

# Employee Benefits Guide

## REGULAR EMPLOYEES



King County

## Welcome

At King County, we recognize the value of our people and offer a comprehensive benefits package designed to meet the diverse needs of our employees and support your health and well-being.

This guide contains information about your benefits choices, eligibility, and enrollment to help you select the benefits that will help you and your family stay healthy and productive.

The King County benefit package includes medical, dental, vision, pharmacy, life, AD&D, and long-term disability insurance, Flexible Spending Accounts, a retirement plan, and a deferred compensation plan.

New employees must complete the Benefits Enrollment Form provided at new employee orientation and return it to the Benefits office. If you do not return your enrollment form by the due date, your eligible family members may not be covered and default coverage may be assigned.

For additional benefits information, use the Contacts and Resources listed at the end of this guide, or go to [kingcounty.gov/benefits](https://kingcounty.gov/benefits).



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This guide is a condensed outline of our benefits, eligibility requirements, and enrollment procedures and is not a legal contract. Full details of the plans are provided in the plan documents that govern each plan and are posted at [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details). King County, as plan administrator, has the sole discretionary authority to determine eligibility for benefits and the terms of the plans and reserves the right to amend or terminate benefit plans at any time in whole or in part, for any reason.

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# Eligibility

As a King County employee, you are eligible to participate in the Regular Employees Benefits Plan.

## Regular Employee Benefits Plan

Under the Regular Employee Benefits Plan, you have the opportunity to enroll in your choice of medical, dental, and vision coverage for you and the eligible family members you enroll, plus basic life, basic AD&D, and long-term disability for you. You also have the opportunity to enroll in optional supplemental life and disability coverage.

## Eligible family members

Qualifying family members are eligible for coverage on the following King County benefit plans:

- Medical, dental, and vision
- Supplemental life
- Supplemental accidental death and dismemberment (AD&D) insurance

Eligible family members include:

- Your legal spouse or state-registered domestic partner
- Your children, up to age 26, regardless of marital status or dependent status. “Children” includes stepchildren and all children legally placed in your home (e.g., adopted designated wards and children placed with you as their legal guardian).

**Note:** All county-paid coverage—except medical—ends when your child reaches age 23. You may elect to continue dental, vision, life, and AD&D until your child reaches age 26 and pay the related premiums through payroll deduction. Dental and vision premiums paid for children aged 23–26 are deducted on a pre-tax basis.

If you do not enroll eligible family members when first eligible, you must wait until the next Open Enrollment period, unless you experience a Qualifying Life Event (see Enrollment section) or become eligible for a different benefit plan.

Upon the initial enrollment of any family member, you will be required to provide the following documentation to substantiate your family member:

- **Spouse/domestic partner:** Marriage certificate/certificate of state-registered domestic partnership AND proof of shared obligation and responsibility.
- **Child:** Birth certificate, adoption/placement papers, or court documents establishing legal custody.

Tax implications for domestic partner health coverage: When you cover a state-registered domestic partner and/or your domestic partner’s children on your medical, dental, or vision plan, the IRS taxes you on the value of the coverage.

**If you and your spouse/state-registered domestic partner are both King County employees:**

- Dual coverage is not allowed. You may not cover each other on medical, dental, vision, supplemental life, and supplemental accidental death and dismemberment (AD&D) plans.
- You may both cover your children on your medical, dental, and vision plans; however, with coordination of benefits, there are limited extra benefits.
- You may waive medical coverage and be covered as a family member. You still retain access to your own dental and vision coverage and both parents may cover children on their dental and vision coverage. You receive an extra \$65 per month for opting out of medical coverage. See the **Waiving medical coverage** section for details.

