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work

Kitsap County 2018 Benefits

# New Employee Benefits Enrollment Guide

*Your guide to making informed choices  
about health care for 2018*





# love where you work

## Welcome to Kitsap County

Dear Colleague:

Welcome to Kitsap County! As a new member of the Kitsap County team, you are eligible for a wide range of valuable benefits designed to:

- Promote the health and wellness of you and your family
- Protect your income while you are working
- Build financial security for retirement
- Help you balance your life and work responsibilities
- Provide you with career development and educational opportunities

Some benefits are provided automatically, while you must actively choose others. Most are highly subsidized or even free to you as an important part of your total compensation package.

This Kitsap County 2018 Benefits Enrollment Guide gives you an overview of the benefits available to you. Please take the time to review the information provided here as soon as possible because you must make some of your benefit choices within the first 30 days of starting employment.

Additional information about these benefits and many other employee services can be found on the Kitsap County's Human Resources internet site: [kitsapgov.com/hr](http://kitsapgov.com/hr). Please don't hesitate to call or email us with additional questions at 360.337.7185 or [kitsapphs@co.kitsap.wa.us](mailto:kitsapphs@co.kitsap.wa.us).

Welcome aboard,

*Your Human Resources Team*



## KITSAP COUNTY

[www.kitsapgov.com](http://www.kitsapgov.com) | Kitsap1: 360.337.5777



# Kitsap County 2018 Benefits

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Kitsap County makes it a priority to provide employees with a wide range of competitive health insurance benefits that are a vital part of your total compensation package. Please take the time you need to understand the benefit enrollment system and the options you have for each plan.

## HEALTH INSURANCE

You have 30 days from your date of hire to enroll in the following Kitsap County benefits:

- Medical Coverage
- Vision Care Coverage
- Supplemental Life Insurance
- Dependent Care Flexible Spending Account
- Dental Coverage
- Long Term Disability (LTD)
- Health Flexible Spending Account
- Health Savings Account

You will have an opportunity to change medical and dental plans during each open enrollment period, typically held in November of every calendar year. If you have a family status change, explained in more detail below, you may make changes during the calendar year without waiting to for the next open enrollment period. All health care enrollment is done on-line, through our on-line benefits enrollment system accessed at [kcowa.us/focus](http://kcowa.us/focus). More information on how to create an account is located in this brochure.

## PAYING FOR BENEFITS WITH PRETAX DOLLARS

Your share of the costs for medical, dental, supplemental disability insurance as well as contributions to flexible spending accounts (FSAs), health savings accounts (HSAs) or a tax-deferred account for retirement savings are deducted from your pay on a pretax basis, as allowed by the IRS. This saves you significant money by reducing your taxable income. Voluntary life insurance contributions are not eligible for pre-tax deductions.

## RECEIVING BENEFIT PLAN ID CARDS

You will receive ID cards for medical coverage two to three weeks after enrollment. If you use any of these benefits before receiving your ID card, call your benefit provider for information about coverage (contact information for plan vendors is on page 8 of this Guide).

### Change in Status Qualifying for Benefit Changes at any Time:

- Marriage
- Birth or adoption of a child, or legal guardianship
- Legal separation or divorce
- Death of a family member
- Change in employment status of a spouse/domestic partner or loss of coverage of a covered dependent



## INDIVIDUAL AND FAMILY COVERAGE

You may elect individual coverage for yourself for any of the health and supplemental benefits. You may also elect family coverage for yourself, your spouse or registered domestic partner and your eligible dependent children under Kitsap County's medical, dental and vision care and life insurance plans. If you enroll a dependent, you will be prompted in our online benefit enrollment system to upload proof of the dependent's eligibility. A list of acceptable documents can be found on [kcowa.us/focus](http://kcowa.us/focus), the County's online benefit system. In addition, per federal regulations, Kitsap County must collect the Social Security number of dependents covered by a health plan; you can provide this information in the County's online benefit system.

### **For medical, dental and vision care, you may cover the following eligible dependents:**

- Your spouse
- Your registered domestic partner (must be registered to receive benefits)
- Your eligible children under age 26 by birth, adoption, or legal guardianship, including eligible children of your spouse or domestic partner
- Your eligible disabled child(ren) age 26 and over, including eligible disabled child(ren) of your spouse or domestic partner (Requires medical documentation of disability).

