

SUMMARY OF MAJOR BENEFITS
FOR SKAMANIA COUNTY CLASSIFIED EMPLOYEES

Retirement Benefits

1. Eligibility:

- Employees who work **70 or more hours per month for five months** in a calendar year are **required** to enroll in the **Washington State Retirement System (WSRS)**. This system provides retirement benefits to qualifying employees.

Contributions to the Retirement Fund

2. County Contribution:

- The County currently contributes approximately **12.86%** of the employee's salary towards the employee's retirement fund. This percentage can fluctuate depending on state adjustments.

3. Employee Contribution:

- Employees contribute **at least 5%** of their salary to the retirement fund. The specific percentage depends on the choices the employee makes when enrolling in the plan. For example, employees may have options to increase their contributions, which could impact their future retirement benefits.

4. Variable Rates:

- The contribution rates set by the **Washington State Retirement System** may fluctuate over time. These changes are typically based on the state's financial policies and adjustments to the pension plan.

Health Insurance

1. Medical Plans:

- **Regence Blue Cross Blue Shield of Oregon**
- **Kaiser Permanente**
These are available through **Western States Trust – OPEIU Local 11**.

2. Dental Plans:

- **Western States Trust**
- **Willamette Dental**
- **Kaiser Dental**

3. Vision Plans:

- **Kaiser Vision** (if you choose Kaiser medical)
- **Vision Service Plan (VSP)** (if you choose Regence Blue Cross Blue Shield of Oregon)

4. Life Insurance is also included in the composite premium.

Premium Structure

- **Total Monthly Premium:** \$1,941.64 (covers medical, dental, vision, and life insurance).
- **County Contribution:**
 - **For Guild members** (full-time employees): County pays 90% of the premium (covering both the employee and their family).
 - Employee contribution: 10% (\$194.16, split between two pay periods).
 - **For all other employees:** County pays 85% of the premium.
 - Employee contribution: 15% (\$291.24, split between two pay periods).

Eligibility and Payment Timing

- Employees are eligible for health insurance the **second full month** following their hire date.
 - For example:
 - **Hire Date:** April 1, 2021
 - **Premiums start:** June 1, 2021 (after two full months, coverage begins on the first day of the third month).
- If hired on the **16th of the month**, the first paycheck will have a double deduction to catch up, and then it will be split between two pay periods moving forward.

Opt Out of Health Insurance Provision

- **Eligibility:**

Employees can opt out of the County's health insurance plan if they provide **proof of other group coverage** (i.e., they are covered by another employer's health insurance plan, a spouse's plan, etc.).

- **Stipend Option:**

- If you choose to opt out, you may receive a **\$200 per month stipend**.
- For **part-time employees**, the stipend is **prorated**, meaning it will be adjusted based on the number of hours worked.

- **Changes:**

- You can **change** your decision to opt out or re-enroll in the health insurance plan during **open enrollment** each year.
- Additionally, you can make changes if you experience a **qualifying event** (e.g., marriage, loss of other coverage, birth of a child).

- **Special Provision for Certain Units:**

- **Public Works, Community Health, and Managers Unit** employees are eligible for a higher stipend of **\$300 per month** if they opt out of the health insurance plan.

- **Further Information:**

- For more details and to ensure you meet all requirements, employees should **check with Human Resources**.

Life Insurance

- **Basic Life Insurance Coverage** (Provided by the County):
 - **Employee:** \$12,000
 - **Spouse:** \$1,000
 - **Children** (ages 6 months to 19 years, or up to 25 if eligible): \$1,000
- **Premium Payment:**
 - For **full-time employees**, the County pays **90% of the premium** as part of your overall health insurance coverage.
 - The **remaining 10%** (for full-time employees) is covered under the health insurance premium structure, meaning it is part of the deductions made for your health insurance.
- **Voluntary Life Insurance** (Optional):
 - The County offers a **voluntary life insurance policy** that employees can **apply for** if they want additional coverage.
 - If elected, premiums for this **voluntary coverage** will be **deducted from your paycheck**.
 - Coverage is available for both the employee and dependents, and the amount depends on the policy you select.
- **Initial Coverage Without Medical History Form:**
 - Upon hire, employees can **apply for life insurance coverage** up to certain limits without needing to submit a **medical history form**, provided they enroll within the **first 30 days of hire**.
 - Coverage available without medical underwriting:
 - **Employee:** Up to **\$50,000**
 - **Spouse:** Up to **\$20,000**
 - **Dependent children:** Up to **\$10,000**
 - If you wish to apply for amounts above these limits, you may need to provide a medical history form or undergo further review.