# Enrollment

1. **Understand your choices.** Before enrolling, read this guide carefully and consider your choices. You can get additional information at [kingcounty.gov/benefits](http://kingcounty.gov/benefits). After your new employee enrollment period ends, you will not be able to change your benefit elections until the next Open Enrollment period unless you experience a Qualifying Life Event (see additional information, below).
2. **Review your options with your family.** If other individuals will be affected by your elections, include them in the decision-making process.
3. **Complete the Benefit Enrollment Form provided at new employee orientation.** Be sure to include Social Security numbers, birth dates, and required documentation for eligible family members you plan to enroll.
4. **Return the enrollment form to the Benefits office.** If a new employee's enrollment form is not received within 30 days, you will be assigned default medical, dental, vision, basic life, basic AD&D, and LTD coverage, however your eligible family members will not receive coverage.
5. **ID cards will be mailed.** You will receive your medical ID card within four to six weeks of submitting your enrollment form. No cards are issued for Delta Dental or vision.

## When coverage begins

If all enrollment requirements are completed on time, coverage begins on the following dates:

- **New hire/rehire:** Your benefit coverage begins the first calendar day of the month following your hire date (the first day you report to work). However, if your hire date is the first calendar day of the month, your coverage begins the same day.
- **Open Enrollment:** The elections you make during annual Open Enrollment become effective Jan. 1.

## Changing your benefits during the year

IRS regulations limit when you can make changes to your benefits during the year. Once you've submitted your benefits elections, you cannot change your medical, dental, vision, or FSA elections outside the annual Open Enrollment period, which takes place each fall, unless you experience a Qualifying Life Event.

### Qualifying Life Events

If one of the following events occurs, you have 30 days from the date of the event to notify the Benefits team and request changes to your coverage.

- Getting married or divorced
- Establishing or ending a domestic partnership
- Becoming a parent (through birth, adoption, or legal custody)
- Losing existing health coverage

- Becoming disabled
- Retiring
- Leaving King County employment
- Death of a spouse/domestic partner or child

Your change in coverage must be consistent with your change in status.

For marriage, divorce, birth, adoption, or loss of coverage events, you can make benefit changes online from any device: Sign in to PeopleSoft at [ess.kingcounty.gov](https://ess.kingcounty.gov); select the Benefits tile; go to Life Events; choose your life event. Printable benefit change forms can be found on the Benefits website at [kingcounty.gov/audience/employees/benefits/enrollment-changes.aspx](https://kingcounty.gov/audience/employees/benefits/enrollment-changes.aspx).

Coverage changes due to a qualifying event, with the exception of adding a newborn to coverage, become effective on the first day of the month following the date of the qualifying event.

### **You can make the following changes any time:**

- Discontinue family member coverage.
- Discontinue or reduce any insurance coverage that you pay the premiums for.
- Request continuation of coverage for a child past age 26, if all of the following are true:
  - The child is currently enrolled under your plans.
  - The child is incapacitated due to a developmental or physical disability.
  - The child is dependent on you for more than 50% of their support and maintenance.

# Medical

King County offers medical coverage for you and your eligible family members. The following three medical plan choices help you maintain your well-being through preventive care, access to an extensive network of providers, and affordable prescription medication.

- [SmartCare Connect](#) administered by Kaiser Permanente
- [KingCare Select](#) administered by Regence BlueShield. Choose one local area network:
  - [UW Medicine](#)
  - [MultiCare Connected Care](#)
  - [Eastside Health Network](#)
  - [Virginia Mason Franciscan Health](#)
- [KingCare](#)<sup>SM</sup> PPO administered by Regence BlueShield

Select a plan that will best serve you and your family, based on your medical and financial needs. Keep in mind, the option you choose will be in place for you and all covered family members for the remainder of the year, unless you have a Qualifying Life Event or become eligible for a different benefit plan as the result of a new work assignment.

## Employee premium share

If you enroll in a medical plan administered by Regence Blue Shield, you pay an employee premium share, as shown below. The premium share is per employee per month, and is the same whether you cover only yourself, or you also cover eligible family members on your medical plan. The premium share is a pre-tax deduction from the first two paychecks in each month.

KingCare PPO medical plan: \$75 per month

KingCare Select medical plan: \$50 per month

## Compare plans

The Medical Plan Comparison chart in this section summarizes the features and covered expenses of your three medical plan options. Go to [kingcounty.gov/medical-plans](http://kingcounty.gov/medical-plans) for provider search tools and other medical plan information. For complete plan details, refer to the Plan Booklet or Summary of Benefits and Coverage for each plan, at [kingcounty.gov/plan-details](http://kingcounty.gov/plan-details).

