



Benefit Summary

Non-Represented Positions

Medical

Highlights (when using a Preferred Provider):

Service	Co-Pay	Coverage
Office Visit	\$15	100%
Emergency Room	\$75*	100%
Inpatient Hospital	\$0	90%

*Waived if admitted

Deductible: \$0

Maximum Annual Out of Pocket:

Individual: \$1000

Family: \$3000

Premium: Port paid coverage

Prescription

Highlights:

Non-Preferred Pharmacy (30 Day Supply):

Generic	\$10
Formulary	\$20
Non-Preferred	\$40

Preferred Pharmacy/Mail Order (90 Day Supply):

Generic	\$20
Formulary	\$40
Non-Preferred	\$80

Premium: Port paid coverage

Dental

Highlights:

Service	Coverage
Class 1 (Preventive)	100%
Class 2 (Basic and Restorative)	85%
Class 3 (Major and Prosthetics)	60%
Class 4 (Orthodontia)	50%*

* \$1000 maximum lifetime benefit

Maximum Annual Benefit: \$2500

Premium: Port paid coverage

Vision

Highlights:

Annual vision exam with \$10 co-pay
Prescription lenses every plan year
Frames every other plan year

Premium: Port paid coverage

VEBA Out-of-Pocket Plan

Highlights: A VEBA is an account that allows reimbursement for qualifying healthcare costs.

The Port contributes to a VEBA account that was created to help participants pay for out-of-pocket health expenses.

Participants may use balances during and/or after Port employment.

Contribution: Port contributes \$75.00/month

Flexible Spending Arrangement

Highlights: The Flexible Spending Arrangement (FSA) enables participants to set aside pre-tax dollars to pay for eligible health care expenses and/or to pay for day care costs.

Any balance, in excess of \$500, in participant's account at the end of the plan year will be forfeited.

Public Employees' Retirement System

Highlights: Employees hired into eligible positions become members of the Washington State Public Employees' Retirement System (PERS).

The Port and employee makes contributions as defined by the [Washington State Department of Retirement Systems](#).

457 Deferred Compensation

Highlights: 457 Deferred Compensation Plan is a supplemental retirement savings program that allows participants to make pre-tax contributions up to annual maximums defined by the IRS.

Vacation

Highlights: Vacation days accrue as follows:

Years of Service	Grade C40-C42	Grade C43-C45	Grade D61-E91
1	10	12	15
2	12	12	15
3	12	15	15
4	12	15	15
5-9	15	15	15
10-14	18	18	18
15-17	20	20	20
18-19	22	22	22
20+	25	25	25

Waiting Period: Three months

Maximum Accrual: Two years' accrued time

Holiday

Highlights: The following holidays are recognized:

New Year's Day	Veterans Day
Martin Luther King Day	Thanksgiving Day
Presidents' Day	Day after Thanksgiving
Memorial Day	Christmas Eve
Independence Day	Christmas Day
Labor Day	Personal Holiday

Sick Leave

Highlights: 1 day of sick leave accrues each month of eligible service.

Cash Out: Hours accrued over 240 will be automatically cashed out annually at 25% for participants hired on or after September 1, 2003.

Bereavement

Highlights: Up to three days' paid leave

Eligibility: Death in employee's immediate family

Life Insurance and AD&D

Highlights:

Coverage: 1 x participant's salary.

Minimum Coverage: \$50,000

Maximum Coverage: \$100,000*

*Coverage in excess of \$50,000 will be added to participant's annual taxable compensation.

Premium: Port paid participant coverage

Supplemental Life Insurance

Highlights: Supplemental life is available at the following guaranteed issues:

Participant	Guaranteed
Employee	\$100,000
Spouse	\$30,000
Child	\$10,000

Premium: Participant paid coverage

Long Term Disability

Highlights: Benefit of up to 66 2/3% of salary (maximum \$6700/month) after first 3 consecutive months ("elimination period) of a continuous disability period. Employee may "buy-up" to a 1 month or 2 month elimination period.

Premium: Port paid coverage

Employee Assistance Program

Highlights: The following services are available:

- Counseling assessment and referral
- Legal consultation
- Eldercare services
- Financial services
- Childcare consultation
- Identity theft resolution

Premium: Port paid coverage

This summary provides an overview of the benefits offered, is provided for illustrative purposes, is not a contract and in no way changes or affects the policies as actually issued. Only the insurance policies issued to the Port can fully describe all provisions, terms, conditions, limitations and exclusions of the benefit plans. In the event of any difference between this Benefit Summary and the insurance policies, the terms of the insurance policies prevail.