

# City of Shoreline Human Resources | Summary of Benefits 2026



**Mandatory coverage** includes Term Life Insurance, Long Term Disability, PERS (Washington State Public Employees' Retirement System), 401(a) Social Security Replacement Plan, and an Employee Assistance Program.

**Optional coverage** includes vision insurance, Flexible Spending Accounts for medical and/or day care costs, 457(b) Deferred Compensation Plan, Voluntary Term Life Insurance, Voluntary Critical Illness, and Voluntary Accident Insurance.

**Medical and dental coverage** may be mandatory or optional depending on group plan participation levels. A maximum of 25% of employees may opt out of medical or dental insurance in any given year. If the opt out maximum has been reached, anyone who subsequently wants to opt out will be placed on a waiting list. During the next open enrollment period, if an opt-out spot becomes available, the next person on the waiting list will be given the opportunity to opt out.

Each full-time regular employee receives \$1,248 (Tier I benefits allotment) per month toward the cost of benefits for themselves and eligible family members, including domestic partners. If the employee does not use the entire allotment, the remaining amount goes into a 457(b) deferred compensation plan. If the cost of the employee's benefits is greater than \$1,248, the employee moves to Tier II and receives up to \$2,888 from the City. If the total cost of monthly premiums is greater than \$2,888, the employee pays the premium costs that exceed the Tier II allotment. All benefit allocations are pro-rated for part-time regular staff.

## Health Care Benefits – voluntary benefit

<p><b>Regence Health First 250</b></p> <p>Employee \$1,037.70                      Employee &amp; spouse \$2,084.06                      Employee, spouse + one child \$2,599.50                      Employee, spouse + two children (full family) \$3,025.64                      Employee + one child \$1,553.14                      Employee + two or more children \$1,979.28</p>	<p><b>Monthly Cost</b></p>	<p>Regence pharmacy co-pays are \$5 (generic), \$25 (brand name formulary, preferred) or \$50 (brand name not on the formulary) with a limit of a 30-day supply, and \$100 specialty medications. Prescriptions can be filled through Home Delivery for \$10 (generic), \$50 (name brand formulary preferred), and \$100 (name brand not on the formulary) for 3-month supply.</p>
<p><b>Kaiser Permanente 200</b></p> <p>Employee \$952.38                      Employee &amp; spouse \$1,888.96                      Employee, spouse, + one child \$2,366.86                      Employee, spouse, + two children (full family) \$2,844.76                      Employee + one child \$1,430.30                      Employee + two or more children \$1,908.20</p>	<p><b>Monthly Cost</b></p>	<p>Kaiser Permanente pharmacy co-pays are \$10 (generic, preferred), \$20 (brand name, preferred), and \$40 (non-preferred) with a limit of a 30-day to up to 90-day supply. No charge for mail order drugs dispensed through designated mail order services.</p>
<p><b>Delta Dental Plan F</b></p> <p>Employee \$58.28                      Employee + 1 dependent \$110.2                      Employee + 2 or more dependents \$172.48</p>	<p><b>Monthly Cost</b></p>	<p><b>Willamette Dental Group \$10 Copay Plan</b></p> <p>Employee \$74                      Employee + 1 dependent \$138.64                      Employee + 2 or more dependents \$220.8</p>
<p><b>Vision Service Plan (VSP)</b></p> <p>Employee \$7.72                      Employee + 1 dependent \$15.44                      Employee + 2 or more dependents \$23.16</p>	<p><b>Monthly Cost</b></p>	

**Navia Flexible Spending Account – voluntary benefit**

Pre-tax funds set aside to pay health and/or day care expenses:

- Health Care FSA: maximum contribution limit is \$3,400
- Day Care FSA maximum contribution limit is of \$7,500

**Retirement Plans – mandatory benefit**

<p><b>Washington State Public Employees’ Retirement System (PERS)</b>                  The City and employee contribute a specific percentage monthly to the member's DRS retirement:  <b>PERS I</b> (closed to new PERS-eligible employees) - Employee 6%, Employer 5.58%  <b>PERS II</b> – Employee 5.38%, Employer 5.58%  <b>PERS III</b> Employee 5-15%, Employer 5.58%</p>	<p><b>MissionSquare</b>  <b>401(a) Social Security Replacement</b>                  Employee contribution 6.2%                  Employer contribution 6.2%</p> <p><b>457(b) Deferred Compensation Plan</b>  <u>Mandatory</u> for any remaining funds from the Tier I monthly benefits allotment</p>
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**Retirement Plan – voluntary benefit**