## MEDICAL & PRESCRIPTION DRUG COVERAGE

When you enroll in medical coverage, you pay a fraction of the total coverage cost, with Kitsap County paying most of the total cost. The enclosed 2018 rate sheet provides rate and contribution information for the plans available to you. You must elect this benefit within 30 days by going to [kcowa.us/focus](http://kcowa.us/focus).





All County employees have a choice between two types of medical care options: Health Maintenance Organization (HMO), offered through Kaiser Permanente and a Preferred Provider Option (PPO), which for most County employees is administered through Premera.

Waiving Medical:

- Full-time employees (.75 FTE or greater) may waive medical coverage and receive a \$100 per month incentive for waiving. Proof of other coverage is required.
- Part-time employees (below .75 FTE) will receive a \$65 per month waiver incentive.
- Employees in the Deputy Sheriff Guild are not eligible for the waiver incentive.

**Kaiser Permanente:** Kaiser (formerly Group Health) is a Health Maintenance organization (HMO). You select a primary care physician who coordinates your care. Most of the facilities offer a wide variety of care and services all under one roof and often in 1 visit. There is no cost for most preventative services and Kaiser members can enjoy health classes, healthy lifestyle programs and wellness coaching. You also have access to a number of online wellness tools as well as your visit and claims activity with an online account.

**Premera:** Most County employees may select from two Preferred Provider plans (PPO) with higher costs than the Kaiser plans; those higher costs help fund your ability to have more choice of providers and for which there are less cost and outcome controls than in an HMO environment. You should pick a provider in the Premera network to ensure lower out-of-pocket costs. You do have the flexibility to use out-of-network providers, but will pay higher out-of-pocket costs at the point of care. Other features of Premera include use of Teledoc (a free service for those enrolled on the Classic and Value plans and lower cost for those on the HDHP), and for those that register, easy review of pending and past claims.

In choosing a plan, consider how much care you and your family expect to receive in the coming year, how much risk you are willing to take to absorb out-of-pocket expenses versus how much you are willing to pay per month, regardless of whether you receive care or not. Our online system will allow you to compare plans side-by-side.

**Contact information:**

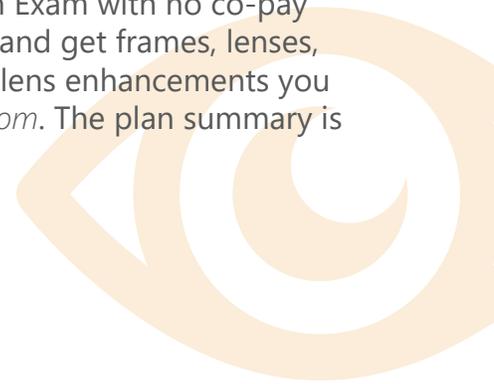
**Premera:** 800.722.1471 5 or visit [premera.com](http://premera.com)

**Kaiser:** 888.901.4636 or visit [wa.kaiserpermanente.org](http://wa.kaiserpermanente.org)



## VISION CARE: Now offered through Vision Service Plan -VSP

Regardless of whether you choose a Kaiser or Premera Medical plan or waive medical coverage, most county employees can get an annual vision exam and glasses and/or contacts through VSP. If you go to a participating VSP provider, you get your Well Vision Exam with no co-pay every 12 months. Fill your prescription with a participating retail chain and get frames, lenses, and contacts with minimal out-of-pocket expenses, depending on the lens enhancements you order. Find a participating provider on the VSP choice network at [vsp.com](http://vsp.com). The plan summary is available at [kcowa.us/focus](http://kcowa.us/focus).



