

2017

Seattle Housing Authority (SHA) – Benefits at a Glance

Eligibility: For new hires and their dependents, coverage begins on your first day of employment if that date is: the first calendar day of the month designated as SHA business day, or the first calendar day of the month designated or recognized as the first working day for the shift to which you are assigned. If your employment begins after this date, your coverage will begin the first day of the following month.

Eligible Dependents: Your spouse or domestic partner, your birth or adopted children or children placed for adoption, your domestic partner’s children who live with you, step children who live with you, and any child for whom you are legal guardian or for whom coverage is required by a Qualified Medical Support Order. Adult children are eligible for coverage if they are under age 26. If you add dependents, you’ll be asked for documentation to prove their eligibility for SHA coverage.

Note: Seattle Housing Authority is subject to the City of Seattle’s eligibility rules and regulations for the benefits that we receive through them, such as medical, dental, vision, Accidental Death & Dismemberment, Basic and Supplemental Life insurance, and Basic and Supplemental Long Term Disability. Any request from an employee that is outside the guidelines set by the City of Seattle requires written approval from them.

Dental

You may select from two dental plans – Delta Dental of Washington, or Dental Health Services, a managed care plan. The dental plans include coverage for eligible dependents. The premium is covered in full by SHA.

Vision

SHA offers Basic and Buy-up vision plans through VSP. Annual eye exam is covered every calendar year for both plans. Prescription eye glasses or contact lenses are covered every other year for the Basic plan and every year for the Buy-up plan. The premium is paid in full by the City for the Basic plan; the employee contributes \$13.22 for the Buy-up plan.

Medical

You may select from the Kaiser Permanente Standard Plan, Kaiser Permanente Deductible Plan, City of Seattle Preventive Plan, or City of Seattle Traditional Plan. The monthly cost to you for each of the plans is as follows:

	Employee’s Monthly Premium Contribution	
Medical Plan	Employee*	Employee with spouse/domestic partner*
City of Seattle Preventive	\$48.12	\$98.50
City of Seattle Traditional	\$ 0.00	\$32.34
Kaiser Permanente Standard	\$48.40	\$99.90
Kaiser Permanente Deductible	\$25.00	\$56.92

*with or without children

Flexible Spending Accounts (FSA)

SHA offers a Health Care and Dependent Care FSA. The Health Care FSA allows you to use pre-tax dollars to receive reimbursement for eligible medical, dental, and vision expenses. The Dependent Care FSA allows you to receive reimbursement for eligible day care expenses for your dependent child up to age 13,

disabled spouse/domestic partner, or dependent parent. You can elect a minimum of \$120 up to \$2,550 per year for the Healthcare FSA and \$5,000 for the Dependent Care plan. If you elect to participate in this plan and want to continue your participation, you will need to re-enroll each year during SHA open enrollment period.

You may roll over up to \$500 of unused Health Care funds from the current plan year into the following plan year if the rollover results in a minimum account size of \$120.

Basic Long-Term Disability Insurance

If you become disabled, after a 90-day waiting period, the plan will pay you a basic benefit of \$400 a month while you are unable to work. The basic long-term disability premium is paid in full by SHA. You have the option to purchase supplemental long-term disability benefits (see below).

Supplemental Long-Term Disability Insurance

You can purchase supplemental long-term disability coverage to provide you with up to 60% of your base salary over \$667 up to a maximum of \$8,333 per month.

Basic Group Term Life Basic Insurance

You can select from one of two plans – Basic Group Term Life Insurance which is one-and-a-half times your annual earnings or Limited Basic Group Term Life Insurance of \$50,000. SHA will contribute 40% of the cost for the Basic Group Term Life Insurance. You have the option to purchase Supplemental Group Term Life Insurance (see below).

