

INFORMATION ABOUT EMPLOYEE BENEFITS AND RESOURCES

BENEFIT	CHOICES	INFORMATION	COST	WHAT YOU NEED TO DO
HEALTH You must select either Group Health or PPO 100 if you are a regular employee, working 30 or more hours per week	Group Health HMO	Your coverage starts on the day you were hired, as long as you return your enrollment choice within 30 days of hire.	Depends on how many dependents you cover: see cost matrix	Review the summary of benefits and the premium costs (AVAILABLE FROM HUMAN RESOURCES). Decide which plan is best for you/ your family. Fill out and return enrollment form.
	PPO -100 (Preferred Provider Network - choose your own doctor. Costs lower if doctor is in network)	Your coverage starts on the day you were hired, as long as you return your enrollment choice within 30 days of hire. PPO 100 includes \$2k life insurance benefit for the covered employee.	Depends on how many dependents you cover: see cost matrix	Review the summary of benefits and the premium costs. Decide which plan is best for you/ your family. Fill out and return enrollment form.
TELEMEDICINE	MeMD	Health Care Provider consultation via online, phone, or app	\$25 per visit	Go to www.MeMD.me/AflacStandard and/or download app or call 855-636-3669
DENTAL	Delta Dental	Your coverage starts on the day you were hired, as long as you return your enrollment application within 30 days of hire. Plan has an annual maximum benefit of \$2200 per person.	Depends on how many dependents you cover: see cost matrix. Full time employees with no dependents: cost to employee for dental insurance is zero.	There is only one dental plan. You must enroll in it unless you work fewer than 30 hours per week, in which case, you can waive coverage
RETIREMENT You must enroll in either PERS II or PERS III	PERS PLAN 2	Defined Benefit Plan: retirees receive a monthly benefit based upon number of years in PERS and Average Final Compensation	If you opt for PERS II, currently your contribution rate is 6.12%. This is the amount that gets deducted from your paycheck to fund your retirement	Carefully read the Department of Retirement Systems Plan Choice Booklet: Choose your retirement plan. Consider which retirement plan is best for you, and choose between PERS II and PERS III. Make your selections on the DRS Member Information Form and turn the form in to Human Resources. Information is available at drs.wa.gov
	PERS PLAN 3	PERS III is a combined Defined Benefit and Defined Contribution. The defined benefit guarantees a monthly retirement benefit (for eligible employees); the defined contribution is like a 457K :the amount you receive in retirement will depend on your investment returns.	If you opt for PERS III, your contribution rate options vary (lowest is 5%, highest is 10%). You choose.	Carefully read the Department of Retirement Systems Plan Choice Booklet: Choose your retirement plan. Consider which retirement plan is best for you, and choose between PERS II and PERS III. Make your selections on the DRS Member Information Form and turn the form in to Human Resources. Information is available at drs.wa.gov

DEFERRED COMPENSATION	ICMA/RC	Deferred compensation is optional - your contributions come out of pre-tax deductions from your paycheck.	You can defer up to \$18K per year towards your retirement. More if you're over age 50.	Read through the Deferred Compensation Materials, contact the numbers listed, and enroll if you wish to. You can enroll in deferred compensation at any point.	
	DRS -DC	Deferred compensation is optional - your contributions come out of pre-tax deductions from your paycheck.	You can defer up to \$18K per year towards your retirement. More if you're over age 50.	Read through the Deferred Compensation Materials, contact the numbers listed, and enroll if you wish to. You can enroll in deferred compensation at any point.	
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Fully Effective Employees (FEE)	Personal/Family counseling, Legal or Financial Counseling Referrals, Work Life Balance Resources. Interactive Website at fee-eap.com.	For Counseling: intake and 3 face to face sessions are free. After that - referrals are available (at your cost). For Legal/Financial consult: 30 minutes free. After that - referral provided at your cost.	Use the services available if you need or want to! That's what they're here for! Fee-eap.com	
FLEXIBLE SPENDING ACCOUNT (FSA)	WageWorks	Optional: you can put up to \$2550 pre-tax in to an FSA to pay for eligible health/dental/vision costs.	Depends on the amount you opt for. Funds are available on a debit card.	Read through materials. If you want to participate, designate the amount you want to use for your FSA. Fill out enrollment form and turn in to Human Resources.	
BASIC LIFE INSURANCE	Standard Insurance	25K Life Insurance policy for the employee	No cost to you: provided by Kitsap 911	Name your beneficiary. After that: Nothing. You're automatically signed up after you sign up for health/dental insurance.	
SUPPLEMENTAL LIFE INSURANCE	Standard Insurance	You may opt to apply for additional life insurance in amounts between 10K and 300K (in 10K increments).	Supplemental Life Insurance is at your cost, through payroll deduction. Costs vary depending on your age and whether you smoke. Monthly rates are as low as 12 cents per 1K of coverage up to \$4.28 per 1K of coverage.	Fill out the Standard Insurance Supplemental Life Insurance Application and Medical History. Submit these directly to Standard Life at the address on the forms. When Standard approves your application, your premiums will be deducted from your paycheck.	
SHORT TERM DISABILITY INCOME REPLACEMENT	AFLAC	Income Replacement in case you become temporarily disabled, unable to work, and will not receive a paycheck	Depends on the coverage level you choose. This optional benefit is available at your cost. If you opt for coverage, premiums will be deducted from your paycheck along with other deductions.	This is completely optional! Contact the AFLAC agent and set up a time to discuss coverage options and sign up.	
ANNUAL LEAVE		You earn 10 days of annual leave (vacation) every year for your first 3 years. You earn more after that.	You will start to accrue annual leave immediately. Watch your paystub for available hours.	Employees represented by the Guild should refer to the Vacation Bidding Process; Section 30.G. in your Collective Bargaining Agreement (CBA)	

SICK LEAVE		You earn 12 days of sick leave per year.	You start to accrue sick leave immediately. Watch your paystub for available hours.	If you are represented by the Guild, refer to Section 31, Sick Leave, of your CBA. If you are sick before you have accrued adequate sick leave, speak to your supervisor. Kitsap 911 also offers Bereavement Leave.	
HOLIDAYS		Employees on the Dispatch Floor do not receive paid Holidays off. All other employees do. Kitsap 911 observes 10 holidays plus one floating holiday.	None	Nothing	