

Welcome to

Island Health



Management Benefits Guide

We are excited to present our comprehensive benefits package, including medical and dental insurance, long-term disability, flexible spending accounts, deferred compensation, retirement plan, tuition assistance, paid time off and more.

Island Health offers benefits through the Washington State Health Care Authority's Public Employees Benefits Board. Through PEBB, you can choose from a variety of medical, vision and dental plans, as well as coverage for life and long-term disability insurance.

Participation

Eligible employees can participate in benefit plans on the first day of the month following 60 days of employment, with the exception of our deferred compensation plan which begins immediately after employment. Your level of benefits will vary according to your assigned FTE (Full-Time Equivalent), or hours worked per week.

Enrollment & Support

Human Resources staff are available to help you through the enrollment process and beyond. Contact Lawanda Hampton at 360.299.4284 (x4284) or Lawanda.Hampton@islandhospital.org for assistance.

Specific plan information can be found online at

<https://www.hca.wa.gov/employee-retiree-benefits/public-employees>.



2023

Contact Information

Kaiser Permanente of WA	866.648.1928
Kaiser Permanente of WA CDHP/HSA	877.873.8823
Uniform Medical Plans	888.849.3681
Uniform Medical CDHP/HSA	844.351.6853
DeltaCare	800.650.1583
Uniform Dental	800.537.3406
Willamette Dental	855.433.6825
Employee Assistance Program	800.244.6142
Retirement: AIG (Formerly VALIC)	Lisa Turner, CFS Lisa.turner@valic.com 425.977.5283

Island Health Human Resources

Main x4285 or 360.299.4285
humanresources@islandhospital.org

Benefit Eligibility

Benefit	Full & Part Time 0.6-1.0 FTE	Part Time 0.5-0.59 FTE	Casual Part Time 0.1-0.49 FTE <i>(less than 20 hours/ week)</i>	Reserve Per Diem
Medical & Base Benefits <i>(Dental, Life and Long-Term Disability)</i>	Eligible Hospital pays for 100% of the lowest cost medical plan and base benefits	Eligible Hospital pays for 100% of the lowest cost medical plan and base benefits	Not eligible	Not eligible
Optional Life, LTD, AD&D, and Long Term Care	Eligible at employer's expense	Eligible at employee's expense	Not eligible	Not eligible
Retirement Plan	Eligible	Eligible	Not eligible	Not eligible
Deferred Compensation	Eligible	Eligible	Eligible for 457 plan only	Eligible for 457 plan only
Flexible Spending	Eligible	Eligible	Not eligible	Not eligible
Paid Time Off & Extended Illness Benefit	Eligible Available for use after 90 days	Eligible Available for use after 90 days	Not eligible	Not eligible
Bereavement Leave	Eligible immediately for 4-5 days of pay for any scheduled work day for qualifying family members			
Educational Leave*	Eligible after 12 months of employment Leave of Absence for up to 1 year for job-related, pre-approved programs			
Jury Duty Pay	Eligible immediately for any scheduled days of work missed			
Student Loan Repayment	Refer to Employment Contract	Not Eligible	Not Eligible	Not Eligible
Tuition Reimbursement*	Eligible after 12 months of employment	Not eligible	Not eligible	Not eligible
Aflac	Eligible Payroll deductions allowed	Eligible Payroll deductions allowed	Eligible Direct bill	Eligible Direct bill
Employee Assistance Program (EAP)	Eligible—confidential services for employees and family 1 (800) 244-6142			
529 College Savings Plan	Eligible * direct bill			

Retirement

AIG (formerly VALIC) provides Island Health with deferred compensation and retirement plan options with convenient, automatic contributions by salary deduction.

Deferred Compensation 403(b), Roth 403 and 457

Similar to a 401(k), Deferred Compensation plans provide retirement savings and employees are eligible immediately upon employment.

401(a) Retirement Plan

After 18 months of employment, Island Health will match your contribution into a 401(a) retirement plan if you participate in the 403(b) or Roth 403 plan. The employee must contribute at least 5% of their compensation in order to receive employer contribution of 6.1% - 6.5%.

PEBB: Medical Insurance & Base Benefits

Available to employees assigned Full-Time (.5 FTE and above)

Medical Insurance

Choose from several plans offered by PEBB. Qualified dependents can be enrolled at your own expense. Medical insurance can be waived if desired.

Kaiser Permanente

- WA Value
- WA Classic
- WA CDHP*

Uniform Medical

- Classic*
- Select*
- Plus*
- CDHP*

*Island Health pays 100% of employee's monthly premium for employees assigned 0.6 FTE and higher, and 50% for those assigned 0.5 to 0.59 FTE.

