



Grant County, Washington Policies & Procedures

POLICY NUMBER 900

Benefits

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[Signature]
Richard Stevens, Chair, Board of County Commissioners

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CONTACT: Human Resources

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901 – Medical/Dental/Vision/Life Insurance

- 901.1 Full-time and qualifying part-time employees are eligible to receive certain medical, dental, vision and life (health) insurance benefits, as determined by the employer, on the first of the month following the employer determined waiting period.
- 901.2 Part-time employees regularly scheduled to work at least twenty (20) hours per week are eligible for health insurance benefits on a pro-rated basis.
- 901.3 Employees must receive pay for a minimum of eighty (80) or more hours per month to maintain their eligibility for health insurance benefits. Any

payment toward the premiums that the employee is responsible for is paid the pay date prior to the coverage through authorized payroll deductions.

- 901.4 Temporary and seasonal employees are not eligible to receive health insurance benefits.
- 901.5 Employees may be required, as determined by the employer, to share in paying a portion of the premiums for insurance.
- 901.6 Dependents may be added to health insurance only when the eligible employee is originally enrolled, during open enrollment, or when there has been a loss of coverage, as determined by employer, or during any qualifying event for the dependent. Open enrollment occurs during the month of December of each year.
- 901.7 Employees on paid leave or Family and Medical Leave Act (FMLA) leave will be responsible for any optional or employee-paid premium payment(s) during the leave.
- 901.8 Employees on unpaid leave in excess of Family and Medical Leave (which shall run concurrent with other leaves paid and/or unpaid) may retain health insurance benefits as provided by COBRA (see Section 903 below, *Continuation of Health Insurance Benefits (COBRA)*) or, in the alternative, may be responsible for paying for the entire premiums as determined by the employer.
- 901.9 Specific information about the health insurance benefits is located on the County's intranet page under the Human Resources tab and any questions regarding health insurance benefits should be directed to the Human Resources department. Questions regarding enrollment should be directed to Accounting/Payroll.
- 901.10 Grant County reserves the right to change premium contributions, insurance carriers and/or modify coverage, inclusive of elimination or modification of certain coverages.

902 – Flexible Benefits Plan

- 902.1 Grant County may sponsor employee benefit programs known as a "Flexible Benefits Plan" (the "Plan") for its employees. Under federal tax law, this is also known as a "cafeteria plan", as it permits employees to choose from several different insurance and fringe benefit programs, as determined by the employer, according to the employee's individual needs. Through employee salary redirection, the Plan allows eligible employees to use funds, provided by the employer, to choose one or more of the benefits offered. Where applicable, coverages may be paid with pre-tax dollars; other benefits under the Plan will only be allowed to be funded with post-tax dollars.

- 902.2 Regular employees (full-time or part-time) are eligible to purchase various flexible benefits, as determined by the employer. If elected, flexible benefits are paid in advance through authorized payroll deductions by the employee. The employee may be eligible to participate in these benefits on the first day of the month following the required waiting period of employment. Questions regarding the eligibility waiting period should be directed to the Human Resources department or Accounting/Payroll. The annual election period thereafter is January of each year.
- 902.3 These benefits may be administered through a third-party provider, as determined by the employer. Questions regarding the programs should be directed to the Human Resources department or the provider representative.

903 – Continuation of Health Insurance Benefits (COBRA)

Subject to certain qualifying events, employees, spouses and/or dependents covered by health insurance benefits may be eligible to continue specified portions of health insurance benefits. More specific information regarding the Consolidated Omnibus Budget Reconciliation Act (COBRA) will be provided. COBRA is administered through a third party provider. Please contact the Human Resources department or Accounting/Payroll with further questions regarding COBRA.