### ✓ Here's a quick refresher on commonly used insurance terms:

- A **PREMIUM** is the amount you pay for insurance, using pre-tax or post-tax dollars. (Note: In most cases, Kitsap County pays a portion of the premium.)
- A **COPAYMENT** (COPAY) is a fixed amount you pay for covered health care services or prescription drugs, usually when you receive the service.
- A **DEDUCTIBLE** is the amount you pay before your insurance begins covering certain services such as hospitalization or outpatient surgery.
- An **AGGREGATE DEDUCTIBLE** (HDHP plans) is the amount you pay before your insurance begins to pay. If you have other family members on the policy, the family deductible must be met before the plan begins to pay.
- **COINSURANCE** is the amount you pay, as a percentage of the cost of your allowed services, after you reach the deductible until you reach the plan's out-of-pocket maximum.
- An **ALLOWABLE CHARGE** is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.
- An **OUT-OF-POCKET MAXIMUM** is the most you pay per Plan Year for health care expenses, including prescription drugs. Once this limit is met, the plan pays 100% for the remainder of the Plan Year. On a HDHP, if you have family members on the plan, the family out-of-pocket limit must be met, even if only one person receives care.
- A **NETWORK** is the facilities, providers and suppliers your health plan has contracted with to provide health care services.
- A **NETWORK PROVIDER** (Preferred Provider) is a provider who has contracted with your plan. You generally pay less if you see a preferred provider.

## DENTAL COVERAGE

As a Kitsap County employee, you have three dental plans from which to choose. Below is a high level summary of the plan options. Go online at [kcowa.us/focus](http://kcowa.us/focus) for detailed information. The 2018 rate summary enclosed with this brochure also has rate information.

DENTAL BENEFITS & COVERED SERVICES			
	Plan C	Plan D	Willamette Dental Plan – covered members may only go to Willamette providers & clinics
Website	<a href="http://www.deltadentalwa.com">www.deltadentalwa.com</a>		<a href="http://www.willamettedental.com">www.willamettedental.com</a>
Annual Deductible	No deductible	No deductible	No deductible
Annual Maximum	\$1,000/person	\$2,000/person	No annual maximum
Class I – Diagnostic & Preventive (sealants covered up to age 15)	Covered at 100%	Covered at 100%	General office visit: \$10 co-pay Specialty office visit: \$30 co-pay Services covered at 100% after co-pay No implant services covered To see covered providers & clinics, go on line at <a href="http://www.willamettedental.com">www.willamettedental.com</a>
Class II – Restorative Restorations, Endodontics, Periodontics, Oral Surgery	90% PPO Dentists 80% Premier Dentists 80% non-participating dentists	90% PPO Dentists 80% Premier Dentists 80% non-participating dentists	
Class III – Major Crowns, Dentures, Partials, Bridges & Implants	Covered at 50%	Covered at 50%	
Orthodontics	50% payable to a \$2,000 lifetime maximum	50% payable to a \$2,000 lifetime maximum	\$1800 co-pay; \$150 co-pay for pre-orthodontic service; fee is credited towards orthodontic copay if patient accepts treatment plan
2018 Monthly Premium share for both full and part-time employees			
Employee Only	\$0	\$3.07	\$0
Employee + 1 dependent	\$16.29	\$21.18	\$11.07
Employee + 2 or more dependents	\$58.49	\$67.18	\$45.01

Helpful tip: Minimize your out-of-pocket expense for dental care by asking your dentist for a pre-treatment estimate from Delta Dental before you agree to receive any prescribed major treatment. Your dentist may be able to present alternative treatment options that will lower your share of the bill while still meeting your basic dental care needs.

## LIFE INSURANCE & ACCIDENTAL DEATH/DISEMBLEMENT

Kitsap County helps you protect your beneficiaries by providing a \$24,000 life insurance and accidental death and dismemberment (AD&D) benefit for employees and \$1,000 for each of your dependents.

- Supplemental voluntary term life insurance and accidental death and dismemberment coverage may be purchased for you and your dependents. More information on the amounts you can elect for yourself and your dependents are available on the County's online enrollment system.
- If you enroll within 31 days of benefit eligibility and meet the active work requirement, you will automatically qualify for the following amounts of additional, voluntary life insurance (additional amounts may be purchased but are subject to medical certification):
  - **Employee:** Up to \$50,000
  - **Spouse:** Up to \$20,000
  - **Children:** Up to \$10,000
- You may elect voluntary AD&D coverage for yourself in units of \$25,000 to a maximum of \$500,000 (amounts in excess of \$250,000 may not exceed 10 times your annual earnings). If you elect coverage for yourself, you may also elect coverage for your spouse and dependent children as follows:
  - **Spouse:** Your choice of 50% or 100% of your coverage
  - **Children:** 10% of your coverage for each child, not to exceed \$30,000

## TRAVEL ASSISTANCE

As part of your life insurance benefits, you and your covered dependents also enjoy travel assistance benefits. Travel Assistance helps you cope with emergencies when you travel more than 100 miles from home or internationally for trips of up to 180 days. It can also help you with non-emergencies, such as planning your trip. You do not have to enroll. The following services are available 24 hours a day, every day:

