

City of Kenmore
2018 Fringe Benefit Analysis

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

<u>Type</u>	<u>Description</u>	<u>Premium</u>
* Public Employees Retirement System (required) Employee Deduction (required):	State system for Municipalities	12.70% of salary (employer)
	PERS 1	6.00% of salary (employee)
	PERS 2	7.38% of salary (employee)
	PERS 3	5-15% of salary (employee)
* Social Security Replacement Program (required) Employee (required)	Nationwide 401(a) plan	5.2% of salary - (employer)
		6.2% of salary - (employee)
• Medicare (required for City & employee)	Federal Requirement	1.45% of salary (each)
* Medical Insurance AWC Medical Plan	(Choice between Regence Blue Shield's Health First \$250 Plan or Regence Blue Shield's High Deductible Plan or Kaiser Permanente Access PPO Plan or Kaiser Permanente 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 \$250

Employee	0.00
Employee & spouse	72.56
Employee & one dependent	35.74
Employee & two or more dep.	65.30
Employee, spouse, one dep.	108.30
Employee, spouse, two + dependents	137.84

Employee Portion of Premium: (per month)

Regence Blue Shield – High Deductible

Employee	0.00
Employee & spouse	50.64
Employee & one dependent	25.40
Employee & two or more dep.	46.20
Employee, spouse, one dep.	76.04
Employee, spouse, two + dependents	96.84

Employee Portion of Premium: (per month)

Kaiser Permanente Access PPO Plan

Employee	0.00
Employee & spouse	56.04
Employee & one dependent	28.58
Employee & two or more dep.	57.16
Employee, spouse, one dep.	84.62
Employee, spouse, two + dependents	113.20

Employee Portion of Premium: (per month)

Kaiser Permanente – High Deductible

Employee	0.00
Employee & spouse	46.18
Employee & one dependent	23.60
Employee & two or more dep.	47.20
Employee, spouse, one dep.	69.78
Employee, spouse, two + dependents	93.38

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 3rd 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
Flexible Spending Accounts (optional): (Unreimbursed Medical &/or Dependent Care)	NAVIA	varied