

Courthouse Union, Public Works Union, and Non-Represented Employees

The 2023 County contribution will be \$1,450.00 toward a full-time employee's (33 hours or more per week) benefit premiums.

Employees working 25 to 32 hours per week are considered part-time employees and receive ½ of the County contribution (\$725.00) toward their benefit premiums.

Employer mandated benefits are medical, dental, vision, life, long term disability (LTD) and employee assistance program (EAP). (The cost for LTD & EAP are currently included in the medical premiums.)

Enrollment in all benefits is mandatory for all eligible employees. However, if you are covered on another group health plan, you may choose to waive medical coverage. Waiver forms are available by request and must be completed in their entirety before waiver is granted. This includes the need for a copy of the insurance card. If medical coverage is waived, the cost for Life, LTD and EAP will be paid by the County contribution.

The 2023 County contribution will **first** pay for the Dental, Vision and Life insurance premiums. After these premiums are paid, the County contribution will pay up to the remaining amount of the contribution toward the medical premium. If medical is waived, the County contribution will pay for the Life, LTD and EAP costs that are separate without medical benefits.

If you select benefits coverage with costs that exceed the amount paid by the employer, you may elect to pay these premiums on a salary-reduction basis through a pre-tax flexible benefits plan offered through payroll deduction. The flexible benefits plan allows you to pay these premiums without paying taxes on the premium dollars. Therefore, the IRS does not allow you to make changes to your selections during the calendar year except for a few very specific qualifying events. Any premium costs in excess of the county contribution must be paid through payroll deduction.

If you select benefits coverage with costs beneath the amount paid by the employer, any remaining County contribution dollars will be used to cover additional voluntary coverage choices for yourself or your dependents. Excess County contribution dollars will then be deposited (tax free) into a Health Reimbursement Arrangement (HRA), also known as a Voluntary Employees' Beneficiary Association (VEBA) account, for payment of authorized medical/dental expenses (IRS 213 (d)).

Coverage under these plans is effective January 1, 2023, thru December 31, 2023.

Each year you must elect coverage for yourself and your dependents (if applicable) during the open enrollment period, which occurs each fall for a January 1 effective date.

Benefit Options & Premiums –

MEDICAL

Premera WCIF 750 Plan

Employee	\$1,035.96
Employee & Spouse	2,064.60
Employee & Children	1,807.46
Employee, Spouse & Children	2,836.12

Premera WCIF 3000 Plan

Employee	\$846.68
Employee & Spouse	1,686.06
Employee & Children	1,476.21
Employee, Spouse & Children	2,315.62

Premera WCIF 5000 Plan

Employee	\$836.39
Employee & Spouse	1,665.49
Employee & Children	1,458.23
Employee, Spouse & Children	2,287.32

WCIF HSA 1500 Qualified HDHP

Employee	\$995.58
Employee & Spouse	1,983.86
Employee & Children	1,736.79
Employee, Spouse & Children	2,725.08

DENTAL**Delta Dental of Washington \$2,000 Dental**

Employee	\$58.43
Employee & 1 dependent	103.53
Employee & 2 + dependents	186.69

Willamette Dental

Employee	\$61.24
Employee & 1 dependent	101.86
Employee & 2 + dependents	162.99

VISION**VSP Vision**

Employee	\$7.76
Employee & Spouse	15.53
Employee & Children	16.62
Employee, Spouse & Children	26.56

Easy Choice

Employee	\$11.69
Employee & Spouse	23.37
Employee & Children	24.99
Employee, Spouse & Children	39.96

LIFE AND AD&D

Life and AD&D is a mandatory benefit. If you waive medical coverage, the County contribution will cover the following premium.

Standard Life and AD&D (\$24,000)

Employee	\$ 3.60
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LONG TERM DISABILITY (LTD)

LTD is included in your medical coverage. LTD is a mandatory benefit. If you waive medical coverage, the County contribution will cover the following premium.

Standard Base Long-Term Disability (LTD)

Employee	\$ 5.36
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EMPLOYEE ASSISTANCE PROGRAM (EAP)

EAP is included in your medical coverage. EAP is a mandatory benefit. If you waive medical coverage, the County contribution will cover the following premium.

First Choice Health Employee Assistance Program (EAP)

Employee	\$ 1.76
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