



Woodinville Fire & Rescue

Summary of Benefits 2020



Medical Insurance

Northwest Firefighters Benefits Trust: Plan \$1500

- Annual deductible: \$1,500 per person; \$3,000 per family
- Regence BlueShield network
- Prescription Drugs
- Vision

District pays 100% of employee premium and 95% of dependent(s) premium; employee pays 5% of dependent(s) premium.

HRA VEBA Account

The District deposits, per year: \$2,478.40 for single; \$5,478.40 for family

For start dates after January 1 of any year, the above amounts will be pro-rated. These funds are to cover the deductible and co-pay amounts as they are incurred.

MERP (Medical Expense Reimbursement Plan) – LEOFF 2 Only

Members of the LEOFF 2 retirement system participate in the MERP. The District contributes \$75/month to each eligible employee's account and the employee contributes \$75/month.

Dental Insurance

Dental insurance is provided through Washington Dental Service through the Washington Counties Insurance Fund (WCIF). The plan is called Incentive Plan 1. There is no annual deductible. The District pays 100% of the composite rate.

Life/Short-Term Disability/Long-Term Disability Insurance (Life/STD/LTD)

A Life and Accidental Death and Dismemberment insurance policy is provided through The Standard through Washington Counties Insurance Fund (WCIF) in the amount of \$12,000. A second life insurance policy is provided through The Standard through DiMartino Associates for \$50,000. The Standard is also the provider of the Short-Term Disability and Long-Term Disability insurance. A third life insurance policy is provided through the Union Labor Life Insurance Company (Ullico) in the amount of \$20,000. This is an added benefit provided through the Northwest Fire Fighters Benefits Trust.

Retirement Benefit

Retirement options are dependent upon the employee's position – whether they are in the LEOFF (uniformed) or PERS (civilian) plans.

Deferred Compensation Plan

The District puts a pre-tax dollar amount in a deferred compensation plan. The employee may choose between the State's Deferred Compensation Plan or a private provider selected by the District.

Employee Assistance Program (EAP)

The District provides an EAP for its employees called First Choice Health through WCIF.

AFLAC Provided Benefits

Every employee covered by the NWFFT medical plan is enrolled in a \$5,000 Critical Illness benefit offered through Aflac. A benefit for dependent children is also included.

AFLAC Optional Benefits

Other benefits are available through AFLAC at the employee's expense that can be payroll deducted.