



## Benefits Enrollment Notice & Checklist | New Regular Employees

Snohomish County Human Resources

Welcome to Snohomish County and congratulations on your new job! Snohomish County offers a wide range of benefits to regular employees who work at least 20 hours a week as part of your total compensation package. Choose from various healthcare insurance programs; plan for your future with savings and retirement options; enjoy generous paid time off policies; and protect yourself and your family with life insurance. You may enroll your spouse or domestic partner and biological/adopted/step-children up to the age of 26 in healthcare and most life insurance benefits.

### Description of Benefits

This document is a summary of important information for you to be aware of. Please review the [New Employee Benefits Summary](#) and other resources online at [www.snohomishcountywa.gov/benefits](http://www.snohomishcountywa.gov/benefits) to learn about all of the benefits offered by the County. Other resources include plan booklets, certificates of insurance, comparison charts, summaries, forms, premiums, and contact information.

### Enrollment

You must enroll within 30 days from your date of hire. Please complete all applicable forms listed on page 3 of this document. All benefit forms can be accessed online at [www.snohomishcountywa.gov/872/Forms](http://www.snohomishcountywa.gov/872/Forms). Submit forms and documentation to add your dependents (i.e. marriage/birth certificates, etc.) to Human Resources by one of the following methods within 30 days from your date of hire:

- Fax: 425-388-3579 (If you fax, it is recommended that you call HR to verify receipt of your forms.)
- Hand deliver: Human Resources | Admin West Building | 1st floor
- Mail: Snohomish County Human Resources | 3000 Rockefeller Avenue Mailstop 503 | Everett, WA 98201

### Medical Insurance

You may choose between Preferred Provider Organization (PPO) medical plans administered by Regence BlueShield and Health Maintenance Organization (HMO) plans administered by Kaiser Permanente. All plans include pharmacy benefits. In the table below, determine which group you belong to in the left column to find the plans you may choose from in the middle column, and review the comparison chart in the right column to help you make your plan choice:

Work Group/Union Affiliation	Plans Choices	Comparison Chart
Non-represented employees, Management & Exempt, AFSCME, Law Enforcement Support, Corrections Support, Corrections Support Supervisors, and Clerk's Association	<ol style="list-style-type: none"> <li>1. Regence Plan A PPO; #10008695</li> <li>2. Regence Plan B PPO; #10008695</li> <li>3. Kaiser Permanente Core HMO; #1654800</li> </ol>	<a href="#">Comparison Chart</a>
Sheriff Deputies, Sergeants, Lieutenants & Captains; Airport Fire Fighters	<ol style="list-style-type: none"> <li>1. Regence Select \$20 PPO; #10008695</li> <li>2. Kaiser Permanente Core HMO; #1655000</li> </ol>	<a href="#">Comparison Chart</a>
Corrections Guild; Corrections Sergeants & Lieutenants	<ol style="list-style-type: none"> <li>1. Regence Select \$17 PPO; #10008695</li> <li>2. Kaiser Permanente Core HMO; #1654700</li> </ol>	<a href="#">Comparison Chart</a>

## Healthcare Premiums

The premium is the amount that you may be required to pay for your health insurance. Most employees pay for their healthcare premiums with pre-taxed dollars. Premium contributions are collected in advance and are deducted on a semi-monthly basis on the 22<sup>nd</sup> and 7<sup>th</sup> of each month. For example:

Healthcare Premium Deduction Example		
Working Days	Deduction/Paycheck	Healthcare Coverage
March 1st - March 15th	March 22nd	April
March 16th - March 31st	April 7th	

### Full-time Employees

If you work 35 or more hours per week (budgeted FTE must be .875):

- You will share the monthly premium contributions for Medical Insurance with the County
- The County pays for your Dental, Vision, Basic Life, and Long Term Disability Insurance premiums
- Review the [monthly premiums](#) for full-time employees

### Part-time Employees

If you work between 20 and 34 hours per week (budgeted FTE between .5 and .85):

- The County's contributions toward your Medical, Dental, Vision, and Basic Life Insurance premiums will be pro-rated in an amount equal to your actual Full Time Equivalent (FTE). (Example: If you are employed for 30 hours per week, your FTE is 0.75. You will pay 25% of the County's premium contributions plus the employee contributions.)
- The County pays for your Long Term Disability Insurance premiums
- Review the [pro-rated monthly premiums](#) for part-time employees

## Supplemental Life Insurance – Guaranteed Issue

You may elect to purchase Supplemental Life Insurance for yourself, your spouse or domestic partner, and dependent children up to the age of 26. You must enroll within 30 days from your date of hire to elect up to the Guaranteed Issue (GI) amount without submitting evidence of good health requiring a [Personal Health Application](#) (PHA). The GI amount is \$150,000 for employees and \$30,000 for your spouse or domestic partner.