Base Benefits

Base benefits include dental, life, and long-term disability insurance. These plans are fully funded by Island Health and can not be waived.

Dental Insurance

Choose from Uniform Dental, DeltaCare, and Willamette dental insurance for you and your qualified dependents—at no additional cost to you.

Life Insurance

Employees receive PEBB basic level life insurance of \$35,000 plus \$5,000 in Accidental Death and Dismemberment. This coverage can be increased for a small premium.

Long-Term Disability *(Optional premium coverage)*

PEBB provides basic level long-term disability with a maximum monthly benefit of \$240 with a 90-day waiting period. You will be automatically enrolled in employee-paid coverage unless you choose to decline it.

Long-Term Care Insurance *(Optional)*

Insurance for Long-Term Care Insurance is available for purchase.

Paid Time Off (PTO) & Extended Illness Benefit (EIB)

A leader earns Paid Time Off and Extended illness (PTO/EIB) Leave according to the following schedules. Accrual rate changes occur on the anniversary date. Any person promoted from a non-management position into a management position is credited with the years he/she served in the former position(s).

Paid Time Off (PTO)

Holidays, vacations, short-term illness: PTO benefits are accrued according to the years of employment at Island Health and is prorated for employees working less than 40 hours per week.

Extended Illness Benefit (EIB)

Paid time off for an employee's own longer term illness or that of a family member: Full-time employees earn 4 hours each month, and those working less than 470 hours per week accrue a pro-rated amount. You can earn a maximum of 520 EIB hours.

Years of Employment	Managers, Directors, and Senior Leadership Team Earned PTO Hours	Years of Employment	Supervisors Earned PTO Hours
0-3 years	240 hours	0-3 years	216 hours
3-5 years	280 hours	3-5 years	256 hours
5-7 years	296 hours	5-7 years	264 hours
7-9 years	304 hours	7-9 years	272 hours
9-10 years	328 hours	9-14 years	296 hours
10-11 years	360 hours	14-16 years	320 hours
11+ years	360 hours	16-20 years	328 hours
		20+ years	336 hours

2022 Monthly Rates

Medical Insurance—Full Time (.6 FTE and above)

Plan	Employee Only	Employee & Spouse	Employee & Children	Full Family
Kaiser—Classic	\$31.20	\$874.84	\$663.92	\$1,507.56
Kaiser—Value	\$0.00	\$771.15	\$578.36	\$1,349.51
Kaiser—CDHP	\$0.00	\$705.16	\$543.44	\$1,190.28
Uniform Medical—Classic	\$0.00	\$812.41	\$609.32	\$1,421.73
Uniform Medical—Select	\$0.00	\$736.19	\$552.13	\$1,288.32
Uniform Medical—CDHP	\$0.00	\$709.69	\$546.85	\$1,198.22
UMP Plus—UW Med ACN	\$0.00	\$774.00	\$580.51	\$1,354.52

Medical Insurance—Part Time (.5 to .599 FTE)

Plan	Employee Only	Employee & Spouse	Employee & Children	Full Family
Kaiser—Classic	\$514.77	\$1,358.40	\$1,147.49	\$1,991.12
Kaiser—Value	\$442.30	\$1,213.45	\$1,020.66	\$1,791.81
Kaiser—CDHP	\$430.83	\$1,135.99	\$974.28	\$1,621.10
Uniform Medical—Classic	\$483.56	\$1,295.98	\$1,092.89	\$1,905.30
Uniform Medical—Select	\$445.46	\$1,181.65	\$997.59	\$1,733.78
Uniform Medical—CDHP	\$433.09	\$1,142.80	\$979.96	\$1,631.32
UMP Plus—UW Med ACN	\$464.36	\$1,238.38	\$1,044.87	\$1,818.89

Life Insurance (Per \$1,000)

Age	Non-Smoker	Smoker
<25	\$0.028	\$0.037
25-29	\$0.031	\$0.043
30-34	\$0.034	\$0.057
35-39	\$0.043	\$0.066
40-44	\$0.064	\$0.073
45-49	\$0.092	\$0.111
50-54	\$0.143	\$0.170
55-59	\$0.268	\$0.317
60-64	\$0.411	\$0.482
65-69	\$0.758	\$0.929
70+	\$1.131	\$1.510

Long Term Disability

% of Monthly Wages	Rate
60%	0.0047
50%	0.0028

Calculate your monthly premium:

$$\text{Gross Monthly Earnings} \times \text{Rate} = \text{Monthly Premium}$$

Employees are automatically enrolled in 60% coverage unless they enroll in 50% or decline coverage.

Accidental Death & Dismemberment

Level of Benefit	Employee	Spouse	Child
Monthly cost per \$10,000	\$0.19	\$0.16	\$0.16