



NEW EMPLOYEE BENEFITS ORIENTATION 2025



AGENDA



Benefits Discussion

A - Employment Forms

B - District Forms

C - District Benefits Forms

D - Retirement Benefits Forms

E - District Benefits Information

F - Retirement Benefits Information

G - Supplemental Benefits

H - Fringe Benefits

I - Benefit Resources

INSURANCE OVERVIEW



- The District provides a comprehensive package of employee benefit programs for its employees.
 - Washington State Health Care Authority Public Employees Benefits Board (PEBB) Program
 - Washington State Public Employees Retirement System (PERS)
- The District currently pays the full premium cost of a comprehensive insurance program for all full-time employees (medical, dental, vision, life and LTD). Full-time employees' family premiums (medical, dental and vision) are also paid in full by the District.
- Complete and official details of insurance and benefit plans are contained in separate documents
- The benefit packages offered by, and the premiums paid by, the District are subject to change.
- Contact Human Resources for specific details.

BENEFITS AT A GLANCE



The features of the benefits program highlighted are for general information purposes only. For additional questions, please contact Human Resources.



MEDICAL

- ◆ Managed Care Plan
 - Kaiser Permanente
- ◆ Preferred Provider Plan
 - Uniform Medical Plan, Regence



DENTAL

- ◆ Managed Care Plans
 - Delta Dental
 - Willamette Dental
- ◆ Preferred Provider Plan
 - Uniform Dental Plan



VISION

- ◆ Davis Vision by MetLife
- ◆ EyeMed
- ◆ MetLife Vision
- ◆ Vision Service Plan



PAID LEAVE BENEFITS

- ◆ Vacation
- ◆ Sick Leave
- ◆ Bereavement
- ◆ Longevity
- ◆ Military Leave
- ◆ Jury Duty



HOLIDAYS

- ◆ 11 paid federal holidays per year
- ◆ 1 paid floating holiday per year



RETIREMENT

- ◆ Public Employees Retirement System (PERS Plan 2 or 3)
- ◆ 457 Plan
- ◆ FICA/Medicare



OTHER PAID BENEFITS

- ◆ Life insurance
- ◆ Long Term Disability
- ◆ Education Assistance Program
- ◆ Employee Assistance Program



MANDATED

- ◆ State/Federal Unemployment
- ◆ Workers Compensation
- ◆ Paid Family & Medical Leave
- ◆ Long Term Care Insurance



SUPPLEMENTAL

- ◆ Flexible Spending Accounts
- ◆ AFLAC
- ◆ Colonial Life
- ◆ Prepaid Legal



DISTRICT BENEFITS



MEDICAL



Managed Care Plan – Kaiser Permanente

Annual Deductible

\$300/person
\$900/family

Out-of-Pocket Max

\$2,500/person
\$5,000/family

Co-Pays

\$25 per office/clinic visit; hospital (15%)

Rx: Tier 1 - \$15
Tier 2 - \$40
Tier 3 - \$75
\$30 / \$80 / \$150 mail order (90-day supply)

Preferred Provider Plan – Uniform Medical Plan (Regence)

Annual Deductible

\$250/person
\$750/family
Rx: \$100/person
\$300/family

Out-of-Pocket Max

\$2,000/person
\$4,000/family

Co-Pays

15% through network-preferred provider; hospital (\$600 maximum co-pay & 15%)

Rx: Value - 5%
Tier 1 - 10%
Tier 2 - 30%
5% / 10% / 30% mail order

Note: Information shown is subject to change and is for informational purposes only. Contact Human Resources for more information.

DENTAL



Managed Care Plan – DeltaCare (Group 3100) or Willamette Dental (Group WA82)

Annual Deductible

None

Out-of-Pocket Max

None

Co-Pays

Flat amount; varies by procedure;
No co-pay for preventive/
diagnostic services

Preferred Provider Plan – Uniform Dental Plan (Group 3000 Delta Dental PPO)

Annual Deductible

\$50/person

\$150/family

No deductible for preventive/
diagnostic services

Max Plan Reimbursement

You pay amounts over \$1,750/
person

Co-Pays

Varies by procedure-typically 20%
for PPO; no co-pay for preventive/
diagnostic services if employee
sees a preferred provider

Note: Orthodontia is included in both plans for District employees and their dependents. Information shown is subject to change and is for informational purposes only. Contact Human Resources for more information.