- Pre-trip Assistance
- Trip Assistance
- Medical Assistance
- Legal Assistance
- 24-Hour Health Information



- Emergency Transportation Services
- Personal Security Services

**Contact Travel Assistance:**

800.527.0218 – in the US, Canada, Puerto Rico, US Virgin Islands & Bermuda

+1.410.453.6330 – Everywhere else

*Assistance@uhcglobal.com*

*standard.com/travel*

**LONG-TERM DISABILITY (LTD) BENEFITS**

Except as provided in some of the County’s collective bargaining agreements, every employee has long-term disability benefits. If you are unable to work for over 180 days due to illness or injury, you can protect your family from serious financial hardship with the County’s sponsored LTD plan.

- The basic plan, offered at no cost to you, pays 40% of your pre-disability salary up to a maximum of \$4,000 per month, for as long as you are disabled, up to the maximum benefit period, which is determined by your age when your disability begins.
- Employees will be able to buy-up to have the plan start paying after a 90-day waiting period and to pay 60% of monthly pre-disability earnings, up to a maximum of \$6000 per month. Employees choosing the buy-up option during this initial enrollment period will not be subject to medical underwriting. If you decide at a later date that you would like the buy-up option, coverage can be declined.
- Employees will also be able to purchase short-term disability (STD) coverage. Know that the state’s Paid Family and Medical Leave will be available to every employee in Washington State starting in 2020 and will act as a short-term disability insurance plan.
- Represented employees in the Sheriff’s Office have access to long-term and short-term disability coverage as an option. AFSCME represented employees (excluding Community Development) and AFSCME represented supervisors already have long-term disability insurance pursuant to their collective bargaining agreements.



## FLEXIBLE SPENDING ACCOUNTS (FSAs)

By allowing you to set aside money directly from your paycheck before taxes are taken out, FSAs are a great way to save money for eligible expenses and to lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and/or for dependent care expenses.

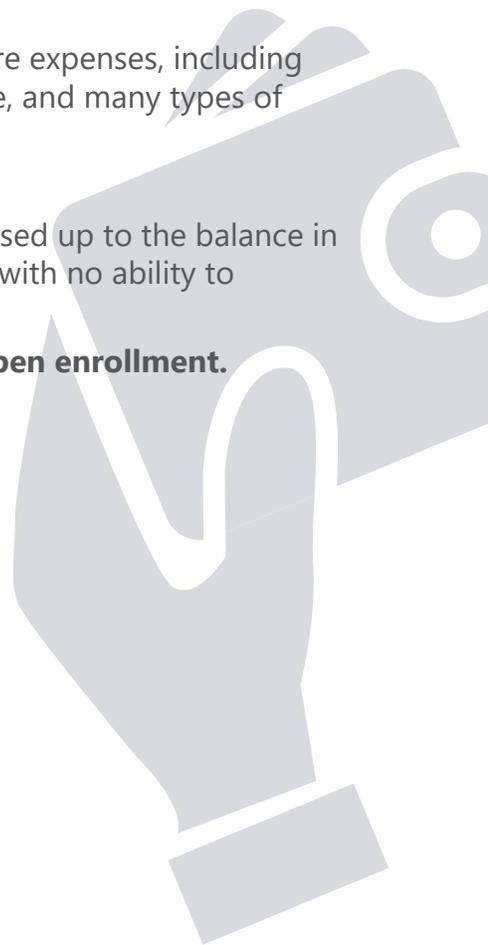
Kitsap County offers the following FSA options, administered by WageWorks:

### Health Care FSA

- Pay for eligible medical, dental, and vision care expenses such as copays, coinsurance, deductibles, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, and eyeglasses and contact lenses for yourself and your eligible dependents.
- Contribute up to \$2,650 in 2018. Your entire election amount will be available in January.
- Be sure to keep receipts for documentation of expenses.
- Estimate carefully! FSAs are “use-it-or-lose-it” accounts, which means you will forfeit any amount over \$500 left in the account at the end of the Plan Year. Amounts equal to \$500 or less roll-over to the next calendar year, provided you elect the FSA for the next year.
- **FSA elections must be done annually during open enrollment.**

