



BENEFITS SUMMARY

Effective January 2018

Medical Plan:

Regular status employees working at least 25 hours per week and their dependents are eligible for health insurance coverage. Eligibility for health insurance coverage begins on the first day of the month following employment. If employment begins on the first of the month, the employee is eligible for coverage on the same day. The District pays 100% of the premium for up to full family level of coverage.

The District also contributes on a monthly basis 75% of the difference between the cost of the plan chosen and the cost of the Uniform Medical Classic Plan Full Family rate into the employee's HRA/VEBA account. Employees waiving coverage will have a contribution to their HRA/VEBA account equal to the employee only rollover rate. The HRA/VEBA contribution can range from \$50.20 to \$934.82 per month based on plan and dependent level of coverage selected.

Covington Water District (The District) currently offers a choice of 7 health plans through PEBB.

Plans Offered:

- ◆ Kaiser Permanente Classic
- ◆ Kaiser Permanente CDHP
- ◆ Kaiser Permanente Sound Choice
- ◆ Kaiser Permanente Value
- ◆ Uniform Medical Plan Classic
- ◆ Uniform Medical High Deductible
- ◆ Uniform Medical Plus (Chose either PSHVN or UW Medicine ACN)

Note: Employees may also be subject to a \$25 per month tobacco use and/or \$50 per month spousal surcharge(s) if applicable.

Complete plan summary documents are available upon hire or request.

Dental Plan:

The District plan by Delta Dental Service offers coverage through covered dental providers. The District pays 100% of the cost for dental coverage.

Plan Features:

- ◆ No Deducible
- ◆ Basic Care 80% coverage
- ◆ Major Care 50% coverage
- ◆ \$2000 calendar year maximum
- ◆ Orthodontia Coverage \$2000 lifetime maximum

Complete plan summary documents are available upon hire or request.

Vision Plan:

The District offers Vision Service Plan (VSP). The District pays 100% of the cost for vision coverage.

Complete plan summary documents are available upon hire or request.

BENEFITS SUMMARY CONTINUED...

HRA/VEBA:

HRA/VEBA is a tax free health reimbursement arrangement (HRA) that enables the District to make tax free contributions into a special trust account on your behalf. Your account is funded through a mandatory employee payroll deduction of \$50 per month and 75% medical insurance cost rollover (if applicable). The tax free funds can be used to pay or reimburse eligible out-of-pocket healthcare costs for yourself, spouse or qualified dependents. There are many choices of investment options for your account. HRA/VEBA is not a “use it or lose it plan”, but can be carried over year to year even after retirement or separation of employment. Sick leave balances between 100 - 320 accrued hours are also cashed out quarterly (based on a sliding scale) into the HRA/VEBA account, dollar for dollar. Employees who have health care coverage available elsewhere may elect to “opt out” of coverage and receive a monthly HRA/VEBA contribution equal to the monthly rate for the PEBB Uniform Classic “Employee Only” medical plan premium.

Holidays:

The District offers the following twelve (12) paid holidays per calendar year.

- ◆ New Year's Day
- ◆ Martin Luther King Jr. Day
- ◆ President's Day
- ◆ Memorial Day
- ◆ Independence Day
- ◆ Labor Day
- ◆ Veterans Day
- ◆ Thanksgiving Day
- ◆ Day after Thanksgiving
- ◆ Christmas Eve or Day after Christmas
- ◆ Christmas Day
- ◆ One additional floating holiday (employee's choice)

Sick Leave:

Regular full time employees accrue eight (8) hours of sick leave benefits each calendar month of continuous employment up to the maximum of 320 hours. Sick leave balances between 100 - 320 accrued hours are cashed out quarterly (based on a sliding scale) into your HRA/VEBA account, dollar for dollar.

Vacation Leave:

<u>Length of Service</u>	<u>Monthly Accrual</u>	<u>Total Yearly Accumulation</u>
Years 1 – 4	8.00 hours	96 (12 - 8 hour days)
Years 5 – 9	10.00 hours	120 (15 - 8 hour days)
Years 10 – 14	13.33 hours	160 (20 - 8 hour days)
Years 15 – 19	14.00 hours	168 (21 - 8 hour days)
Years 20 – 24	15.33 hours	184 (23 - 8 hour days)
Years 25 and beyond	16.66 hours	200 (25 - 8 hour days)

Carry over of vacation leave to the next year is limited to a maximum of six (6) weeks accrual. The District also has a “Cash Out” option for unused vacation after 5 years of employment. Accrued vacation in excess of 320 hours maximum not used or cashed out is forfeited.

Flexible Work Schedules:

The District offers several options for alternative work schedules (subject to management approval based on sufficient coverage), which include the following options:

- Flexibility in shift start and end times. This is offered year round with certain constraints as outlined in handbook or upon General Manager discretion.
- The earliest *start* times for all schedules is 6:30am.
- The earliest *end* times for all schedules is 3:30pm
- 4/10 Option: Four (4) ten (10) hour days per week.
- 9/80 Option: Eight (8) nine (9) hour days and one (1) eight (8) hour day per two (2) week period.

BENEFITS SUMMARY CONTINUED...

Long Term Disability:

The District provides a long term disability plan at no cost to regular full-time employees. The District provided plan specifies a disability benefit waiting period of 90 days. This policy provides for up to approximately 60% of wages in the event of a long term disability.

Term Life and Accidental Death & Dismemberment Insurance:

The District provides all full-time regular employees with term life insurance coverage and accidental death and dismemberment coverage in the amount of \$50,000 each. Eligible employees may purchase additional coverage for themselves or their families at their own expense.

State Department of Retirement Systems:

The State of Washington provides the retirement systems to which the District and its employees contribute. All regular full-time and some part-time employees (depending on their position) are covered under the Public Employees Retirement System (PERS). Employees can choose between PERS 2 & PERS 3 plans. Employees are vested into the retirement systems after five (5) years with the system. Benefit levels and contribution rates are set by the State of Washington.

Deferred Compensation Program:

All District employees have the opportunity to participate in the Washington State Department of Retirement Systems deferred compensation program. Deferred compensation plans allow employees to defer a portion of their salary until retirement. The amount the employee elects to defer is deducted from the employee's gross pay before taxes, reducing current taxable income. The employee selects how their deferrals are invested from a range of investment options.

Employee Assistance Program (EAP):

The District offers an Employee Assistance Program (EAP) for all employees and their families. The program is designed to put employees and/or their family members in touch with a professional who can address their needs, whether those needs fall within the category of personal or work related concerns.

Tuition Reimbursement and Training:

Employees at every level of the District are encouraged to take advantage of various opportunities for additional skill set, management and/or job and related training workshops, conferences, and class room courses based on individual needs assessments.

Full time District employees are eligible to receive reimbursement up to a maximum of \$5000 per fiscal year for the combined costs of tuition, books and fees for District approved college education in pursuit of a degree. Tuition reimbursement eligibility begins after one year of full time employment. Some payback provisions apply upon separation of employment.

AFLAC and Colonial Plans:

As an additional benefit, the District offers voluntary employee paid participation in the following plans: Short Term Disability, Accident, Hospital Confinement Sickness, Cancer Indemnity, Critical Illness, Supplemental Dental and Hospital Indemnity Limited Benefit insurance plans.

Note: District benefits as listed are subject to change with or without notice. Before making any decisions about benefits offered at the District, consult plan booklets for complete details.