Supplemental Group Term Life Insurance

If you elected Basic Group Term Life, you may purchase supplemental term life insurance for yourself, spouse/domestic partner, and children. The maximum amount of life insurance available for you is four times your annual income, for your spouse/domestic partner it is 50% of the amount of coverage you elect for yourself, and \$2,000, \$5,000 or \$10,000 for child(ren).

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Accidental Death & Dismemberment Insurance (AD&D)

You may purchase AD&D insurance for yourself, or for you and your family. Coverage is available from \$25,000 to \$500,000.

Housing Authority Insurance Group (HAIG)

Housing Authority Insurance Group (HAIG) offers a free \$5,000.00 life insurance policy to active eligible SHA employees only. The coverage amount will be reduced for an active employee at age 65 to \$3,250 and age 70 to \$2,500.00.

Long Term Care (LTC)

SHA offers a Long Term Care (LTC) Program through UNUM Provident. Long Term Care is defined as the type of care received when someone needs assistance with what is known as the "Activities of Daily Living." The insurance is voluntary, guaranteed renewable and portable. Long Term Care coverage may be purchased for the employee's spouse, or domestic partner, employee's parent or grandparent, employee's sibling or child age 18 and over, or the spouse's/domestic partner's parent or grandparent

Retirement Benefits

Washington State– Public Employees Retirement System (PERS)

Public Employees' Retirement System (PERS) membership is defined by Washington State statutes, and is mandatory if hired into an "eligible" position. Most SHA employees are members of the Washington Department of Retirement Systems (DRS), Public Employees Retirement System (PERS). However, if you are retired from or have been a member of the Seattle, Spokane or Tacoma Employee's Retirement System, your PERS enrollment must be verified and approved by DRS.

- **PERS Plan 1** is for employees who established membership before October 1, 1977.
- **PERS Plan 2** is for employees who established membership on or after October 1, 1977.
- **PERS Plan 3** went into effect September 1, 2002

You have the option of saving more for your retirement through the Washington State Deferred Compensation Plan.

Washington State Deferred Compensation Plan

Enrollment in the Washington State Deferred Compensation 457 Deferred Compensation Plan is voluntary. You are allowed to contribute through payroll deductions. You decide the dollar amount, contribution type and investments options. You may contribute as little as \$30 per month. Enrollment and contribution changes may be made at any time. SHA does not match employee contributions.

Work/Life Programs and Benefits

Employee Assistance Program (EAP)

EAP is a referral and counseling service for you and household members. Receive confidential assistance for personal issues, such as stress, depression, family/relationship problems, and financial counseling. Each household member is eligible for six sessions per issue per calendar year.

Transportation

SHA strives to meet the requirements of the Washington State Commute Trip Reduction Law and works towards the reduction of traffic congestion and air pollution in Seattle. SHA eligible employees who commute by transit from their home to work are eligible to purchase an Orca pass for \$20.00 a month.

Holidays

SHA observes 9 official holidays and 3 personal holidays. An official holiday that falls on a Saturday will be observed on the preceding Friday. An official holiday that falls on a Sunday will be observed on the Monday immediately following. Employees may take their personal holidays at any time with supervisory approval.

Vacation

Annual leave begins to accrue with the first day of employment. All eligible employees will accrue annual leave based on paid hours each bi-weekly pay period. Part time employee accruals are pro-rated based on paid hours each pay period. Paid hours include regular work hours or any type of paid time off, including annual leave, sick leave, merit leave, additional leave, holidays, personal holidays, compensatory time taken, etc. Any overtime/compensatory hours worked are not factored towards leave accruals.

Sick Leave

SHA full-time employee accrue sick leave at 3.69 hours per pay period. If you are a part-time employee your accrual is pro-rated. You begin accruing sick leave every pay period. There is no maximum limit to the sick leave that you can accrue or carry over into subsequent years.

Other Leaves

SHA also provides other leaves paid and unpaid leaves such as Bereavement Leave, Family and Medical Leave, Parental Leave, Jury Duty, Military leave, Sabbatical Leave, Unpaid personal leave.