## Effective Dates

Healthcare, Flexible Spending Accounts, Basic Life Insurance, Supplemental Life Insurance not subject to Evidence of Insurability (EOI), and Long Term Disability effective dates are determined by your date of hire. If you were hired between the 1st and the 15th of the month, your benefits start on the first day of the month following your date of hire. If you were hired between the 16th and the 31st of the month, your benefits start on the first day of the second month following your date of hire.

## Retirement

As a public employee, you will participate in the PERS2, PERS3, LEOFF2, or PSERS2 plan administered by Washington State Department of Retirement Systems (DRS). The plan you are eligible for depends on your duties & assignment. If you are a new member of the retirement system for public employees (PERS), you only have 90 calendar days from your date of hire to choose between PERS2 and PERS3, and the plan you choose is permanent. If you don't choose a plan within 90 days, you will automatically be placed in PERS3. You will learn more at New Employee Orientation. Review [www.drs.wa.gov/retirement-planning/newmember.htm](http://www.drs.wa.gov/retirement-planning/newmember.htm) to learn more.

## Beneficiary Designations

You must make and maintain beneficiary designations for certain benefits outlined in the enclosed Enrollment Checklist. Consider reviewing beneficiaries periodically and following life changing events. Review the [Employee's Guide to Designating Beneficiaries](#) available at [www.snohomishcountywa.gov/976/Life-Insurance](http://www.snohomishcountywa.gov/976/Life-Insurance) to learn more about life insurance beneficiary designations.

## Benefits Enrollment Checklist – New Regular Employees

✓	<i>Benefit Type</i>	<i>Forms and/or Action Required</i>	<i>Due to HR</i>
	<ul style="list-style-type: none"> <li>Healthcare Insurance</li> <li>Waive Benefits</li> </ul>	<a href="#">Healthcare Benefits Enrollment/Change Form</a>	30 days from date of hire
	<ul style="list-style-type: none"> <li>Life Insurance</li> <li>Long Term Disability</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Life Insurance &amp; LTD Enrollment/Change Form</a></li> <li><a href="#">Life Insurance Beneficiary Designation Form</a></li> </ul>	30 days from date of hire
	Deferred Compensation	<ul style="list-style-type: none"> <li><a href="#">Participation Agreement</a></li> <li>We recommend that you contact our Nationwide Account Representative, Mike Ferguson, at 509-385-7825 or at <a href="mailto:fergusm9@nationwide.com">fergusm9@nationwide.com</a> to enroll.</li> </ul>	Enrollment is open year round
	Flexible Spending Accounts (Healthcare or Daycare FSA)	<ul style="list-style-type: none"> <li><a href="#">FSA Enrollment Form</a></li> <li>You must re-enroll annually during open enrollment to continue your participation each new plan year.</li> </ul>	30 days from date of hire
	Aflac Insurance Policies	<ul style="list-style-type: none"> <li>You must contact our NW Benefit Advisor, Mary Jochum, at 425-406-8946 or at <a href="mailto:mary@nowbenefitadvisors.com">mary@nowbenefitadvisors.com</a> to enroll.</li> <li>Learn more on the <a href="#">Aflac website</a>.</li> </ul>	30 days from date of hire
	Retirement	<a href="#">Retirement Status Verification Form</a>	30 days from date of hire
		<a href="#">DRS Beneficiary Designation Form</a>	
		<a href="#">Member Information Form</a> (New PERS2/PERS3 members only)	90 days from date of hire
		<a href="#">Member Information Form</a> (Returning PERS3 members only) *If you are a returning PERS2 or PERS3 member, you return back to that plan and no plan choice is required. PERS3 may select a new contribution rate.	30 days from date of hire
		<a href="#">DRS Enrollment Form</a> (LEOFF members only)	30 days from date of hire