### Dependent Care FSA

- Pay for eligible dependent care for a child under age 13 or adult care expenses, including day care, care for a disabled spouse or dependent, after-school care, and many types of summer camps.
- Contribute up to \$5,000 per household per year.
- Dependent Care FSA’s are not pre-funded. You can only be reimbursed up to the balance in the account. Accounts are subject to “use-it-or-lose-it” stipulations with no ability to roll-over remaining money in your account.
- **Dependent Care FSA elections must be done annually during open enrollment.**





## HEALTH SAVINGS ACCOUNTS (HSAs)

Most County employees have 2 High Deductible Health Plans paired with Health Savings Accounts from which to choose<sup>1</sup>. Health Savings Accounts are only available when you enroll in a HDHP. Here is an overview of the plans and how they work, to see if such a plan may be right for you and your family, based upon your projected medical needs in the coming year.

### A Health Savings Account:

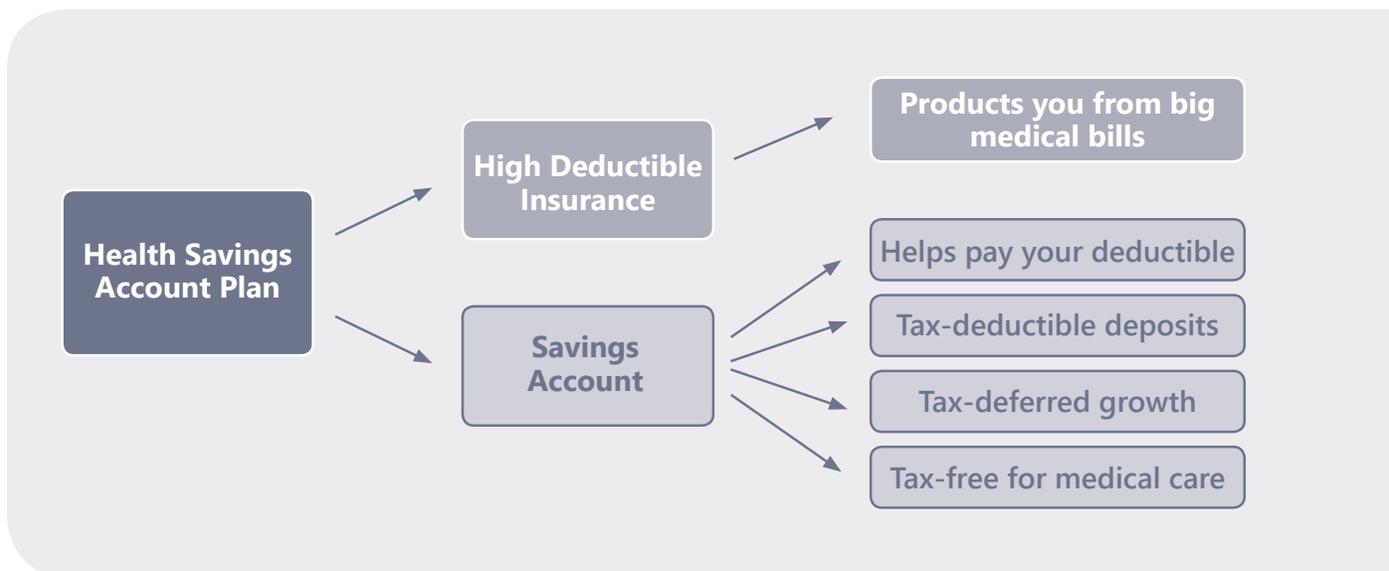
- Is an account that you can use to pay medical, dental and vision expenses
- It is an IRS-governed, pre-tax benefit similar to a 401(k)
- Both you and the County can contribute funds but you own the account and can take it with you into retirement or if you change employers – no “use or lose” per calendar year
- You may only open an HSA if you are enrolled in a qualified high-deductible plan (HDHP)
- Contributions into the HSA are tax-free, funds accrue tax-free and withdraw funds tax-free, provided you use the money for eligible expenses

**Changes:** For 2018, the IRS limits for tax free HSA contributions are \$3,450 for a single enrollee and \$6,850 for a family. In 2018, the County will contribute \$1,200 for a single employee and \$2,400 for a family (an increase from \$1,000 and \$2,000 contributed in 2017). For 2018 only, the full County contributions will be made in January 2018.