## Waiving medical coverage

You may waive medical coverage and receive an additional \$65 in monthly pay, taxed as ordinary income. To waive medical coverage, you must have coverage through another employer's medical plan and submit a copy of the other medical plan's ID card with your enrollment form. When you

waive medical coverage, it doesn't affect other health coverage—you and your covered family members continue to receive King County-paid dental and vision benefits. If you experience a Qualifying Life Event, you can opt back in by submitting the appropriate forms found on the Benefits website within 30 days of the event.

## Spouse Benefit Access Fees

If you cover a spouse or state-registered domestic partner on your King County employee medical plan, you will pay a monthly Benefit Access Fee for their coverage. The Spouse Benefit Access Fee automatically applies each year you cover your spouse or partner on your medical plan, as follows:

2025 Spouse Benefit Access Fees: Regular Employees	
Medical Plan	Benefit Access Fee
SmartCare Connect (Kaiser)	\$0/month
KingCare Select (Regence)	\$75/month
KingCare PPO (Regence)	\$200/month

### Spouse Benefit Access Fee Exemptions

If you qualify for one of the following exemptions to the Spouse Benefit Access Fee, you must declare the exemption on the Benefits Enrollment Form when first eligible for benefits and again **each year** during Open Enrollment. If you later qualify for an exemption, you may discontinue the Spouse Benefit Access Fee, however, any fees already deducted will not be reimbursed.

- Your spouse/domestic partner does not have access to medical coverage through their own employer or they are self-employed or not employed.
- Your spouse/domestic partner is a King County benefits-eligible employee.
- You elect the SmartCare (Kaiser) medical plan, which does not have a Spouse Benefit Access Fee.

For additional information, go to [KingCounty.gov/benefit-access-fee](https://kingcounty.gov/benefit-access-fee).

## Prescription drug coverage

All medical plans include a prescription drug benefit. Prescription drug benefits under the KingCare PPO and KingCare Select plans are administered by CVS Caremark®. Kaiser Permanente manages the SmartCare Connect prescription drug benefits.

## ID cards

If you choose KingCare PPO or KingCare Select, you receive a medical ID card from Regence BlueShield and a prescription ID card from CVS Caremark. With SmartCare Connect, you receive one ID card for both medical and prescription services from Kaiser Permanente.



# Health Support Programs

Sometimes you need extra support to help you understand a new diagnosis, manage a chronic condition, or handle an illness you thought was under control. King County employee medical plans offer assistance through several programs that offer a combination of on-demand resources along with trained health care professionals who provide the help you need, either through video visits or phone calls. Many of the programs also provide equipment that help you track your progress in managing your health. All the programs are free and can be customized to your needs and your schedule. Learn more at [Kingcounty.gov/health-support](https://kingcounty.gov/health-support).

## Common medical insurance terms

**Premium:** The amount you pay for insurance. In most cases, King County pays all or a portion of the premium.

**Copayment (copay):** The fixed amount you pay for health care services or prescription drugs.

**Deductible:** The amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

**Coinsurance:** The amount you pay, as a percentage of the cost of your allowed services, after you reach the deductible until you reach the plan's out-of-pocket maximum.

**Allowable amount:** The dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

**Out-of-pocket maximum:** The most you pay per plan year for health care expenses, including prescription drugs. Once this limit is met, the plan pays 100% for the remainder of the plan year.

For additional definitions, see the [Glossary of Health Coverage and Medical Terms](#).

## Annual medical costs example

- 1 Deductible**  
Example: \$350  
You pay this first.
- 2 Coinsurance: Share Costs**  
Example: You Pay 15%  
Medical Plan Pays 85%
- 3 Out-of-pocket Maximum**  
Example: \$1,350  
This is the most you will pay for the year.
- 4 Medical plan pays 100%**  
for the rest of the year—after deductible and out-of-pocket max are paid.

