

# INSURANCE BENEFITS AND SOCIAL SECURITY



#### **INSURANCE BENEFITS**

Employees and families are covered by medical, vision, dental, and basic life insurance. Employees are also covered by long term disability insurance, with the option to purchase additional coverage amounts. To view premium rates, coverage choice in your area and how to enroll, please visit the Public Employees Benefits Board (PEBB) website.



#### **SOCIAL SECURITY**

State employees are covered by the federal Social Security and Medicare systems. The state and employee pay an equal amount into the system.



#### MEDICAL FLEXIBLE SPENDING ACCOUNT (FSA)

The Medical FSA allows you to set aside pretax money from your paycheck to pay for out-of-pocket health care costs.



#### **DEPENDENT CARE ASSISTANCE PROGRAM (DCAP)**

The DCAP allows you to set aside pretax money from your paycheck to help pay for qualifying child care or elder care expenses.

### RETIREMENT

#### **RETIREMENT**

Employees are members of the Washington Public Employees' Retirement System (PERS). New employees have the option of two employer-contributed retirement programs. For additional information, check out the Department of Retirement Systems' web site.



#### **DEFERRED COMPENSATION PROGRAM (DCP)**

Employees also have the ability to participate in DCP. This is a supplemental retirement savings program (similar to an IRA) that allows control over the amount of pre-tax salary dollars you defer as well as the flexibility to choose between multiple investment options.



### **LEAVE -**



#### **VACATION LEAVE**

Vacation accrual begins the first month of employment. Accrual begins at 9.33333 hours per month and increases the longer an employee works with us. Washington State supports members of the armed forces with 21 days paid military leave per year. Vacation accrues for full-time employees per WAC 357-31-165.



#### SHARED LEAVE PROGRAM

The state leave sharing program permits state employees to come to the aid of another state employee who is likely to take leave without pay or terminate employment. Employees may donate their own sick or vacation leave to the eligible employee in need.



#### **SICK LEAVE**

Full-time employees earn eight hours of sick leave per month. Paid sick leave may be used for reasons included in WAC 357-31-130.



#### HOLIDAYS

12 paid holidays, including an elective personal holiday that must be used by Dec. 31 of each year.



#### **COMMUTE TRIP REDUCTION (CTR) PROGRAM**

The purpose of the CTR Program is to reduce employees' drive-alone commutes. The WSIB offers non-taxable van pool vouchers, taxable cash subsidy, transit passes, and ORCA cards for King County employees to encourage employees to use alternatives to a drive-alone commute.



#### TELEWORK

The WSIB encourages and supports telework as a means of achieving productivity, reducing traffic congestion, and sustaining the hiring and retention of a highly qualified workforce by enhancing work/life balance. Supervisors shall consider an employee's request to telework in relation to the objectives of the agency's business needs.



#### **FLEX SCHEDULES**

Flexible schedules allow employees varying times to arrive and depart from work without changing the number of their daily work hours.



flu shot clinics, scheduled chair massages, and a SmartHealth Wellness incentive program.

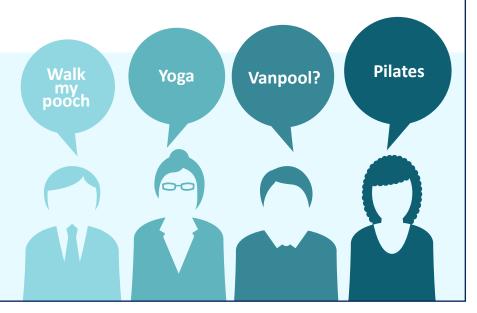


#### **EMPLOYEE ASSISTANCE PROGRAM**

The Washington State Employee Assistance Program (EAP) offers enhanced Work/Life Resources legal assistance, financial and family counseling, and an employee support website and call service: (877) 313-4455.



Research shows and the WSIB believes that employees will be at their best professionally when they are well rested and have time away from work



## **EMPLOYEE DEVELOPMENT**



#### TUITION ASSISTANCE

Exempt employees with six months or more state service and permanent classified employees are eligible to receive tuition assistance. The WSIB may provide an employee up to \$6,000 in tuition assistance per fiscal year. Assistance is limited to tuition and fees only, subject to availability of funds.



#### TRAINING AND CONFERENCES

The WSIB pays up to 100 percent of training or conferences relevant to the employee's position.



#### **CERTIFICATIONS**

The WSIB pays up to 100 percent of the application fee, program registration (if applicable), study materials, and the exam for each level required for final certification. Payment will not be contingent upon successful passage of the exam; however, payment for all above items will only be provided one time per level of exam.

#### **INDIVIDUAL DEVELOPMENT PLAN**

An Individual Development Plan (IDP) is a tool to assist employees in professional development. Its primary purpose is to help employees identify short and long-term career goals and development activities to ensure employees possess the skills for excellent job performance and career growth.



#### **RECOGNITION**

The WSIB hosts several recognition events throughout the year to honor employees. Additionally, a Peer Recognition Committee was created for employees to recognize peers who have demonstrated outstanding service, or who have provided a significant benefit to staff or the agency.





"An investment in knowledge always pays the best interest."

**Benjamin Franklin** 

## **COST SAVINGS PROGRAMS**



#### **PUBLIC SERVICE LOAN FORGIVENESS**

The Public Service Loan Forgiveness Program (PSLF) offers complete federal student loan forgiveness benefits in return for qualifying public service work, meaning outstanding federal loan balances may be forgiven in exchange for working in a public service field. The PSLF program is open to all qualified public service employees, including Washington State government employees.

#### **CELL PHONE REIMBURSEMENT**

Staff authorized to use their personal cellular devices for business use may receive a stipend as a substitute for an agency-provided data or voice plan.

Many cell phone providers also offer a discount to state employees.



#### **AUTO AND HOME INSURANCE**

Employees may receive a discount of up to 12 percent off Liberty Mutual's auto insurance rates and up to 5 percent off Liberty Mutual's home insurance rates.



#### **GYM MEMBERSHIPS**

Waived YMCA initiaition fee. Many other local gyms provide discounts or waived initiation fees to state employees.



The only "free lunch" opportunities in investing are diversification and compounding your earnings.

Pay myself first Save more Spend less Spend