Member Dental ID cards

Once an employee is enrolled, a welcome packet or letter is mailed to the employee by the plan. A member ID card may also be mailed depending on the dental plan that is selected:

- *DeltaCare **will** mail member ID cards.*
- *The Uniform Dental Plan (UDP) **does not** mail ID cards. Employees may download their ID card by signing into their account on the UDP website.* ⁸
- *Willamette **does not** mail or provide ID cards.*

VISION



Davis Vision by MetLife

Covered Service

- Optical – Routine Exams
- Frames & Lenses

Routine Eye Exam

(once per year starting January 1)

\$0 (\$40 out-of-network)

Vision care services

(renews every January 1 of odd years)

- **Frames:** up to \$200, then 80% of balance (\$0)
- **Lenses:** \$0 (single \$40; bifocal \$60; trifocal \$80; lenticular \$50 to \$175 (\$60)\$100)
- **Progressive lenses:** \$50 to \$175 (\$60)
- **Contact lenses** (instead of glasses): \$0 up to \$200, then 85% of balance

EyeMed

Covered Service

- Optical – Routine Exams
- Frames & Lenses

Routine Eye Exam

(once per year starting January 1)

\$0 (\$84 out-of-network)

Vision care services

(renews every January 1 of odd years)

- **Frames:** \$0 up to \$200, then 80% of balance (\$100)
- **Lenses:** \$0 (single \$25; bifocal \$40; trifocal \$55; lenticular \$55)
- **Progressive lenses:** \$55 to \$175 (\$55)
- **Contact lenses** (instead of glasses): \$0 up to \$200, then 85% of balance (\$200)

VISION



MetLife Vision

Covered Service

- Optical – Routine Exams
- Frames & Lenses

Routine Eye Exam

(once per year starting January 1)

\$0 (\$45 out-of-network)

Vision care services

(renews every January 1 of odd years)

- **Frames:** \$0 up to \$200, then 80% of balance
- **Lenses:** \$0 (single \$30; bifocal \$50; trifocal \$65; lenticular \$100)
- **Progressive lenses:** \$0 to \$175 (\$50)
- **Contact lenses** (instead of glasses): \$0 up to \$200, then 100% of balance (\$105)

Vision Service Plan (VSP)

Supplemental vision plan with a variety of benefits in addition to those benefits provided under medical plans. All employees are automatically covered under this plan without cost to the employee.

Co-Pays

\$25

Services Paid in Full (Must see participating provider)

Exam, single vision lenses, bifocals, trifocals, lenticular, tints & necessary contact lenses (Note: frame coverage depends on selection).

OTHER PAID BENEFITS



Life Insurance - [Metlife](#)

As an employee, your basic life insurance covers you and pays your designated beneficiaries in the event of your death. Basic AD&D insurance provides extra benefits for certain injuries or death resulting from a covered accident.

- Term life insurance (\$35,000)
- Accidental Death & Dismemberment Insurance (\$5,000)

You may enroll in supplemental life insurance and supplemental AD&D insurance for yourself and your eligible dependents (MetLife will bill you directly if you elect supplemental life and AD&D insurance, as payroll deductions are not available at this time).

Long Term Disability Plan - [PEBB](#)

All employees are provided a benefit of 60% of the pre-disability earnings. Benefits begin after 90 days of Disability. Max \$10,000/month.

When you make your elections in Benefits 24/7, select 60%.

Education Assistance

All employees are encouraged to continue their education and professional development. The District will reimburse each regular, full-time employee for tuition and books for pre-approved, job-related education up to an annual maximum dollar amount. Other criteria may apply.

Employee Assistance Program

The District provides access for all employees to a comprehensive Employee Assistance Program. Human Resources can provide details and access information on the Program.

MANDATED BENEFITS



Long Term Care Insurance

Under the State Washington Cares Fund, eligible employees are required to have long term care insurance. Funded through employee contributions. Employees may provide proof of state exemption in order to opt out of paying state premiums.

