

# 2020

## City of Seattle – Benefits at a Glance

(Employees with *Most\** Benefits Coverage)

**Eligibility:** For new hires and dependents, coverage begins on your first day of employment if that date is the first calendar day of the month designated as a City business day or the first calendar day of the month designated or recognized as the first working day for the shift to which you are assigned. If your employment begins after this date, your coverage begins the first day of the following month.

**Eligible Dependents:** Individuals eligible for coverage include your spouse or domestic partner, your birth or adopted children or children placed for adoption, your domestic partner's children who live with you, stepchildren who live with you, and any child for whom you are legal guardian or for whom coverage is required by a Qualified Medical Child Support Order. Adult children are eligible for coverage if they are under age 26. If you add dependents, you'll be asked for documentation to prove their eligibility for coverage through City of Seattle plans.

**Enrollment:** You must enroll within 30 days of hire. If you fail to enroll within 30 days of your hire date, you will automatically be enrolled for dental and basic vision coverage. Your dental coverage will default to the Delta Dental of Washington plan. If you are newly eligible for health coverage and don't actively elect or waive medical coverage, you will automatically be enrolled in the Aetna Traditional employee only plan, which requires no premium contribution from you.

**Dental:** You may select from two dental plans – Delta Dental of Washington or Dental Health Services. The dental plans include coverage for eligible dependents. The premium is covered in full by the City of Seattle.

**Vision:** You may elect a Basic or Buy-up vision plan with VSP. An annual eye exam is covered every calendar year for both plans. The premium is paid in full by the City for the Basic plan; you contribute \$10.38 for the Buy-up plan, which has enhanced eyewear options.

**Medical:** You may select from the Kaiser Permanente Standard Plan, Kaiser Permanente Deductible Plan, Aetna Preventive Plan, or Aetna Traditional Plan. The monthly cost to you for each of the plans is as follows:

Medical Plan	Employee's Monthly Premium Contribution	
	Employee**	Employee & spouse or domestic partner*
Aetna Preventive	\$48.12	\$98.50
Aetna Traditional	\$ 0.00	\$32.34
Kaiser Permanente Standard	\$48.40	\$99.90
Kaiser Permanente Deductible	\$25.00	\$56.92

\*\* with or without children

**Advocacy Services:** Employees and covered family members have access to Accolade advocacy services. Accolade Health Assistants provide one-on-one personalized support at no cost. Health Assistants are a one-stop resource to answer health and benefit questions, and they partner with a team of doctors, nurses and benefits specialists to help navigate the healthcare system.

**Flexible Spending Accounts (FSA):** The City offers a Health Care and Day Care FSA through Navia Benefits Solution. The Health Care FSA allows you to use pre-tax dollars to receive reimbursement for eligible medical, dental, and vision expenses. The Day Care FSA allows you to receive reimbursement for eligible day care expenses for your dependent child up to age 13, disabled spouse/domestic partner, or dependent parent. You can elect a minimum of \$120 up to \$2,700 per year for the Healthcare FSA and \$5,000 for the Day Care plan. If you elect to participate in this plan and want to continue your participation, you will need to re-enroll each year during the City's open enrollment period.

You may roll over up to \$500 of unused Health Care funds from the current plan year into the following plan year if the carryover results in a minimum account size of \$120.

**Basic Long-Term Disability Insurance:** If you become disabled, after a 90-day waiting period, the plan will pay you a basic benefit of \$400 a month while you are unable to work. The basic long-term disability premium is paid in full by the City. You have the option to purchase supplemental long-term disability benefits (see below).

**Supplemental Long-Term Disability Insurance:** Purchase supplemental long-term disability coverage to provide you with up to 60% of your base salary over \$667 up to a maximum of \$8,333 per month.

**Basic Group Term Life Insurance:** You can select from one of two plans – Basic Group Term Life Insurance which is one-and-a-half times your annual earnings or Limited Basic Group Term Life Insurance of \$50,000. The City will contribute 40% of the cost for the Basic Group Term Life Insurance.

