EMPLOYEE BENEFITS

2023 Police Guild Benefit Summary

BENEFIT	STARTS	BENEFIT DESCRIPTION	CONTRIBUTION
Washington State Retirement Systems- LEOFF	1 st day of employment	More information about the LEOFF retirement plan can be found at the DRS website: LEOFF Plan 2 - Department of Retirement Systems (wa.gov)	Both the City and Employee make contributions as mandated by state law.
Social Security Replacement Plan	1 st day of employment	In lieu of Social Security, the City and employees contribute to a 401(a), tax-deferred account that helps you save for retirement. Vesting for the City's contributions to the 401(a) plan are as follows: 25% after (2) two years of service; 50% after (3) three years of service; 75% after (4) four years of service; 100% after (5) five years of service.	Both the City and Employee make contributions City-6.52% Employee-7.65%
Employee Retirement Savings Plan 457	1 st day of employment.	Employees can elect to contribute to a 457 deferred compensation plan. *no vesting requirement	The City does not contribute. This is an optional contribution for Employees
Medical	1 st day of employment- IF hired on the first day of the month 1 st day of the following month of employment- IF hired on the 15 th of the month	(3) options for coverage: LEOFF Trust Plan F- Benefits Summary click here. Kaiser Permanente 200 Plan- Benefits Summary click here. Waiver of coverage-With proof of other comprehensive group medical coverage, you are eligible to receive additional pay or a 457 contribution.	City pays 95% of the employee only coverage premium OR 90% of the premium for employee plus one or more dependent coverage
Dental and Orthodontia*	1st day of employment- IF hired on the first day of the month 1st day of the following month of employment- IF hired on the 15th of the month	Covers preventative, basic, and major care according to the provisions of the plan. Provided by Washington Dental Services. Orthodontia care for children is provided.	City pays 100%
Health Reimbursement Account	1 st day of employment- IF hired on the first day of the month 1 st day of the following month of employment- IF hired on the 15 th of the month	The City contributes to the employee's HRA-VEBA, which can be saved with investment earnings for qualified healthcare costs in retirement, or used for qualified out-of-pocket healthcare costs.	The City contributes \$750 for employee only coverage OR \$1250 employee plus one or more coverage

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Vacation	Accrual begins on the 1 st day of employment	Annual paid vacation accrues to all full-time employees and part-time employees on a pro rata basis as follows: Years of Monthly Service Accrual 0 - 3 8 hrs 4 - 6 10 hrs 11 - 15 14 hrs 16+ 16 hrs	City pays 100%
Holidays	January 1	Employees receive a bank of 96 hours of leave time each year in compensation for 12 holidays. Employees may cash in 48 hours of holiday pay each November. Employees must any additional hours by the end of the calendar year in which the holidays are credited.	City pays 100%
Long Term Disability Insurance	1 st 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 st day of employment	Provides Basic Term Life Insurance (1.5 times annual compensation up to \$250,000), Basic Personal Accident Insurance and Survivor Life Benefit Insurance	City pays 100%
Flexible Spending Account	1 st day of employment	Optional benefit to contribute up to \$3,050 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	Employee election
Employee Assistance Program	1 st day of employment	care expenses. 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 Director at hr@desmoineswa.gov or the Payroll Accountant at payroll@desmoineswa.gov if you have any questions or concerns about the City's benefits.



Questions: