

# **Summary of Benefits for Regular Employees**

King County is guided by our True North, "Making King County a welcoming community where every person can thrive". As part of that commitment, we are building an empowering work environment. We are working together to make sure our benefits reflect our values to support you and your family. Benefit options can vary across the County and are based upon position. Please visit with your HR Representative for the available benefits which match your specific position.

#### **Medical and Dental**

As a County employee, you and your family can choose to be covered by one of the available medical, dental, and vision insurance plans. King County pays 100% of the premiums for eligible employees and their family members. Dental and vision benefits are included and are administered through Delta Dental of Washington and VSP. Benefit eligibility and coverage begin the first day of the month following the date of hire. Keep in mind:

- If you have coverage through another employer's medical plan, you may opt out of medical coverage and receive an additional \$65 in monthly pay, taxed as ordinary income.
- When you cover a spouse/state-registered domestic partner who has access to medical coverage through an employer, you may pay a monthly \$100 Benefit Access Fee.

### 2022 Medical Plan Comparison

Plan Feature (In-network)	SmartCare (Kaiser)	KingCare Select (Regence & CVS)	KingCare (Regence & CVS)	
Provider Choice	A primary care provider coordinates care through the plan network. You may self-refer to many Kaiser specialists. No coverage for out-of- network care unless approved/referred.	A primary care doctor helps you coordinate your care within your network. Referrals are not required. You save the most by staying in-network, but you can go out-of-network for a higher cost.	You may choose any qualified provider, but your out-of-pocket costs are lowest when you use network providers.	
Out-of-area coverage	See next page.	See next page.		
Benefit Access Fee <sup>1</sup>	\$0	\$0	\$100 per month	
Deductible <sup>2</sup>	Single \$0 Family \$0	Single \$200 Family \$600	Single \$300 Family \$900	
Out-of-Pocket Limit <sup>3</sup>	Single \$1,000 Family \$2,000	Single \$1,100 Family \$2,400	Single \$1,100 Family \$2,500	
Prescription Out-of- Pocket Limit	Single & Family \$0 Copays apply to out of pocket maximum	Single \$1,500 Family \$3,000	Single \$1,500 Family \$3,000	
Your cost—after deductible—using in-network providers4				
Emergency Room	\$100 copay	10% after \$200 copay	15% after \$200 copay	
Hospital-Inpatient	\$200 copay	10%	15%	
Labs, X-ray, Tests	0%	10%	15%	
Mental Health	Outpatient: \$20 copay Inpatient: \$200 copay	Outpatient therapy services: \$20 copay Outpt non-therapy services & inpt services: 10%	15%	
Office Visits	\$20 copay	\$20 (no deductible)	15%	
Prescription Drugs (retail 30-day supply)	Generic: \$10 copay Preferred brand: \$20 copay Non-preferred brand: \$30 copay	Generic: \$5 copay Preferred brand: \$25 copay Non-preferred brand: \$75 copay	Generic: \$7 copay Preferred brand: \$30 copay Non-preferred brand: \$60 copay	
Urgent Care	\$20 copay	10%	15%	

#### **Vacation Leave**

Leave benefits include 12-30 days of vacation per year. If you work less than full time, your vacation accrual is prorated to reflect your normally scheduled workday. You do not accrue vacation leave if you are on unpaid leave.

Full Years of Service	Annual Days of
	Leave
Upon Hire through the	12
end of year 5	
Beginning year 6	15
Beginning year 9	16
Beginning year 11	20
Beginning year 17	21
Beginning year 18	22
Beginning year 19	23

Full Years of Service	Annual Days of
	Leave
Beginning year 20	24
Beginning year 21	25
Beginning year 22	26
Beginning year 23	27
Beginning year 24	28
Beginning year 25	29
Beginning year 26 and beyond	30

Additional leave benefits also include up to 8 hours of paid sick leave per month; medical leave to care for yourself or eligible dependents; bereavement leave; paid leave for jury or other civil duties; organ donor leave, school volunteer leave, leave for uniformed service members and military family leave.

### **Holidays**

King County observes 12 holidays each year, as described below. The pay you receive for observed holidays and whether you work or do not work the holiday is based on your job responsibilities, work schedule and collective bargaining agreement.

New Year's Day	January 1st
Martin Luther King, Jr. Day	Third Monday of January
Presidents' Day	Third Monday of February
Memorial Day	Last Monday of May
Juneteenth	June 19th
Independence Day	July 4th
Labor Day	First Monday of September
Indigenous Peoples Day	Second Monday of October
Veterans' Day	November 11th
Thanksgiving Day	Fourth Thursday of November
The Day After Thanksgiving Day	Fourth Friday of November
Christmas Day	December 25th
Personal Holidays (2)*	Varies

<sup>\*</sup>Eligible employees receive a credit to their vacation leave balance, the first being the pay period that includes October I and the second is credited in the pay period that includes November I.

#### **Retirement Benefits**

King County employees participate in the Washington Public Employees' Retirement System (PERS) administered by the Department of Retirement Systems (DRS). Employees must elect to participate in PERS Plan 2 or PERS Plan 3.

PERS Plan 2 is a defined benefit plan. This means an individual's retirement benefit is defined by a formula. The formula is two percent x service credit years x average final compensation (AFC). Average final compensation is the average of the highest paid 60 consecutive service credit months. This plan is financed jointly by monthly tax-deferred deductions from the employee's gross pay and contributions made by King County.