For 2018, the County will contribute to the Health Savings Account as set forth below; the amounts differ based upon your coverage effective date:

Coverage Effective Date	Employee Only Coverage	Employee Plus Dependent Coverage
January 1 – March 1	\$1,200	\$2,400
April 1 – June 1	\$900	\$1,800
July 1 – September 1	\$600	\$1,200
October 1 – December 1	\$300	\$600

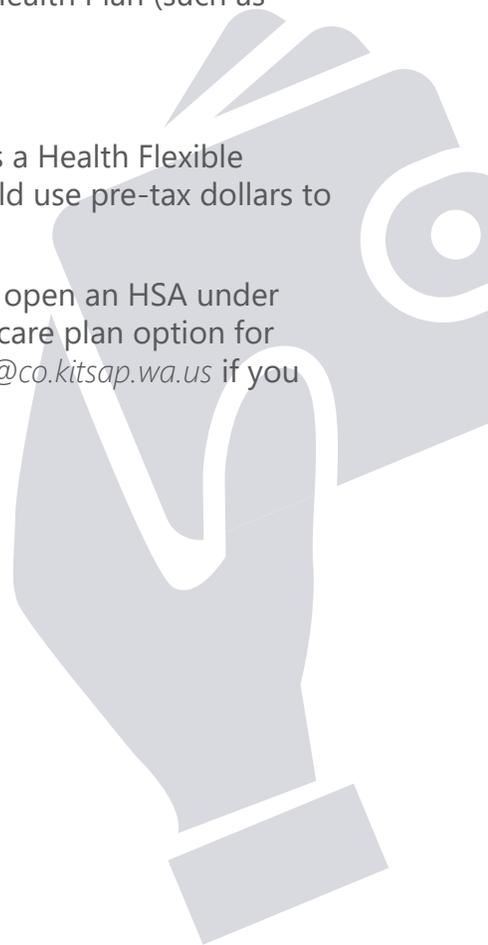
<sup>1</sup> Deputy Sheriffs, Sergeants, Corrections Officers, and Lieutenants do not have a HDHP plan option.



To be eligible to participate in an HSA, you must be able to answer “no” to each of these questions:

1. I am claimed as a dependent on another person’s tax return (such as a parent).
2. I am covered by another health plan that is not a High Deductible Health Plan (such as under a spouse’s or parent’s health plan, Medicaid, TriCare, etc.).
3. I am enrolled in Medicare (age 65) Part A and/or Part B
4. My spouse or parent who is claiming me as their tax dependent has a Health Flexible Spending Account (FSA) through their employer for which they could use pre-tax dollars to pay for my medical expenses.

If you answered “yes” to any of these questions, you are not eligible to open an HSA under federal tax regulations. You should therefore choose a different health care plan option for 2018. Please contact Human Resources at 360.337.7185 or at [kitsapphs@co.kitsap.wa.us](mailto:kitsapphs@co.kitsap.wa.us) if you have any questions regarding your HSA eligibility.





## DEFERRED COMPENSATION

The County offers employees five different deferred compensation vendors. Deferred compensation plans are regulated under 457(b) of the IRS code and is a voluntary way for employees to save for retirement. Employees can make contributions subject to only FICA and defer up to \$18,500 in 2018 and more if you are over age 50 or are in the last three years before retirement. Employees can make changes to the levels they defer during the course of the year but deferred money is only accessible at separation, retirement, death, or some cases of severe financial hardship. Invest with:

Vendor	Contact	Phone	Email/website	Minimum Contribution
<b>DCP/Washington State</b>	Information Line	888.327.5596	<i>Drs.wa.gov/dcp</i>	<b>\$30/month</b>
<b>ICMA</b>	Sonia Rogers	877.313.8319	<i>SORogers@icmarc.org icmarc.org</i>	<b>\$20/month</b>
<b>VOYA</b>	Jon Zetlmaier	206.676.6141	<i>jon@madronafg.com Voya.com</i>	<b>\$50/month</b>
<b>Mass Mutual</b>	Jim Van Hollebeke	360.373.1587	<i>jvw@shelgrenfinancial.com</i>	<b>\$10/pay period</b>
<b>Nationwide</b>	Ryan Anderson	877.677.3678	<i>Ander17@nationwide.com nationwide.com/deferred- compensation.jsp</i>	<b>\$20/month</b>

*A little invested now will compound and help supplement your retirement later.  
Contact the vendor or Human Resources for enrollment forms and specific plan information.*



## LEAVE BENEFITS

Kitsap County offers generous sick, annual and holiday leave. The County wants employees to take vacations to come back to work refreshed and rejuvenated and encourages employees to stay home when they are too ill to work safely or effectively. Here is an overview of the general leave package and enclosed is a leave summary covering your position. Regular part-time employee's leave benefits are pro-rated based upon their FTE status.