# 2025 Medical Plan Comparison: Regular Employees

Plan Feature (In-network)	SmartCare (Kaiser)	KingCare Select (Regence & CVS)	KingCare PPO (Regence & CVS)
Provider Choice	A primary care provider coordinates your care through the plan network. You may self-refer to many Kaiser specialists. No coverage for out-of-network care unless approved/referred.	You must choose a primary care provider, who coordinates your care. Referrals are not required. You save the most by staying in-network, but you can go out-of-network for a higher cost.	You may choose any qualified provider, but your out-of-pocket costs are lowest when you use network providers.
Out-of-area coverage	See next page.	See next page.	See next page.
Employee Premium Share	\$0 per month	\$50 per month	\$75 per month
Benefit Access Fee <sup>1</sup>	\$0	\$75	\$200 per month
Deductible <sup>2</sup>	Single \$0 Family \$0	Single \$100 Family \$300	Single \$300 Family \$900
Out-of-Pocket Limit <sup>3</sup>	Single \$1,000 Family \$2,000	Single \$1,100 Family \$2,400	Single \$1,100 Family \$2,500
Emergency Room Out-of-Pocket Limit	N/A	Single \$6,600 Family \$13,000	Single \$6,600 Family \$12,900
Prescription Out-of-Pocket Limit	Single & Family \$0 Copays apply to out-of-pocket maximum	Single \$1,500 Family \$3,000	Single \$1,500 Family \$3,000
Your cost—after deductible—using in-network providers <sup>4</sup>			
Emergency Room	\$100 copay	15% after \$200 copay Applies to ER OOP limit. Copay waived if admitted.	15% after \$200 copay Applies to ER OOP limit. Copay waived if admitted.
Hospital–Inpatient	\$200 copay	10%	15%
Labs, X-ray, Tests	0%	10%	15%
Mental Health	Outpatient: \$20 copay Inpatient: \$200 copay	Outpatient therapy services: \$20 copay Outpt non-therapy services & inpt services: 10%	15%
Office Visits	\$20 copay	\$20 (no deductible)	15%
Prescription Drugs (retail 30-day supply)	Generic: \$10 copay Preferred brand: \$20 copay Non-preferred brand: \$30 copay	Generic: \$5 copay Preferred brand: \$25 copay Non-preferred brand: \$75 copay	Generic: \$7 copay Preferred brand: \$30 copay Non-preferred brand: \$75 copay
Urgent Care	\$20 copay	\$20 copay	15%



# 2025 Medical Plan Comparison: Regular Employees

## Out-of-Network Coverage

Plan Feature (Out-of-network)	SmartCare (Kaiser)	KingCare Select (Regence & CVS)	KingCare PPO (Regence & CVS)
Out-of-Area Coverage	Covered care is available at out-of-area Kaiser Permanente facilities—call Member Services to set up access. No coverage for out-of-network care unless approved/referred. If outside the Kaiser area, urgent and emergency care is covered at any provider.	When seeking care outside your network, covered services are reimbursed at the out-of-network benefit level, which is significantly lower. Emergency care is covered the same anywhere.	Same coverage as when home, through Regence and CVS Caremark® national provider networks. Your out-of-pocket costs are lowest when you use network providers. Emergency care is covered the same anywhere.
Deductible <sup>2</sup>	Single \$0 Family \$0	Single \$500 Family \$1,500  The out-of-network deductible is separate from the in-network deductible.	Single \$300 Family \$900  The in-network and out-of-network deductibles are combined.
Out-of-Pocket Limit <sup>3</sup>	Single \$1,000 Family \$2,000	Single \$2,500 Family \$5,500  The out-of-pocket limit for out-of-network services is separate from the in-network out-of-pocket limit.	Single \$1,900 Family \$4,100  The out-of-pocket limit for out-of-network services is separate from the in-network out-of-pocket limit.
Emergency Room	\$100 copay	10% after \$200 copay	15% after \$200 copay
What you pay for most covered services <sup>4</sup>	100% (Plan pays 0%)	40% after deductible & copays, until you reach the out-of-pocket limit. (Plan pays 60%.)	40% after deductible & copays, until you reach the out-of-pocket limit. (Plan pays 60%.)

