



## CLARK REGIONAL WASTEWATER DISTRICT EMPLOYEE BENEFITS SUMMARY

The District provides a comprehensive benefits package for its employees with a variety of options, including medical, dental, life insurance and other programs. This summary highlights the features of the benefits program and is intended for general information purposes only. Complete and official details of benefits and programs are contained in separate documents. Where there is a conflict between the information in this summary and the official plan documents or policies, the official plan documents and/or policies will apply. All benefits may be subject to certain policy conditions and restrictions.

Health and welfare benefits are purchased and coordinated through an arrangement with the Washington State Healthcare Authority (HCA) and the Public Employees Benefits Board (PEBB). At present, the District pays the cost of a comprehensive insurance program for regular, full-time employees and their dependents. Benefits are normally effective the first of the month following date of hire. With the exception of valid family status changes, employees may only make changes in plans or coverage levels during an annual open enrollment period.

### MEDICAL

#### Managed Care Plan – Kaiser Permanente

Annual Deductible	Out-of-Pocket Max	Co-Pays
\$300/person \$900/family	\$2,000/person \$4,000/family	\$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

Annual Deductible	Out-of-Pocket Max	Co-Pays
\$250/person \$750/family	\$2,000/person \$4,000/family	15% through network-preferred provider; hospital (\$600 maximum co-pay & 15%)
Rx: \$100/person \$300/family		Rx: Tier 1 - 10% Tier 2 - 30% Tier 3 - 50% 10% / 30% / 50% mail order

### DENTAL

#### Managed Care Plans – DeltaCare & Regence Willamette Dental

Annual Deductible	Out-of-Pocket Max	Co-Pays
None	None	Flat amount; varies by procedure; No co-pay for preventive/diagnostic services

#### Preferred Provider Plan – Uniform Dental Plan

Annual Deductible	Max Plan Reimbursement	Co-Pays
\$50/person \$150/family No deductible for preventive/ diagnostic services	\$1,750/person	Varies by procedure-typically 20% for PPO; no co-pay for preventive/diagnostic services if employee sees a preferred provider



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### VISION 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-Pay	Services Paid in Full (MUST SEE PARTICIPATING PROVIDER)
\$20	Exam, single vision lenses, bifocals, trifocals, lenticular, tints & necessary contact lenses (Note: frame coverage depends on selection)

### LIFE INSURANCE

All employees are provided minimum \$25,000 coverage for life insurance during their employment. Additional insurance may be purchased by the employee for himself/herself, as well as their families.

### LONG-TERM DISABILITY PLAN

All employees are provided a benefit of 60% of the pre-disability earnings. Benefits begin after 90 days of Disability or after the exhaustion of accumulated sick leave, whichever period is longer.

### SICK LEAVE

All full-time employees accrue sick leave at the rate of eight (8) hours per month or ninety-six (96) hours per year.

### VACATION

All regular, full-time employees accrue vacation hours, which are based on your longevity of service. Vacation time may be used in hourly increments of no less than one (1) hour; however, all employees are encouraged to take at least one vacation of 5 consecutive days each year. Vacation may be accumulated for up to a maximum of 340 hours.

### HOLIDAYS

Regular, full-time employees are eligible for ten (10) paid holidays in each calendar year.

### FLOATING HOLIDAY

Employees receive one (1) floating holiday per year, separate from vacation hours, to use for personal business or rest as needed.

### PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS)

All District employees are covered by the Washington Public Employees Retirement System. Payroll deductions as required by the retirement plan are withheld each pay period.

### EDUCATIONAL ASSISTANCE PROGRAM

The District encourages all employees to continue their education in order to meet present and future needs of the District, increase employee effective work performance and efficiency and to facilitate promotion from within the District. The District will reimburse each full-time employee for tuition and books for pre-approved, job-related education up to an annual maximum dollar amount. Other criteria may apply.



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### **DIRECT DEPOSIT**

For the convenience of our employees and greater staff efficiency, the District offers the option of automatic payroll deposit to employee bank accounts. Information is available from Human Resources.

### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

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

### **DEFERRED COMPENSATION PLANS**

The District provides the option to all employees of two deferred compensation plans, where the employee controls the amount deducted and allocation of contributions. The plan choices include ICMA 457 and Washington Public Employees Retirement System deferred compensation plans. There is a set annual contribution dollar limit. Participation is handled through payroll deduction, so taxes are reduced each pay period. Human Resources can provide details and access information on both plans.

### **FLEXIBLE SPENDING ACCOUNTS**

The District provides the option to all employees 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**

The District provides the option for employees to have access to additional individual insurance coverage's; 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.

### **PRE-PAID LEGAL**

The District provides the option for employees to have access to legal service coverage on an after tax through "Pre-Paid Legal". Participation is handled through payroll deduction. Human Resources can provide contact information for those who are interested.