904 – Retirement Program (PERS & LEOFF)

- 904.1 Full-time and part-time employees regularly scheduled to work seventy (70) or more hours per month are normally enrolled in the Washington State Public Employee's Retirement System Plan (PERS) or the Law Enforcement Officer and Fire Fighters Retirement System Plan (LEOFF).
- 904.2 Employees are legally required by Washington State to contribute a percentage of their "compensation earnable" to PERS or LEOFF. The legislature may change this rate as necessary to reflect the cost of the plan.
- 904.3 Grant County also pays contributions that are based on a percentage of the employee's salary. Employer contributions are invested by the State Investment Board to help pay future retirement benefits. Employer contributions cannot be withdrawn.
- 904.4 For more information regarding PERS and/or LEOFF, please contact Department of Retirement Systems (DRS) at 1.800.547.6657 or www.drs.wa.gov.

905- Deferred Compensation Plan

Regular full-time and regular part-time employees that meet program qualifications are eligible to choose and contribute to a deferred compensation plan upon hire. These employer sponsored retirement savings plans enable employees to defer a portion of their current compensation for payment to a later date, generally retirement. Salary

deferrals (or contributions) are voluntary, and are made through the ease of payroll deduction. Under these plans, any contributions and earnings accumulate tax-deferred. However, withdrawals are taxed as ordinary income when made, and other penalties may apply. Any questions regarding the Deferred Compensation Program should be directed to the Human Resources department or Accounting/Payroll.

906 – Worker’s Compensation

- 906.1 Worker’s Compensation Insurance provides some coverage when an employee is injured on the job or suffers an occupational illness at work. State law determines payment for medical expenses and lost time from work.
- 906.2 Employees are required to utilize sick leave, annual leave and compensatory time while away from work on Worker’s Compensation. State law requires that time loss payments received for work injury/illness must be used to buy back sick and annual leave used during the employee’s time away from work.
- 906.3 If an employee is injured while at work or suffers an occupational illness at work, the employee must immediately report such injury or illness in accordance with Policy 11, Health, Safety and Security, Section 1101.

907 – Social Security

The Federal government, to help employees financially when they reach retirement age and to provide disability income for various categories of employed and dependent persons, provides Social Security benefits. Grant County matches the amount deducted from the employee’s paycheck for this program. All employees are required by law to contribute.

908 – Unemployment Compensation

- 908.1 Grant County is a covered employer. The basic objective of Unemployment Compensation is to provide employees with partial replacement of wages during short periods of involuntary unemployment.
- 908.2 Employees may qualify for Unemployment Compensation after separation from Grant County depending on the reason for the separation and if certain qualifications are met. The criteria for determining eligibility are set by state law.

909 – Credit Union

Grant County employees are eligible to become a member of participating local credit unions. A credit union is a co-operative financial institution owned by its members. Regular employees of Grant County may join any or all credit unions at any time during their tenure with the County. Information regarding these credit unions is available from the credit unions or Accounting/Payroll.

910 – Automatic Deposit

- 910.1 Grant County offers automatic deposit of an employee's paycheck into the account(s) of his/her choice at various financial institutions with branches located in Ephrata or Moses Lake, Washington. Please contact the Accounting department for a list of participating financial institutions. Funds are normally deposited to the employee's account on payday.
- 910.2 Certain circumstances may warrant temporary or permanent loss of automatic deposit benefits. Employees will be informed on a case-by-case basis if this becomes necessary.
- 910.3 Employees should contact Payroll for a list of participating financial institutions, enrollment forms and for details on automatic deposit requirements and benefits offered. Employees may elect to take advantage of automatic deposit at any time during their tenure with the County.
- 910.4 Direct deposit forms are available on the County's intranet under "Misc. Forms and Documents"

911 – Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is a confidential resource for employees and potentially their immediate family. Please contact the Human Resources department with questions regarding the EAP.

912 – Benefits for Temporary Employees

Temporary and Seasonal employees are eligible for Worker's Compensation Insurance, Social Security and Unemployment Compensation benefits only. Hours worked as a temporary/seasonal employee do not count toward any required benefit waiting periods.