**Holidays:** 10 paid holidays and 1 additional floating holiday per year.

**Annual Leave (vacation):** New employees are credited with 6 months of annual leave upon hire, based upon accrual rates and will begin accruing at the rate of 8 hours per month starting on their 7th month of employment (this applies to most employees; some collective bargaining agreements provide for different accrual rates). Employees may carry over 360 hours from one calendar year to the next. Annual leave accrual will increase upon tenure, as follows:

- Upon completion of 3 years: 15 days per year (10.00 hours per month)
- Upon completion of 5 years: 20 days per year (13.33 hours per month)
- Upon completion of 10 years: 25 days per year (16.67 hours per month)

**Sick Leave:** All new hires will be credited with 48 hours of sick leave upon hire and will begin accruing at the rate of 8 hours per month starting on their 7th month of employment. Employees may carry over 1200 hours from one calendar year to the next. Retaliation for using paid sick leave for authorized purposes is prohibited. You may use paid sick leave for the following reasons:

- To care for yourself or a family member (a full list of family members is available in the County's Personnel Manual or RCW 49.46.201(2))
- When you or a family member is the victim of sexual assault, domestic violence, or stalking.
- In the event the County or your child's school or place of care is closed by a public official for any health-related reason.

**Other Leave:** Employees also are entitled to other leave, such as in the event of a family member's death or if called to jury duty. More detailed information is outlined in collective bargaining agreements or the County's Personnel Manual.

## ADDITIONAL BENEFITS:

- **Training:** The County encourages employees to learn and grow and thus offers a variety of training opportunities. Information about training opportunities is available through the County's Halogen System ([myHR.co.kitsap.wa.us/Halogen/welcome.jsp](http://myHR.co.kitsap.wa.us/Halogen/welcome.jsp))
- **Employee Discounts:** The County works to ensure county employees have access to gym memberships at a discount, as well as enjoy a wide variety of travel, food and entertainment at discounted prices. More information on these and other miscellaneous benefits can be found on the HR benefits web page at [kitsapgov.com/hr](http://kitsapgov.com/hr).



## **ENHANCED EMPLOYEE ASSISTANCE PROGRAM – through Wellspring EAP**

Your EAP is a confidential & professional resource – available 24/7 – paid by the County and available to you and eligible dependents.

- Benefits include legal services, financial services, ID theft victim resources, daily living information services, childcare & parenting resources, stress management and in-the-moment support
- For support starting January 1, 2018
  - Call 1.800.553.7798
  - Online: *Wellspringeap.org*; User name: **Kitsap County**

*No enrollment is necessary; all employees and eligible dependents are covered.*

## **WORKING WELL PROGRAM**

WorkingWell is the County’s wellness program, offered to Kitsap County employees and their dependents. We focus on helping staff stay healthy, be active, eat well, learn and grow, navigate life events and challenges, and serve our local communities. For current events and opportunities, explore the wellness site at *bit.ly/kitsapwell*.

## ENROLLING FOR BENEFITS

All employees must enroll for their health insurance benefits on-line through the County's BenefitFocus enrollment system, available at <http://kcowa.us/focus>.

Before accessing and selecting your benefits, you should gather:

- Date of Birth for all dependents and beneficiaries
- Social Security Numbers for all dependents and beneficiaries

When you first access the website, click **Create an account**.

You will need to create an account with:

- Your Last Name
- Date of Birth
- Last 4 digits of your Social Security Number

Follow the prompts to create your account. Once your account has been created, you will land on the BenefitFocus home page.

Before selecting your benefits, please access the **Dependents** section and add/update your dependents. After you've added your dependents, click **Get started** to review and select medical, dental and other benefits available to you. If you need assistance, please contact Human Resources at 360.337.7185 or [kitsapphs@co.kitsap.wa.us](mailto:kitsapphs@co.kitsap.wa.us).