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DISCLAIMER: These charts should be used as a general guide only. For specific plan details, refer to the governing documents at [KingCounty.gov/Plan-Details](https://kingcounty.gov/Plan-Details).

1. Benefit Access Fee: The cost to add a spouse/state-registered domestic partner who has access to medical coverage through an employer.
2. Deductible: The amount you pay per year before the plan begins to pay.
3. Out-of-pocket limit: The most you could pay per year for your share of the costs of covered services, including the deductible, copays, and coinsurance.
4. All services must be medically necessary. See plan guide for details, limits, restrictions, and preauthorization requirements.

# Dental

Taking care of your oral health is an investment in your overall health. King County pays for dental coverage for you and your eligible family members. You can also enroll adult children, ages 23 to 26, and pay a monthly premium (see enrollment form). You have two dental plan options:

**Delta Dental PPO Plan:** Offers a larger network of dentists and both in-network and out-of-network provider options. Find a provider at [Delta Dental of Washington](#). Covers diagnostic and preventive services at 100%. Offers an incentive program for restorative services and crowns: When you see a dentist at least once per year for a covered service, your benefit level increases each year. Delta Dental does not provide ID cards.

**Cigna Dental HMO Plan:** Offers a large network of dentists and specialists with generous orthodontia coverage for both children and adults. You choose a primary dentist, who provides most of your care and refers you to specialists. Find a provider at [Cigna Provider Directory](#) (choose “CIGNA DENTAL CARE DHMO>CIGNA Dental Care Access Plus” network) or call Cigna at 800-244-6224.

The table below summarizes the key features of the dental plans. Full plan details can be found on the [Dental & vision plans](#) and the [Benefits summaries](#) web pages.

	Delta Dental PPO Plan	Cigna Dental HMO Plan
<b>How Payment Works</b>	When you see a PPO, Premier, or non-participating dentist, you pay a deductible <sup>1</sup> , then a percentage of the allowed amount <sup>2</sup> . The most the plan pays per year is \$2,500.	When you see your primary care dentist or network specialist, you pay copays, which are a fixed dollar amount. There is no deductible or maximum benefit limit.
<b>What You Pay for Covered Services<sup>3</sup></b>		
<b>Annual Deductible</b>	\$25/person; \$75/family	\$0
<b>Annual Maximum Benefit</b>	\$2,500 per person	No maximum benefit limit
<b>Diagnostic &amp; Preventive Care</b> Exams, cleanings, fluoride, x-rays, sealants	\$0 – Deductible waived. Costs for preventive care don't apply to benefit maximum.	\$0 No deductible on this plan.
<b>Basic Services (fillings)</b>	0–30%	\$0–\$55
<b>Crowns</b>	15–30%	\$100–\$325
<b>Endodontics (root canals)</b>	0–30%	\$50–\$155
<b>Periodontics</b>	0–30%	\$0–\$255
<b>Removal of Teeth (extractions)</b>	0–30%	\$2–\$90
<b>Surgical Placement of Implants</b>	30%	\$340–1,025—Limited to one per year
<b>Dentures</b> Dentures, partials, bridges	30%	Complete denture: \$120–\$320 Partial denture: \$120–\$320
<b>Orthodontia</b> For adults and children	50% Lifetime max is \$2,500 per person	Children up to 19 <sup>th</sup> birthday: \$2,049 Adults: \$2,553

1. Deductible: The amount you pay per year before the plan begins to pay. The Cigna Dental HMO Plan does not have a deductible

2. Allowed amount: Refers to the contracted rate the plan pays in-network providers. Out-of-network providers can charge you above the allowed amount.

3. All services must be medically necessary. See [plan guides](#) for details, limits, restrictions, and preauthorization requirements.

# Vision

Eye health is an indicator of overall health. Regular eye exams can detect diseases such as glaucoma, diabetes, and blindness. King County offers a comprehensive vision benefit provided by Vision Service Plan (VSP) that makes it easy for you to get the eye care you need.

King County pays for vision coverage for you and your eligible family members. You can also enroll adult children, ages 23 to 26, and pay a monthly premium (see enrollment form).

