

2023 City of DuPont Insurance & Retirement Benefit Options Overview (Fire Department Staff)

Medical and Dental Insurance

Employees covered under the DuPont Firefighters Local 3829 International Association of Firefighters Collective Bargaining Agreement (CBA) may enroll in one of the City's qualified medical plans. Per Article 25 CBA, the City will make contributions equal to one hundred percent (100%) of the premium necessary to provide employee and dependent coverage on behalf of every full-time employee and on a pro-rata basis for part-time regular employees. Employees enrolled in City provided medical insurance pay a co-insurance of \$20 per month for self + any dependents. Here are the two plan options available:

****Employee's must select from the following insurance options and return the "AWC Combined Enrollment Form" (or waiver form if waiving coverage) within 30 days or less from date of hire.****

Medical-

- **Option 1:** Regence High Deductible Health Plan (HDHP)- The City offers participation in a Health Savings Account (HSA) for those choosing this HDHP plan, with an annual contribution to the employee's HS account, of \$1,500 for employee only coverage, and \$3,000 for employee+ dependents. Additionally, employees choosing the HDHP plan will be eligible for participation in the City funded medical bridge Health Reimbursement Arrangement (HRA) to assist with a portion of the deductible requirements (\$2,400 for employee only coverage and \$4,800 for family coverage) regardless of number of dependents.

See the attached "HRA Overview", "Understanding an HRA", and "HRA Plan Summary" for more information.

- **Option 2:** Kaiser Permanente Access PPO- The City will make contributions equal to one hundred percent (100%) of the premium necessary to provide employee and dependent coverage on behalf of every full-time employee and on a pro-rata basis for part-time regular employees choosing to enroll in this plan.
- **Option 3:** Decline Coverage- An employee who elects to waive City health benefits (medical, dental, and vision) will receive "opt-out pay" (pay in lieu of benefits), equivalent to the monthly premium of the lowest cost medical plan offered at the time of waiving coverage. As of this date, the lowest cost plan is the Regence HDHP at a monthly rate of \$594.30 for employee only, and an additional \$601.56 for waiving spousal coverage. Employees may receive a maximum opt-out pay for themselves plus spouse (if applicable) only, no other dependents. A spouse or dependent cannot enroll in City medical benefits if the employee waives coverage.

Dental-

- **Option 1:** Delta Dental Plan E, with Ortho Rider Plan II
Employees cost per month: Employee Only \$2.22, Employee +1 dependent \$4.48, Employee+ 2 or more dependents \$26.08

- **Option 2:** Willamette \$10 Co-pay plan
Employees cost per month: Employee Only \$16.88, Employee +1 dependent \$32.24, Employee+2 or more dependents \$46.44
- **Option 3:** Decline coverage- must complete the decline coverage waiver. Opt-out pay described above is available for employees electing to waive *all* City health benefits only.

Vision Insurance

The City offers one vision benefit option, the VSP \$0 Co-Pay with 2nd pair rider plan. This plan is 100% covered by the City, no monthly cost to full-time employees. Coverage for part-time employees will be on a pro-rata basis of the full premium cost as follows: \$12.02 for employee only coverage, \$24.04 for employee+1 dependent, and \$36.06 for employee+2 or more dependents, monthly.

Retirement Benefits

The City makes contributions on behalf of all eligible employees to the Social Security System in addition to those contributions made by the employee through FICA payroll deductions. Benefit levels and contribution rates are set by the State of Washington. *See the provision made for Firefighter CBA under Deferred Compensation 457(b) Plans below.*

All regular full-time and eligible part-time uniformed employees are covered under Plan 2 of the Law Enforcement Officers' and Firefighters' Retirement System (LEOFF2). Benefit levels, contribution rates, and eligibility criteria are determined by the State of Washington.

Deferred Compensation 457(b) Plans- Employees may choose to enroll in up to (3) three Deferred Compensation 457(b) plans, listed below (*see provider enrollment materials for more information*):

- DRS Deferred Comp (DCP)
- MissionSquare (formerly ICMA)
- Decision Point

A minimum of one (1) plan must be established upon hire, so the City may make the required contributions set forth in Article 42 of the Firefighters Collective Bargaining Agreement as follows: a contribution of 8% of the gross pay for each individual into the employees plan (account) on a monthly basis in lieu of Social Security benefits, and a 2% match contribution, of the employees base pay (base pay does not include overtime) on each payroll if the employee also contributes a minimum of 2% of the employees base salary into said account. Employees must designate which 1 (one) Deferred Compensation Plan the City shall apply such contributions.