



BENEFITS SUMMARY

for LAKEWOOD POLICE INDEPENDENT GUILD MEMBERS

This is a summary of benefits and is not meant to be all inclusive. Please refer to the Lakewood Police Independent Guild collective bargaining agreement, City policies and plan booklets for details.

SALARY INCREASES

Step increases are granted upon completion of every 12 months of actual service until the maximum of the salary range is reached. A maximum of 10% of professional development pay is available to qualifying employees.

HOLIDAYS

Employees accrue and take holidays on a basis equivalent to the employee's regularly assigned shift hours. The following are recognized holidays:

New Year's Day	Memorial Day	Veterans' Day	Christmas Day
M.L. King, Jr. Day	Independence Day	Thanksgiving	
Presidents' Day	Labor Day	the day after Thanksgiving	

Employees regularly scheduled to work 5 8-hour days will accrue one floating holiday on their anniversary date.

ANNUAL LEAVE (PTO – PAID TIME OFF)

Annual leave is a benefit granted to employees to continue normal compensation during approved absences and is intended to encompass both vacation and medical leave. Annual leave is not available during the first 60 days of employment except for illness. Leave may be accumulated for succeeding years with a maximum accrual of 1400 hours; however, at the end of the calendar year, the amount carried forward into the new year shall not exceed 1200 hours.

Accrual Rate:	During the 1 st year	216 hours of leave per year
	After the 1 st thru 4 th year	240 hours of leave per year
	After the 4 th thru 9 th year	264 hours of leave per year
	After the 9 th thru 14 th year	288 hours of leave per year
	After the 14 th thru 20 th year	312 hours of leave per year
	After the 20 th year	336 hours of leave per year

SHARED LEAVE

If an employee exhausts all paid leave, they may be eligible to receive donated leave to cover an unpaid absence caused by illness or injury.

MILITARY LEAVE

Employees who are members of any federal military reserve unit or the Washington National Guard will receive up to twenty-one working days of paid leave during each year beginning October 1 and ending September 30, while engaged in active training duty or active duty.

The City will maintain continuity of health benefits to employees' families when employees are ordered to involuntary active military duty. Military differential pay is available during active military duty of more than 30 days and for no longer than 24 months.

JURY DUTY LEAVE

Employees will be paid their regular compensation while serving on jury duty provided they forfeit the juror's daily stipend to the City.

RETIREMENT PLAN

Employees and the City make contributions to the Washington Department of Retirement Systems' LEOFF Plan.

Under Social Security's Government Pension Offset, any Social Security spouse's or widow's or widower's benefits you may be entitled to will be reduced based on any pension you receive from the City's retirement plan.

SOCIAL SECURITY REPLACEMENT

In lieu of Social Security, the City provides an alternative plan through the ICMA Retirement Corporation. The employee contributes 6.20% and the City contributes 4.77% of the employee's salary. The employee's investment choices range from conservative (low risk) to aggressive (high risk) opportunities. Employees are immediately 100% vested in the plan.

Under Social Security's Windfall Elimination Provision, any Social Security retirement or disability benefits you may be entitled to will be reduced based on any pension you receive from this replacement plan.

VOLUNTARY 457 DEFERRED COMPENSATION PLAN

Participation in a 457 deferred compensation plan is available to employees through payroll deduction. This is an optional investment program offered through the ICMA Retirement Corporation or Washington Department of Retirement Systems. The City matches an employee's contribution up to 6% of the employee's base monthly pay rate.

VOLUNTARY FLEXIBLE SPENDING ACCOUNT

The Flexible Spending Account (IRS Section 125) is an optional tax savings program which is offered to employees annually. It allows employees to reduce taxable income by using part of their salary on a pretax basis to pay for out of pocket health care expenses and dependent care costs.

MEDICAL INSURANCE

During the first year of employment, employees are required to enroll in the High Deductible Health Plan unless precluded by a documented, ongoing medical condition or if covered by insurance outside of the City.

Three medical plans are offered to employees and dependents through the Association of Washington Cities (AWC):

- Regence High Deductible Health Plan (with a health savings account). The City pays 100% of the premium for the employee and dependents, and makes contributions to the Health Savings Account.
- Regence HealthFirst 250 Plan. The City pays 100% of the premium for the employee and 86% of the premium for dependents.
- Kaiser Permanente 200 Plan. The City pays 100% of the premium for the employee and 86% of the premium for dependents.

Employees may be eligible to opt out of medical insurance coverage to receive a \$1,500 annualized contribution to their deferred compensation account and/or flexible spending (IRS Section 125) account.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is paid for by the City, and is a voluntary, confidential resource available to employees, dependents and household members. The EAP provides professional counseling assistance in addressing a variety of concerns ranging from substance abuse to relationship issues.

VISION INSURANCE

A separate vision plan provides for annual eye examinations for employees and dependents. A \$25 deductible benefit is also provided for lenses, frames and contact lenses.

DENTAL INSURANCE

Washington Dental Service (WDS) Plan E insurance is provided through AWC. The City pays the entire premium cost for employees and dependents. This is an incentive based plan - 70% to 100% of Class I and Class II benefits (routine exams, basic cleaning, x-rays, fillings, etc.) are covered. Class III benefits (crowns, inlays and onlays) are paid at 50%. The dental plan pays a maximum of \$2,000 per individual annually for covered benefits per incentive period (a calendar year). A separate orthodontia plan provides a one time orthodontia benefit of \$1,000 for eligible children.

SURVIVOR INCOME LIFE INSURANCE

A monthly survivor income benefit is paid to an employee's eligible spouse and children upon the employee's death. Prior to any reduction for Social Security survivor's benefits, a benefit amount equal to 30% of the employee's insured earnings is paid to the spouse or children, and 60% is paid if both spouse and children survive.

LIFE/ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

The City provides basic life insurance/accidental death and dismemberment insurance through Standard Insurance. The basic life insurance benefit is equal to the employee's annual salary rounded up to the next thousand to a maximum of \$100,000. An additional life insurance benefit is provided through the Washington State Fraternal Order of Police (FOP). The benefit is \$15,000 for loss of life and \$85,000 for accidental death and dismemberment.

DISABILITY INSURANCE

Short and long term disability insurance is provided through the Washington State FOP. The plan has a 29 day elimination period for off the job injuries and a 180 day elimination period for on

the job injuries. The benefit amount is 66.67% of regular pay, to a maximum benefit of \$7,500 monthly.

Employees may elect to enroll in the following self-pay plans:

VOLUNTARY SUPPLEMENTAL LIFE INSURANCE

Employees may apply for \$30,000 to \$300,000 in supplemental term life insurance coverage. Spouses may also be insured. Premiums are paid entirely by the employee.

VOLUNTARY SHORT TERM DISABILITY (STD)

Short term disability insurance provides benefit payments to help replace lost income when an employee is disabled due to a non-occupational accident or illness. Pregnancy or its complications are covered provided enrollment in STD insurance is prior to conception. Benefits are payable for a maximum of 13 weeks. This benefit is offered to employees at the time of hire and annually thereafter.

ADDITIONAL VOLUNTARY INSURANCE PLANS

Additional insurance plans are available to employees through AFLAC, such as accident/disability, cancer, STD, dental and hospital intensive care.