You may use any eye care provider you want, but if you see a VSP provider, your out-of-pocket expenses are generally lower and the provider automatically files your claim. Kaiser Permanente provides routine vision exams under its medical plan, but none of the other vision benefits, such as frames, lenses, and contacts.

VSP Plan Feature (In Network)	Member Pays
Eye Exam (every 12 months)	\$10 copay
Lenses: Single, Bifocal, Trifocal (every 12 months)	\$0
Frames (every 24 months)	\$200 allowance + 20% off balance
Contact Lenses (every 12 months in lieu of glasses)	\$200 allowance
Contact Lens Exam (fitting and evaluation)	Up to \$60 copay

For detailed plan information, go to [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details).

# Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside money directly from your paycheck before taxes are taken out to pay for eligible expenses and lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and dependent day care expenses.

Health Care and Dependent Day Care FSAs are separate. The money you allocate for one cannot be used for the other, and you cannot transfer money between accounts.

You can only elect an FSA when first eligible, unless you experience a Qualifying Life Event. You must enroll in a new FSA each year during Open Enrollment.

King County FSAs are administered by Navia Benefit Solutions: 425-452-3500 or [naviabenefits.com](https://naviabenefits.com).

## FSA example:

	Without FSA	With FSA
Annual Income	\$40,000	\$40,000
Unreimbursed Expenses	(\$2,000)	\$--
Annual FSA Contribution	\$--	(\$2,000)
Taxable Salary	\$40,000	\$38,000
Tax Deduction (est. 18%)	(\$7,200)	(\$6,840)
Net Take-home Pay	\$30,800	\$31,160
<b>ANNUAL SAVINGS</b>	<b>\$0</b>	<b>\$360</b>

## Health Care FSA

- Estimate your out-of-pocket expenses for the upcoming plan year. The amount you elect will be deducted evenly out of each paycheck on a pre-tax basis and put into your Health Care FSA. You have access to your full election amount right away.
- The Health Care FSA has a carryover feature that allows you to roll over up to \$640 of unused funds into the next plan year. Any other remaining funds in your account are forfeited.
- Check out Navia's [eligible expense list](#) to help estimate your out-of-pocket expenses.
- Contribute between \$300 and \$3,200 per year.
- Use those pre-tax dollars to pay for eligible medical, dental, and vision expenses, such as copays, coinsurance, deductibles, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, eyeglasses, and contact lenses for you and your eligible family members.

- After you enroll, you receive a health care debit card from Navia that is preloaded with your election amount. You can use your card to pay for eligible health care expenses. You can also use Navia's online claim submission tool, the cell phone app, or a paper claim form to get reimbursed.

## Dependent Day Care FSA

- Estimate your out-of-pocket expenses for the plan year. The amount you elect will be deducted evenly out of each paycheck on a pre-tax basis and put into your Dependent Day Care FSA.
- Check out Navia's [eligible expense list](#) to help estimate your out-of-pocket expenses.
- Contribute between \$300 and \$5,000 per family per year (\$2,500 if you are married and filing taxes separately).
- Use those pre-tax dollars to pay for eligible dependent care expenses for your child under age 13, your disabled spouse, or your dependent parent while you and your spouse work. This includes things such as before and after school care, day care, preschool, day camps, and elder care. You can be reimbursed only up to the amount in your account at the time you request reimbursement.
- The Dependent Day Care FSA is subject to the "Use-it or Lose-it" rule. It does not offer a carryover feature. If you do not use all of your annual election within the plan year, the remaining funds are not refundable to you.
- For reimbursement, use Navia's online claim submission tool, the cell phone app, or a paper claim form.

## Enroll in an FSA

New employees can enroll in an FSA using the Benefits Enrollment Form. You must enroll in a new FSA each year during Open Enrollment. For more information about Flexible Spending Accounts, go to [kingcounty.gov/fsa](http://kingcounty.gov/fsa).



# Life and Disability

[Life and disability insurance](#) are very important to those who depend on you for financial security. Survivor benefits provide financial assistance in your absence.

King County provides employees with basic life, basic accidental death and dismemberment (AD&D), and long-term disability (LTD) insurance. These benefits are paid for by King County and enrollment is automatic. You may also opt to purchase additional life and AD&D coverage. A welcome kit, including beneficiary information, is mailed to new enrollees by the insurance provider.

