

City of Kenmore  
2016 Fringe Benefit Analysis

Unless otherwise noted, the City pays 100% of the following benefits:

<u>Type</u>	<u>Description</u>	<u>Premium</u>
* <b>Public Employees Retirement System (required) Employee Deduction (required):</b>	State system for Municipalities PERS 1 PERS 2 PERS 3	11.18% of salary (employer) 6.00% of salary (employee) 6.12% of salary (employee) 5-15% of salary (employee)
* <b>Social Security Replacement Program (required) Employee (required)</b>	Nationwide 401(a) plan	5.2% of salary (employer) 6.2% of salary (employee)
• <b>Medicare (required for City &amp; employee)</b>	Federal Requirement	1.45% of salary (each)
* <b>Medical Insurance AWC Medical Plan</b> (Choice between Regence Blue Shield's Health First or Regence Blue Shield's High Deductible Plan or Group Health \$10 Copay or Group Health High Deductible Plan)		

Beginning on January 1, 2005, new employees pay 10% of spouse and dependent medical premiums.

AWC = Association of Washington Cities

**Employee Portion of Premium:** (per month)

**Regence Blue Shield – Health First**

Employee	0.00
Employee & spouse	71.12
Employee & one dependent	35.00
Employee & two or more dep.	64.00
Employee, spouse, one dep.	106.12
Employee, spouse, two + dependents	135.12

**Regence Blue Shield – High Deductible**

**Employee Portion of Premium:** (per month)

Employee	0.00
Employee & spouse	40.50
Employee & one dependent	20.30
Employee & two or more dep.	36.92
Employee, spouse, one dep.	60.80
Employee, spouse, two + dependents	77.42

**Group Health – \$10 Copay Plan**

**Employee Portion of Premium:** (per month)

Employee	0.00
Employee & spouse	58.28
Employee & one dependent	29.70
Employee & two or more dep.	59.40
Employee, spouse, one dep.	87.94
Employee, spouse, two + dependents	117.64

**Group Health – High Deductible**

**Employee Portion of Premium:** (per month)

Employee	0.00
Employee & spouse	42.42
Employee & one dependent	21.68
Employee & two or more dep.	43.36
Employee, spouse, one dep.	64.10
Employee, spouse, two + dependents	85.7

**Health Savings Account Contributions for High Deductible Healthcare Enrollees:**

	2015	2016	Projected 2017	Projected 2018
employee (ee)	\$1,675	\$3,350	\$2,675	\$2,000
ee+spouse	\$3,275	\$6,650	\$5,275	\$4,500
ee+child	\$3,000	\$5,000	\$4,000	\$3,000
ee+child+child	\$3,000	\$5,000	\$4,000	\$3,000
ee+spouse+child	\$3,275	\$6,650	\$5,525	\$4,500
full family	\$3,275	\$6,650	\$5,525	\$4,500

**New HDHP (High Deductible Healthcare Plan) being offered through AWC as a 3<sup>rd</sup> option starting 7/1/15**

Above are the amounts (and projected amounts) that the City contributes to a Health Savings Account for an employee who enrolls in a High Deductible Plan. Amounts vary depending on family members also enrolled.

- \* Dental Insurance      AWC Dental Plan      Washington Dental Service – Employer Paid
- \* (Employee pays approximately \$2.00 -\$4.00 per month for added orthodontia benefits; this amount varies and is the difference between Dental Plan A and Plan F)
  
- \* Vision Insurance      AWC Vision Services Plan      Employer pays premium      VSP – \$25 deductible (paid by employee)
- \* Other Insurance      AWC EAP Program      EAP - Employee Assistance Program - Basic Plan  
1-3 Sessions per month      No charge

**Group Life Insurance, AD&D – Employer Paid Premium**      **Lincoln Financial Group**  
Pays 1 x Annual Salary (maximum \$150,000)  
(Benefits reduced for ages 65 & over)

**Long Term Disability – Employer Paid Premium**      **Lincoln Financial Group**  
60% Monthly salary benefit/Maximum \$8,000/mo.  
(Benefits reduced for ages 65 & over)

**Other Employee Paid Benefits/Options:**

Deferred Comp 457 Plans (optional):

Nationwide	varied
ICMA	varied
DRS (State)	varied

Supplemental Insurance (optional):

AFLAC	varied
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Flexible Spending Accounts (optional):  
(Unreimbursed Medical &/or Dependent Care)

Wage Works	varied
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