their clinics
- Employee health care premiums: 100% paid for by the City
- Spouse/dependent health care premiums: 10% paid by the employee and 90% paid by the City
- HealthFirst prescription coverage – Prescription co-pay is \$15 (name brand), \$4 (generic)
- Group Health prescription coverage – Prescription is lesser of GHC’s charge or \$10 co-pay

### Full-Time Employee Monthly Medical Benefit Costs

<b>Regence HealthFirst</b>	<b>Group Health</b>
Employee + spouse: \$67.07	Employee + spouse: \$51.21
Employee + spouse + 1 child: \$100.06	Employee + spouse + 1 child: \$77.31
Employee + spouse + 2 or more children: \$127.41	Employee + spouse + 2 or more children: \$103.41
Employee + 1 child: \$33.00	Employee + 1 child: \$26.10
Employee + 2 or more children: \$60.34	Employee + 2 or more children: \$52.21

### Dental Insurance Coverage

- Coverage is through Washington Dental
- Begins on the 1<sup>st</sup> of the month following date of hire
- Premium is 100% paid for by the City
- There are no deductibles for this plan
- 2 cleanings per year
- Annual maximum - \$1,000
- Lifetime orthodontia maximum - \$1,000
- This is an “Incentive” Plan. All preventative and maintenance work is covered at 100% the first year. Each calendar year you use your dental benefits, your incentive level remains at 100%. If you do not use the plan for a calendar year, your incentive level will decrease by 10% from the last payment level, but will never go below 70%.

### Vision Insurance Coverage

- Coverage is through Vision Services Plan (VSP)
- Begins on the 1<sup>st</sup> of the month following date of hire
- Premium is 100% paid for by the City
- No co-pays
- Plan provides for an eye exam, lenses or contacts every 12 months from your last date of service
- Plan provides for frames every 24 months from your last date of service

### Life Insurance

- Provider: Guardian Life
- Coverage: \$100,000
- Premium is 100% paid for by the City
- Includes accidental death and dismemberment coverage

### **Long Term Disability**

- Administered by Association of Washington Cities
- Provider: The Standard
- Premium is 100% paid for by the City
- Provides 67% benefit with 180-day waiting period

### **Retirement Plans**

- Law Enforcement Officers and Fire Fighters (LEOFF) Retirement Board
  - Mandatory employee contribution set by DRS
  - City contribution to General Fund set by DRS
- Deferred Compensation
  - Choice of 2 programs
    - State of Washington
    - ICMA
  - Contribution taken out pre-tax
  - City match of up to 2% of base rate of pay per month

### **Pre-Tax Programs (paid by employee through payroll deduction)**

- Flexible spending account for health and dependent day care
- Aflac

### **Guaranteed Education Tuition**

- Savings plan for dependent tuition at many colleges and universities

### **City Programs**

- Employee Assistance Program – 5 visits per issue
- Wellness program - Points earned for time off or tangibles

### **Vacation, Sick Leave, Holidays**

- Vacation: 9 - 16 hours per month, increases with longevity
- Sick Leave: 10 hours per month
- Holidays (Fixed): 10 per year
- Holidays (Floating): 7.33 hours per month

### **Special Allowances**

- Police Boots - \$200 per year
- Uniform allowance

### **Special Pay**

- Longevity Pay
  - 1% after first 5 years of continuous employment with department
  - Increases with longevity, up to 5%

### **Education Incentive**

- Associate's Degree: 2.5%
- Bachelor's Degree: 5%