Sick Leave

- **Accrual Rate:**
 - Employees earn **9 hours of sick leave per month**.
- **Maximum Accrual:**
 - There is **no maximum limit** on the total amount of sick leave you can accrue. You can continue to accumulate hours over time, as long as you don't use them.

- **Payout for Unused Sick Leave:**

- Sick leave is **paid out** only under specific conditions:
 - **Retirement.**
 - **Death.**
 - **After 20 continuous years of service** with Skamania County.
- The payout is capped at **1,000 hours** of sick leave. This means that if you meet one of the above conditions, you can receive compensation for up to 1,000 hours of unused sick leave.

Vacation

- **Accrual Rate:**

- **For the first 8 years of service**, employees earn **10 hours of vacation leave per month**.
- **After completing 8 years of service**, employees earn an **additional day of vacation per year**. So, starting in the 9th year, the accrual rate will increase slightly each year.

- **Vacation Accumulation Limit:**

- Employees can accumulate a maximum of **360 hours of vacation**.
- Once an employee reaches this **360-hour cap**, they will **stop accruing additional vacation hours** until they use some of their accrued vacation, lowering the balance below the maximum.

- **Vacation Usage During Probation:**

- Employees **cannot use vacation leave** during the **first 6 months of employment** if they are still in their probationary period.

- **Union Employees:**

- Employees in a **bargaining unit** follow the vacation policies outlined in their **union contract**, which may differ slightly from the general policy outlined above.

Holidays

- **Paid Holidays for Full-Time Employees:**

- The County provides **11 paid holidays** per year for full-time employees.
- The **11 holidays** are:
 1. **New Year's Day**
 2. **Martin Luther King Day**
 3. **President's Day**
 4. **Memorial Day**

5. **Juneteenth**
6. **4th of July**
7. **Labor Day**
8. **Veterans Day**
9. **Thanksgiving Day**
10. **Day After Thanksgiving** (for employees who work a 5-day week)
11. **Christmas Day**

- **Prorated Holidays for Part-Time Employees:**

- Part-time employees who work at least **60% of a full-time equivalent** are eligible for **prorated holiday pay**. This means the number of paid holidays they receive will be adjusted based on their part-time status.

- **Personal Holiday:**

- After completing **6 months of employment**, employees are eligible for **one Personal Holiday**.
- The Personal Holiday can be taken at the employee's discretion, **with agreement from the department**.
- The **Personal Holiday** is prorated based on the employee's **hire date**. For example, if hired partway through the year, the personal holiday will be available in proportion to the months worked.

Pay Days

- **Pay Schedule:**

- **For hours worked from the 1st to the 15th of the month:** Payday is **on the 25th of the current month**.
- **For hours worked from the 16th to the end of the month:** Payday is **on the 10th of the following month**.

- **Weekend or Holiday Pay Days:**

- If payday (either the **10th** or **25th**) falls on a **Friday, Saturday, Sunday, or Holiday**, the payday will be moved to the **preceding workday** (usually the previous Thursday).

Drug-Free Workplace Policy

- **Policy Requirement:** Skamania County has a **drug-free workplace policy**.
- Employees are required to **read the policy** and **sign a statement** confirming they have received and understood it.

SECTION 125 Pretax Flexible Spending Plan

- **Overview:**

- Skamania County offers a **Section 125 Pretax Flexible Spending Plan** through **American Fidelity**.

- Employees can enroll annually, and the contributions are **deducted from the paycheck on a pre-tax basis**.
- **Eligible Expenses:**
 - The funds can be used for **out-of-pocket health expenses** like:
 - **Co-pays**
 - **Co-insurance**
 - **Deductibles**
 - **Prescription costs**
- **"Use-or-Lose" Rule:**
 - The contributions are subject to a **"use-or-lose"** rule, meaning any unspent funds at the end of the year are forfeited.
 - Employees must **reapply annually** to continue participating.
- **More Information:**
 - For details or to enroll, employees should **contact Human Resources**.

Deferred Compensation

- **Voluntary Participation:**
 - Skamania County offers several **Section 457 deferred compensation plans**, which are **voluntary**.
 - **Employee-funded:** Employees contribute to these plans out of their own pocket, as the County makes no contributions.
- **Plan Options:**
 - These are **retirement savings plans**, and contributions are deducted from the employee's paycheck.

The Board of Commissioners has the right to change employee benefit levels and rates through the collective bargaining process and/or changes in the Personnel Policy.