State/Federal Unemployment

This program is self-funded by the District and is in compliance with all state and federal regulations and requirements. The program provides weekly benefits if employee becomes unemployed through no fault of their own or due to circumstances described in the law.

Workers' Compensation

The District carries insurance to cover the cost of work-incurred injury or illness. Benefits help pay for medical treatment and partial income replacement while recovering and off of work.

Washington Paid Family and Medical Leave (PFML)

Insurance program under the State Paid Family Medical Leave Act (PFMLA), pursuant to which eligible employees will qualify for partial wage replacement and leave benefits for covered family and medical reasons. Funded through both employee and employer contributions.

PAID LEAVE BENEFITS



Annual Leave

Regular, full-time employees accrue vacation at the following rates:

1st - 24th month (2 years)	8 hours/ month (4 hours/ pay period)
25th - 60th month (5 years)	10 hours/ month (5 hours/ pay period)
61st - 96th month (8 years)	12 hours/ month (6 hours/ pay period)
97th - 132nd month (11 years)	14 hours/ month (7 hours/ pay period)
133rd month forward	16 hours/ month (8 hours/ pay period)

Sick Leave

Regular, full-time employees shall accrue sick leave at the rate of eight (8) hours per month or ninety-six (96) hours per year. Four (4) hours of sick leave is credited to the employee per each pay period worked.

Bereavement Leave

In the event of a death of a family member, employee may take time needed, up to 24 hours, with pay, to handle family affairs and attend the funeral.

Other Paid Leave

- Longevity, Military Leave and Jury Duty in accordance with District Policy.

HOLIDAYS



Holidays

Regular, full-time employees are eligible for eleven (11) paid federal holidays (8 hours per day) in each calendar year.

Holiday	Date Usually Observed
New Year's Day	January 1
Martin Luther King's Birthday	Third Monday in January
Presidents' Day	Third Monday in February
Memorial Day	Last Monday in May
Juneteenth	June 19
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Friday after Thanksgiving	Fourth Friday in November
Christmas Day	December 25

Floating Holiday

Regular, full-time employees shall receive one (1) floating holiday (8 hours) per year which must be used in that year. Floating holidays shall be credited on the first day of employment for new hires and in the first pay period of each year for existing employees.



RETIREMENT BENEFITS



RETIREMENT



Public Employees Retirement System (PERS)

All District employees are PERS members covered by the Washington State Department of Retirement Systems (DRS). Payroll deductions as required by the retirement plan are withheld each pay period.

Plan

2

- A one-part plan with a guaranteed lifetime benefit (pension).
- Employee and employer both fund the pension.

Plan

3

- A two-part plan with a guaranteed lifetime benefit plus an investment program.
- Employer funds the pension part; Employee funds the personal investment part.

Deferred Compensation

A 457 Deferred Compensation Plan is a retirement plan and investment vehicle with tax advantages designed to provide supplemental retirement income.

- **Department of Retirement Services (DRS)**
 - For more information visit the program page from [DRS](#)
- **Mission Square (ICMA-RC)**
 - Visit [ICMA-RC](#) for more information about their products and services

FICA/Medicare

- Employee/employer contributions to fund Social Security and Medicare

Social Security

- Benefit information is available online at [Social Security Administration](#)



SUPPLEMENTAL BENEFITS



SUPPLEMENTAL – EMPLOYEE PAID BENEFITS



Flexible Spending Accounts (FSA)

All employees have access to utilize a FSA for medical, dental and vision out-of-pocket expenses and a childcare Dependent Care Assistance Program (DCAP). There is a set annual pre-tax contribution dollar limit for both accounts. Participation is handled through payroll deduction. Human Resources can provide details and access information on both plans.

AFLAC

Employees have access to additional individual insurance coverages; some pre-tax and some after-tax through AFLAC. Participation is handled through payroll deduction. Human Resources can provide contact information for those who are interested. **If you enroll, please notify HR so we can set up payroll deductions.**

Colonial Life

- Disability insurance
- Accident insurance
- Cancer insurance
- Critical illness insurance
- Hospital insurance
- Life insurance

Prepaid Legal

Employees have access to legal service coverage on an after-tax basis through “Pre-Paid Legal”. Participation is handled through payroll deduction. Human Resources can provide contact information for those who are interested.