<p><b>MissionSquare 457(b) Deferred Compensation Plan</b>                  Payroll deduction may be added or created up to \$24,500 max year for 2026.                  Age 50 or over can make catch-up contributions up to \$8,000 annually for the total of \$32,500.                  Special \$11,250 “super catch-up” for ages 60-63 for the total of \$35,750.                  Pre-retirement catch up goes up to \$49,000 annually, twice the annual maximum contribution.</p>
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**Mandatory Insurance at no cost to employees:**

<p><b>Basic Group Term Life Insurance &amp; Accidental Death and Dismemberment (AD&amp;D):</b> Equal to 1 X basic annual earnings to a maximum of \$50,000</p>
<p><b>Group Long Term Disability: Mandatory:</b> Coverage for Total Disability resulting from accidents and sicknesses, Benefits are 60% of Basic Monthly Earnings up to a maximum of \$6,000 per month (may begin after the Elimination Period of 180 days of absences due to a covered accident or sickness).</p>

**Voluntary Term Life Insurance and Accidental Death & Dismemberment (AD&D)**

	Minimum	Guarantee Issue	Maximum
Employee	10,000	5 times annual salary, up to \$200,000	\$200,000, in increments of \$10,000, but no more than 5 times annual salary
Spouse	5,000	100% of employee’s benefit up to \$50,000	100% of employee’s benefit, up to \$200,000
Children	2,000	100% of employee’s benefit	100% of employee’s benefit, up to \$10,000

**Voluntary Term Life Insurance and Accidental Death & Dismemberment (AD&D)**

	Minimum	Guarantee Issue	Maximum
Employee	10,000	5 times annual salary, up to \$200,000	\$200,000, in increments of \$10,000, but no more than 5 times annual salary
Spouse	5,000	100% of employee’s benefit up to \$50,000	100% of employee’s benefit, up to \$200,000
Children	2,000	100% of employee’s benefit	100% of employee’s benefit, up to \$10,000

### Voluntary Critical Illness Insurance

	Minimum	Guarantee Issue	Maximum
Employee	\$5,000	\$30,000	\$30,000
Spouse	\$5,000	100% of employee's CI Principal Sum, up to \$30,000	\$30,000
Children		25% of employee's CI Principal Sum, up to \$8,000	\$5,000

### Voluntary Accident Insurance

Employee/Member	\$14.23 (\$0.47 per day)
Employee/Member + Spouse	\$20.88 (\$0.69 per day)
Employee/Member + Child(ren)	\$26.69 (\$0.88 per day)
Employee/Member + Family	\$34.90 (\$1.15 per day)

**Note:** The amount(s) above may vary due to rounding and are subject to change based on the final terms of the policy.

<p><b>ComPsych Employee Assistance Program – mandatory benefit:</b> Assistance is available to regular employees and their immediate family, including dependent children and anyone living in the household</p>
<p><b>Voluntary - Public Service Loan Forgiveness (PSLF):</b> Working at <b>City of Shoreline</b> means you can join a federal program that could forgive your federal student loans. That's because the U.S. Department of Education (ED) considers us a qualified employer for the Public Service Loan Forgiveness (PSLF) program. Through this program, ED can forgive your student loan debt after 10 years of making payments on your federal student loans while working for a <a href="#">qualifying public sector employer</a>, such as a nonprofit organization or a local or tribal government agency.</p>
<p><b>Wellness Program:</b> Program includes fitness and wellness activities and challenges, monthly newsletters. Use of Spartan Recreation Center (gymnasium and fitness center)</p>
<p><b>Free Orca Passport Card</b> – Voluntary benefit, includes unlimited rides on all bus and train routes for King County Metro, Sound Transit, Community Transit, Kitsap transit, Pierce Transit and Everett Transit</p>
<p><b>Paid Time Off:</b> The City offers generous vacation (up to 12 days in the 1st year of employment) and sick leave accruals (8 hours per month*), eleven holidays, and other types of leave to eligible employees such as two personal days, three management days for exempt employees and bereavement leave. *Regular part-time employees are eligible for prorated leave accruals and holiday pay. Positions not eligible for remote work accrue 10 hours of sick leave per month</p>
<p><b>Other Leave:</b> Other types of leave offered to eligible employees include disability leave, holidays for reason of faith or conscience, bereavement leave, jury duty, military leave, and leave without pay.</p>
<p><b>Other Benefits:</b> Telecommuting, flexible work schedule, and educational reimbursement program, annual boots allowance for eligible maintenance workers.</p>
<p><b>Free Onsite Parking</b></p>
<p><b>Spartan Recreation Center</b> – Gym and courts free for employees</p>