

# City of Poulsbo Benefits (2024)



The city contributes 95% of the cost of medical/vision premiums and 100% of dental premiums for full family coverage. In 2024, the employee's cost is \$81.34 per month (with or without family members). The minimum deductible is \$100, and the maximum deductible is \$900 depending on employee completion of an annual health assessment and if family members are covered. The annual maximum out of pocket is between \$1500 and \$3000 depending on if family members are covered. In addition, the co-pays are minimal, as low as \$10 with an average of \$20 for in-network providers and out-of-network providers are still covered at a higher cost. Counseling is covered with co-pay.

Acupuncture Visits	15 visits/year
Home Health Care	130 visits/year
Massage Therapy	12 visits/year
Naturopaths	2 visits/year
Occupational Therapy	24 visits/year
Physical Medicine & Rehabilitation	24 visits/year
Speech Therapy	60 visits/lifetime
Spinal Treatment	15 visits/year
Vision Therapy	60 visits/lifetime

\*Some or all services may need to be prescribed by a doctor

In addition to great coverage, the City's coverage includes a variety of helpful resources for medical help. One key service is called Accolade Health Assistant which can provide on demand chat services to help direct you through the medical process, whether it is finding an in-network doctor or navigating the coverage by the insurance. There are a variety of programs offered through our partnered services (Medimpact, Vital Care, etc.) like help with Diabetic supply and care, Chronic Condition help, Guidance resources for employee assistance and mental health, healthy weight management, quitting tobacco, an on-call nurse line and much more. There is also a wide case prescription coverage including mailed prescriptions.

The city and employees contribute monthly towards a health reimbursement account (HRA-VEBA) that can be used for out-of-pocket health expenses. The HRA-VEBA is a pre-tax bank of funds that are invested and then can be used for various medical charges like Co-Pays, glasses, band aids, prescriptions and much more.

There is a \$30,000 life insurance policy paid for by the City. The city also partners with companies like Aflac to provide additional coverage as needed for disability insurance, life insurance and more. Employees receive 11 paid holidays to include New Year's Day, Martin Luther King Jr Day, Presidents' Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veterans Day, Thanksgiving, Day after Thanksgiving, Christmas, and one floating holiday (Earned after 6 months with the city). In addition, sick time is accrued at 8 hours of sick leave per month, vacation time accrued at 8 hours per month with future increases per the collective bargaining agreement and two personal leave days accrued after one year ([See Employee Handbook](#)). Employees are paid on a 6 "Step" scale available to the public in the [Union Contract](#). This includes an annual "step up" if you aren't maxed out on the scale and an annual percent of increase based on the contract agreement. Employees receive an additional 1% longevity pay after five years which increases every five years thereafter with a 6% maximum. This position is eligible for retirement benefits with the State of Washington's PERS System. PERS is the state's form of a pension that both you and the city contribute to, you do need to be vested to maintain the city's contribution. Upon vesting, Teamsters' employees have access to a retiree health insurance program.

\*This summary is provided by the City's Wellness Committee. Benefits change so refer to the Plan book when needing benefits.