FRINGE BENEFITS



FRINGE BENEFITS



Liberty Mutual Discounts (PEBB)

PEBB members may receive a discount of up to 12 percent off Liberty Mutual's auto insurance rates and up to 5 percent off Liberty Mutual's home insurance rates. In addition to the discount, Liberty Mutual also offers:

- Discounts based on your driving record, age, auto safety features, and more.
- A 12-month rate guarantee on their competitive rates.
- Convenient payment options, including automatic payroll deduction, electronic funds transfer, or direct billing at home.
- Prompt claims service with access to local representatives.

Smart Health

SmartHealth is your voluntary wellness program that supports whole person well-being. Participate in activities that support all of you, including managing stress, building resiliency and adapting to change.

RanLife Closing Cost Assistance Program

Receive a closing cost credit when using RanLife Home Loans PDX on a home purchase or refinance loan.



BENEFIT RESOURCES



RESOURCES



- PEBB Website: <https://www.hca.wa.gov/employee-retiree-benefits/public-employees>
- Department of Retirement Systems: www.drs.wa.gov/plan/
- ASI Flex (FSA and DCA) Website: www.asiflex.com
- AFLAC Email: david_roll@us.aflac.com or 360-258-4476
- Colonial Life Email: julie.wolden@coloniallife.com or 360-261-2860
- SmartHealth Wellness Program Website: www.smarthealth.hca.wa.gov
Customer Service: support@limeade.com or 855-750-8866
- Metlife Website: mybenefits.metlife.com/wapebb
Customer Service: 866-548-7139
- EAP Website: <https://www.hca.wa.gov/about-hca/programs-and-initiatives/washington-wellness/employee-assistance-program-eap>

REMINDER



If you change or update your account online, please make a copy and provide it to Human Resources to update personnel and payroll records.



PEBB's Benefits 24/7

Employees may use *Benefits 24/7* to:

- Enroll in coverage
- Verify your dependents
- Attest to premium surcharges
- Make changes due to a life event
- View your coverage elections
- Make open enrollment changes
- Apply for continuation coverage or PEBB retiree insurance coverage, and defer retiree insurance coverage
- Subscribe to email notifications from PEBB

PEBB's Benefits 24/7

<https://benefits247.hca.wa.gov/auth>

Benefits 24/7 Login

Log in to Benefits 24/7 to manage benefits for yourself and your dependents, attest to premium surcharges, enroll in PEBB retiree coverage, and get your statement of insurance.

If you need help accessing Benefits 24/7, including resetting your security questions and answers:

- Visit the [Help with Benefits 24/7](#) webpage.
- Employees: Contact your payroll or benefits office.
- Retirees and continuation coverage subscribers: Contact us through [HCA Support](#).

Tip: Use the preferred browser, Google Chrome, for best results.

Subscriber / Benefits administrator login

Use this log in option if you are a subscriber or a benefits administrator whose agency does not use Active Directory. Subscribers should use a personal email address to create their account. Benefit Administrators should use their work email address for their BA account.

You will be redirected to the SecureAccess Washington log in page first to access Benefits 24/7.

[Log in to Benefits 24/7](#)

HCA admin / PEBB benefits administrator

Use this log in option if you are an HCA admin or a PEBB benefits administrator whose agency uses Active Directory.

[Log in here](#)

PEBB's Benefits 24/7

Employees may not use *Benefits 24/7* to:

- Add a dependent who is not currently enrolled
- Remove a spouse or state-registered domestic partner due to divorce or dissolution of partnership
- Make an address change
- Remove a spouse or state-registered domestic partner due to divorce or dissolution of partnership
- Make life and AD&D insurance changes

Please get in touch with Human Resources for any of these changes

PEBB's Benefits 24/7

Resources for Employees

Employees should contact their medical, dental, or vision plans directly for help with:

- Benefit questions
- ID cards (dental cards must be printed online)
- Claims
- Making sure their provider contracts with the plan
- Choosing a doctor, dentist, or eye care provider
- Making sure their prescriptions are covered
- Covered services

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