

# EMPLOYEE BENEFITS



## 2024 Limited-Term Benefit Summary

BENEFIT	STARTS	BENEFIT DESCRIPTION	CONTRIBUTION
Washington State Retirement Systems- PERS Plan 2 or Plan 3	1 <sup>st</sup> day of employment	<p>Click the links before for more information about PERS (Public Employee Retirement Systems) Plan 2 and/or Plan 3 retirement plans.</p> <ul style="list-style-type: none"> <li>▪ <b>Plan Choice</b> -click <a href="#">here.</a></li> <li>▪ <b>Plan 2</b> - click <a href="#">here.</a></li> <li>▪ <b>Plan 3</b> – click <a href="#">here.</a></li> </ul>	Both the City and Employee make contributions as mandated by state law.
Employee Retirement Savings Plan 457	1 <sup>st</sup> day of employment	<p>Employees can elect to contribute to a 457 deferred compensation plan.</p> <p><i>*no vesting requirement</i></p>	<p>The City contributes 1.52%</p> <p>This is an optional contribution for Employees</p>
Medical	<p>1<sup>st</sup> day of employment- IF hired on the first day of the month</p> <p>1<sup>st</sup> day of the following month of employment- IF hired on the 15<sup>th</sup> of the month</p>	<p>(5) options to choose from:</p> <ul style="list-style-type: none"> <li>▪ Regence High Deductible Health Plan (<b>HDHP</b>)</li> <li>▪ Regence HealthFirst 250</li> <li>▪ Kaiser Permanente <b>HDHP</b></li> <li>▪ Kaiser Permanente 200</li> <li>▪ Waiver of coverage-With proof of other comprehensive group medical coverage, you are eligible to receive additional pay or a 457 contribution.</li> </ul>	<p><b>HDHP</b> plans- City pays 100% premium for employee only coverage <b>OR</b> 90% of the premium for employee plus one or more dependent coverage</p> <p><b>Traditional</b> plans- City pays 90% premium for employees only <b>OR</b> 80% for employee plus one or more dependent coverage</p>
Dental and Orthodontia*	<p>1<sup>st</sup> day of employment- IF hired on the first day of the month</p> <p>1<sup>st</sup> day of the following month of employment- IF hired on the 15<sup>th</sup> of the month</p>	<p>Covers preventative, basic, and major care according to the provisions of the plan. Provided by Washington Dental Services.</p> <p><i>*Orthodontia care for children up to age 26.</i></p>	City pays 100%

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Vision	1 <sup>st</sup> day of employment- IF hired on the first day of the month  1 <sup>st</sup> day of the following month of employment- IF hired on the 15 <sup>th</sup> of the month	\$25 Copay Vision Service Plan (VSP) Provides coverage for a vision exam, lenses, and frames.	City pays 100%												
*Health Reimbursement Account- <b>HDHP Medical Plan Election ONLY</b>	1 <sup>st</sup> day of employment- IF hired on the first day of the month  1 <sup>st</sup> day of the following month of employment- IF hired on the 15 <sup>th</sup> of the month	The City preloads a HRA debit card with funds to be used to pay the deductible or other medical, dental, and vision expenses. If the deductible is met, the employee must pay coinsurance - \$1600 single only or \$3200 for family coverage.  The City then pays any remaining coinsurance until the out-of-pocket maximum (OPM) is reached. Once OPM is reached, Regence or Kaiser pays 100% of the costs.  Any remaining funds on the HRA debit card at the end of the calendar year will be deposited into the employee's HRA-VEBA account the following April.	The City contributes \$1600* for employee only coverage  OR  \$3200* for employee plus one or more coverage  <i>*prorated for new hires based on month in which hired</i>												
*Health Reimbursement Account (VEBA)- <b>Traditional Medical Plan Election ONLY</b>	1 <sup>st</sup> day of employment- IF hired on the first day of the month  1 <sup>st</sup> day of the following month of employment- IF hired on the 15 <sup>th</sup> of the month	The City contributes to the employee's HRA-VEBA, which can be saved along with any investment earnings for qualified healthcare costs in retirement, or be used for qualified out-of-pocket healthcare costs.	The City contributes \$750 for employee only coverage  OR  \$1250 employee plus one or more coverage												
Vacation	Accrual begins on the 1 <sup>st</sup> day of employment	Annual paid vacation accrues for all full-time employees and part-time employees accrue on a pro rata basis as follows:  <table border="1" data-bbox="711 1507 1227 1709"> <thead> <tr> <th>Years of Service</th> <th>Monthly Accrual</th> </tr> </thead> <tbody> <tr> <td>0 - 3</td> <td>8 hrs.</td> </tr> <tr> <td>4 - 6</td> <td>10 hrs.</td> </tr> <tr> <td>7 - 10</td> <td>12 hrs.</td> </tr> <tr> <td>11 - 15</td> <td>14 hrs.</td> </tr> <tr> <td>16+</td> <td>16 hrs.</td> </tr> </tbody> </table>	Years of Service	Monthly Accrual	0 - 3	8 hrs.	4 - 6	10 hrs.	7 - 10	12 hrs.	11 - 15	14 hrs.	16+	16 hrs.	City pays 100%
Years of Service	Monthly Accrual														
0 - 3	8 hrs.														
4 - 6	10 hrs.														
7 - 10	12 hrs.														
11 - 15	14 hrs.														
16+	16 hrs.														
Holidays	January 1	Regular full-time employees receive (11) paid holidays and (3) floating* holidays per calendar year.  <i>*new hires are not eligible for floating holidays if hired after June 30</i>	City pays 100%												

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City and State Sick Leave	Accruals begins on 1 <sup>st</sup> day of employment	<p>Employees accrue City and State sick leave at 8 hours of total sick leave benefit per month for full-time employees. Part-time employees accrue on a pro rata basis.</p> <p>City sick leave can be utilized from the 1<sup>st</sup> day of employment.</p> <p>State sick leave cannot be taken until the (90<sup>th</sup>) calendar day after the start of employment.</p>	City pays 100%
Long Term Disability Insurance	1 <sup>st</sup> day of employment	Provides income replacement for full-time employees up to 60% of their monthly covered earnings up to \$8,000 per month, who become disabled because of their medically approved inability to work.	City pays 100%
Basic Life, Personal and Survivor Insurance	1 <sup>st</sup> day of employment	Provides Basic Term Life Insurance (\$5,000), Basic Personal Accident Insurance (\$5,000) and Survivor Life Benefit Insurance	City pays 100%
Flexible Spending Account	1 <sup>st</sup> day of employment	Optional benefit to contribute up to \$3,200 pretax for health care expenses for yourself and your family and/or to contribute up to \$5,000 (\$2,500 if married and filing separately) pre-tax for dependent care expenses.	Employee election
Employee Assistance Program	1 <sup>st</sup> day of employment	The City-paid EAP program provides confidential counseling on personal issues, free of charge. The EAP also provides free legal assistance, with consultation with a qualified attorney over the phone for issues such as creating/updating wills, civil lawsuits, divorce, etc. Online assistance is also available. The EAP is available to all employees as well as immediate family members, including dependent children and anyone living in their household.	City pays 100%

**Questions:** Please contact the Human Resources Department at [hr@desmoineswa.gov](mailto:hr@desmoineswa.gov) or the Payroll Department at [payroll@desmoineswa.gov](mailto:payroll@desmoineswa.gov) if you have any questions or concerns about the City's benefits.

*\*This is provided to summarize benefits currently available to eligible City of Des Moines employees. This is intended to be used as a reference guide only. Please review plan summaries, Personnel Manual and applicable collective bargaining agreements for more detailed information.\**

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