\*Includes: CMEOs, Fire Chiefs, General City Employees, Library employees, SPMA members

**Supplemental Group Term Life Insurance:** If you elected Basic Group Term Life, you may purchase supplemental term life insurance for yourself, spouse/domestic partner, and children. The maximum amount of life insurance available for you is four times your annual income, for your spouse/domestic partner it is 50% of the amount of coverage you elect for yourself, and \$2,000, \$5,000 or \$10,000 for child(ren).

### **Accidental Death & Dismemberment**

**Insurance (AD&D):** You may purchase AD&D insurance for yourself, or for you and your family. Coverage is available from \$25,000 to \$500,000.

## **Retirement Benefits**

### **Seattle City Employees' Retirement**

**System (SCERS I and II):** There are two retirement plans for City employees with differences in contributions, minimum retirement age, final average salary, and earned benefit per year of service multiplier.

**SCERS I** (hired and enrolled before January 1, 2017): You contribute 10.03% and the City also pays 15.29% of your salary towards your retirement.

**SCERS II** (hired January 1, 2017 or later): You contribute 7.0% and the City also pays 14.42% of your salary towards your retirement.

Contributions and earnings are tax deferred. You are 100% vested in your contributions and their earnings. You become vested (eligible for a monthly benefit at retirement age) at five years of service. If you leave City employment before retirement and withdraw your contributions, you will not be entitled to any of the City's contributions.

If you have worked for the state or other local governments, you may be eligible to combine your service time to qualify for retirement.

You have the option of saving more for your retirement through the City's Voluntary Deferred Compensation Plan (see below).

**Voluntary Deferred Compensation Plan:** Enrollment in the City's 457 Deferred Compensation Plan is voluntary. You are allowed to contribute through payroll deductions. You decide the dollar amount, contribution type and investments options. You may contribute as little as \$10 per paycheck. Enrollment and contribution changes may be made at any time. The City does not match your contributions.

## **Work/Life Programs and Benefits**

**Thrive:** You may participate in Thrive, a voluntary online and app-based well-being program for employees and covered spouses/domestic partners. Thrive offers engaging activities, useful tools and educational content

to help you reach your financial, emotional, social and career goals and enjoy the journey.

**Employee Assistance Program (EAP):** Resources for Living EAP provides a referral and counseling service for you and household members. Receive confidential assistance for personal issues such as stress, depression, family and relationship problems. Each household member is eligible for six free one-hour sessions per issue per year.

**Transportation:** You are eligible to receive an ORCA Passport Card, which pays full fare for all land-based transit. If you use the WA State ferry, you may instead choose to receive up to \$99 per month towards a monthly walk-on ferry pass.

If you use the transit system, carpool, and/or bike to work, you are also eligible for a guaranteed ride home – a reimbursable taxi ride home in the event of a family or medical emergency.

**Career Quest:** Career Quest provides customized career development opportunities to broaden your skills or assistance with your long-term career goals. To be eligible, you must be a regular City employee, have worked at least one year, and be committed to developing new skills and competencies.

**Holidays:** The City observes 10 official holidays and 2 personal holidays. You may take your personal holidays any time with supervisory approval.

**Vacation:** You accrue vacation based on hours on regular pay status. The amount of vacation earned depends on your length of service—from 12 days per year for a new employee to 30 days per year after 29 years of employment. Unused vacation hours carry over each year, up to a maximum, depending on years of service.

**Sick Leave:** You accrue sick leave based on the number of regular hours worked. Full-time employees earn 96 hours of sick leave per year. You may carry over your unused sick leave, there is no maximum accumulation.

**Other Leaves:** The City also provides the following paid and unpaid leaves: paid parental leave, funeral leave, family and medical leave, pregnancy disability, jury duty, military duty leave, transplant donor leave, unpaid personal leave, and sabbatical leave.

Employees also have the option to apply for Washington Paid Family and Medical Leave Program in addition to the above leaves through the City.



**Seattle**  
Human Resources

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