PERS Plan 3 has two different components: a defined benefit component (similar to PERS Plan 2 except it uses one percent in the formula instead of two percent) and a defined contribution component. The defined benefit component is financed by contributions made by King County, and the defined contribution component is financed solely by the employee's contributions and the performance of the investments he/she chooses. For additional information, check out the Department of Retirement Systems' web site at <a href="https://www.drs.wa.gov">www.drs.wa.gov</a>.

## **Deferred Compensation Plan**

If you are a benefits-eligible employee, you can choose to participate in King County's 457(b) Deferred Compensation Plan to assist in your long-term retirement planning. You can elect either pre-tax or after-tax (ROTH) contributions in an array of investment choices from T. Rowe Price. You decide how much to defer through payroll deduction—up to the specified IRS contribution limits:

• For 2021: \$19,500 per year (\$26,000 if you're 50 or older)

## Flexible Spending Account

Health Care and Dependent Care flexible spending accounts are available to regular employees. This program allows individuals to pay for certain expenses with pre-tax dollars through voluntary deductions. Up to \$550 in unused funds in your Health Care FSA can rollover into the following plan year, however, the Consolidated Appropriations Act, a 2021 COVID-19 relief bill, allows a temporary change to FSAs to help employees avoid losing funds. If you have a Health Care or Dependent Day Care FSA, any unused funds in your FSA account will automatically roll over and be available for use the following year. If you should leave county employment, any unused funds are forfeited.

## **Basic Group Life Insurance**

King County employees are provided with a basic life insurance policy, as well as the opportunity to elect additional life insurance for yourself, a spouse or state-registered domestic partner, and children.

- For Regular, full-time Transit ATU 587 and Deputy Sheriff employee benefit groups, the basic life insurance policy is typically equal to your base annual salary to a maximum of \$200,000.
- For part-time Transit ATU 587 employees, the basic life benefit is \$25,000.

You can purchase additional life insurance for yourself or eligible dependents within 30 days of hire or when you have a qualifying life event.

## Accidental Death and Dismemberment (AD&D) Insurance

King County employees are provided with a basic accidental death & dismemberment (AD&D) insurance policy and the opportunity to elect additional AD&D insurance for yourself and your eligible dependents.

• The basic AD&D policy for Regular, full-time Transit ATU 587 and Deputy Sheriff employee benefit groups is typically equal to your base annual salary to a maximum of \$200,000.

• For part-time Transit ATU 587 employees, the basic AD&D benefit is \$25,000.

You can purchase additional life insurance for yourself or eligible dependents within 30 days of hire, during Open Enrollment, or when you have a qualifying life event.

## **Long-Term Disability Insurance**

King County employees are provided with long-term disability (LTD) insurance that provides income protection by replacing a percentage of your pay if you become disabled and are unable to work.

- Regular employee benefit group: Replaces 60% of your pre-disability earnings (to a maximum benefit of \$7,200 per month) after a 90-day waiting period.
- Transit ATU 587 employee benefit group: Replaces 60% of your pre-disability earnings (to a maximum benefit of \$6,000 per month) after a 180-day waiting period.
- Puget Sound Police Managers Association (PSPMA) Majors and Captains (AA1 & AA2): Replaces 60% of your pre-disability earnings (to a maximum benefit of \$7,200 per month) after a 90-day waiting period.

## Employee Assistance Program (EAP) and Making Life Easier

We offer comprehensive programs and services that help our employees, and their families, to be healthy and safe.

Employee Assistance Program	
Workplace Stress	
Coaching and Consulting	
Conflict with co-workers	
Supervisor Support	

Making Life Easier	
Personal Counseling	
Legal and Financial Services	
Childcare Services	
Adult and Elder Care Services	

#### **Balanced You**

King County is investing in YOU to help you feel good, get the most out of life, and do your best work for the people of King County.

Workout at Work	Balanced You maintains over 20 employee activity centers that contain treadmills, ellipticals, stationary bikes, universal gyms with benches, pulleys, leg presses, etc. There are also dumbbells, kettlebells, bands and stability balls available.
Wellness and Lactation Rooms	King County supports you at work by providing private wellness and lactation rooms in some worksites. These rooms are private, secure, accommodating and reasonably close to the employee's work area.
My Secure Advantage	Free program available to provide employees with tools and coaching to support you in reaching your financial goals. You will have access to a Money Coach, calculators, webinars and other resources to help with creating a budget, paying down debt, planning for retirement and more!
Goat Hill Giving Garden	King County employees are welcome to volunteer at the Goat Hill Giving Garden, located at 5th Ave. and Jefferson Street. Food is donated to food banks and other organizations that feed those in need.

Employee Discounts	King County employees enjoy discounts at over 50 retailers and services. These discounts serve as an additional benefit to King County employees and will support King County's economy, help to promote vibrant, thriving and sustainable communities, and safeguard and enhance King County's natural resources and environment.
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### **Transportation**

King County provides employees with an ORCA Card, which pays your fare on transportation such as:

- Metro Transit, Community Transit, Everett Transit, Kitsap Transit, Pierce Transit, and Sound Transit Express bus service
- Link light rail, Sounder commuter rail, Seattle Streetcar, and the Seattle Center Monorail
- King County Water Taxi, Kitsap Transit Fast Ferry, and Kitsap Transit Foot Ferry

Your ORCA Card now covers 100% of your vanpool cost (normally \$65) through a pilot which started October 1, 2019. The Employee Transportation Program also provides a free guaranteed ride home in an emergency, \$20 incentive for carpooling, biking or walking to work, and passes for passenger fare on auto ferries that can be purchased through pre-tax payroll deduction.

For additional information regarding these benefits, please visit King County Benefits.