

Summary of Benefits



IAFF Local 1983

NOTE: Represented employees may receive some or all of the benefits listed below based on the union contract. Those employees should consult their union agreement for specific information about their benefits.

Medical Insurance - 2023

The City pays 100% of the premium for employee and 86% of the premium for spouse/domestic partner and dependents up to age 26.

- ◆ Medical coverage is through the LEOFF Trust plan B. The plan is a high deductible health plan.
- ◆ The City provides a VEBA account for employees enrolled in the plan. The VEBA is funded at \$1500 for individual coverage and \$3000 for family coverage. The VEBA can be used to pay the deductible or any other medical, dental or vision related expenses per IRS guidelines.
- ◆ The City provides a medical "Opt Out" incentive.

Dental Insurance

The City pays 100% of the premium for employee and 90% of the premium for spouse and dependents up to age 26.

- ◆ Delta Dental. It is an incentive plan with an annual maximum benefit of \$2,000. Orthodontia coverage for children is also included with a matching benefit.
- ◆ Willamette Dental. \$15 Copay plan. Orthodontia for all ages included.

Vision Insurance

- ◆ Vision insurance is provided through the LEOFF Trust medical insurance.

Deferred Compensation Program

- ◆ A 457(b) program is offered in which employees may set aside a portion of their earnings on a tax-deferred basis for retirement purposes. The City will match an employee's contribution up to 4%

State Pension Plan

- ◆ Employees are enrolled in the Washington Department of Retirement Systems, Law Enforcement Officers & Firefighters (LEOFF) Pension Plan.

Medical Expense Reimbursement Plan (MERP)

The City offers a MERP as a way to save money to pay for health related expense upon retirement.

- ◆ The monthly City contribution is: \$50.00
- ◆ The monthly employee contribution is: \$25.00

Life & AD&D Insurance

The City pays 100% of the premium for employee.

- ◆ A group term life insurance policy is offered with a \$20,000 benefit.
- ◆ Accidental Death and Dismemberment (AD&D) coverage is also included.

Employee Assistance Program

- ◆ Confidential counseling assessments and referral services are available to employees and family members for personal and/or work-related issues.

Flexible Spending Account

- ◆ Employees may elect to create two separate tax-free accounts through salary reduction. One account is to pay for health related expenses and the other account is for dependent care costs.

Vacation Leave

- ◆ Employees accrue vacation based on a schedule of completed years of service.

Sick Leave

- ◆ Beginning the first day of employment, employees accrue 14 hours of sick leave per month (eligible to utilize sick leave immediately).

Holidays

- ◆ In lieu of paid holidays, a shift employee receives 144 holiday hours, accrued at 12 hours per month.

WA State Paid Family Leave

- ◆ A State insurance program for Washington workers are entitled to take up to 12 weeks of paid leave.

Paydays

- ◆ The City of Mount Vernon pays employees semi-monthly (24 pay periods each year). Paydays are on the fifth and the twentieth of each month.

Medical, dental and vision insurances begin the first of the month following the date of hire. Benefits may be prorated for mid-year hires and mid-year terminations.