## Basic life insurance

King County provides financial protection to your beneficiaries in the event of your death with group term-life insurance. If you die for any reason, your beneficiaries receive a lump sum equal to your base annual salary, rounded to the next highest \$1,000, up to a maximum of \$200,000.

## Supplemental life insurance

If you'd like additional protection, you can purchase supplemental life insurance for yourself and your family. Premiums are paid through post-tax payroll deductions. You must purchase supplemental life insurance for yourself in order to purchase supplemental life insurance for your eligible spouse/domestic partner and child(ren).

You can purchase supplemental life insurance only when you first become eligible for coverage, unless you have a Qualifying Life Event, and there are very limited opportunities to increase it later. You can decline, discontinue, or reduce supplemental life insurance at any time.

### Supplemental life for you

If you die, your beneficiaries receive the supplemental amount in addition to your King County-paid basic life benefit. You may purchase coverage equal to 1–6 times your base annual salary, rounded to the next higher \$1,000, up to \$750,000. Evidence of insurability is required if you choose 5x or 6x your base annual salary, or if your coverage is more than \$400,000.

### Supplemental life for your eligible family members

If you elect supplemental life insurance for yourself, you may purchase the following supplemental life insurance for your eligible family members. If you and your spouse/state-registered domestic partner both work for King County, you may not cover each other, and only one of you may cover your eligible children. You are the beneficiary if your family member dies. Evidence of insurability is required if spouse/domestic partner coverage is more than \$100,000. Evidence of insurability is not required for child coverage.

- Spouse/state-registered domestic partner: 50% of your supplemental amount, up to \$200,000.
- Children: \$10,000 per child, from birth to 26 years of age



## Monthly costs for supplemental life insurance coverage

2025 Supplemental Life Calculator: Regular Employees	
Employee Coverage (capped at \$750,000):	
Base Annual Salary (BAS) Multiply by (1x, 2x, 3x, 4x, 5x, or 6x) → Round up to the next \$1,000 = \$ _____	
Employee Cost:	
Employee Coverage → Divide by \$1,000 → Multiply by Employee Age Rate _____ =	\$ _____
Spouse/Domestic Partner Cost (Use spouse rate, but employee age bracket):	
Employee Coverage Multiply by .5 → Divide by \$1,000 → Multiply by Spouse Age Rate _____ =	+ \$ _____
Child Cost: \$.90 per month to cover all children at \$10,000 of coverage =	+ \$ _____
<b>Monthly Cost</b>	
	\$ _____

2025 Supplemental Life Rates: Regular Employees											
Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee	\$.034	\$.041	\$.056	\$.056	\$.071	\$.113	\$.195	\$.346	\$.462	\$.790	\$1.284
Spouse/Partner	\$.044	\$.054	\$.071	\$.080	\$.089	\$.133	\$.204	\$.382	\$.587	\$1.129	\$1.831

## Basic AD&D insurance

King County provides basic AD&D insurance. If you die or suffer a specified dismemberment, paralysis, or other loss within one year of a covered accident, AD&D insurance offers financial protection.

If you die in a covered accident, your beneficiaries receive a lump sum equal to your base annual salary, rounded to the next highest \$1,000, up to a maximum of \$200,000. For dismemberment, paralysis, and other covered losses, beneficiaries receive an amount determined by the type of loss.

## Supplemental AD&D insurance

If you'd like additional protection, you can purchase supplemental AD&D insurance for yourself and your family. You may decline supplemental AD&D insurance now, or discontinue or reduce it anytime. You can add or increase it only when first eligible, during Open Enrollment, or if you experience a Qualifying Life Event. Evidence of insurability is not required.

### Supplemental AD&D for you

You may purchase supplemental AD&D insurance for yourself in \$50,000 increments up to \$500,000. If you die in a covered accident, your beneficiaries receive the supplemental amount in addition to the King County-paid basic AD&D benefit. For dismemberment, paralysis, and other covered losses, you receive an amount determined by the type of loss in addition to the basic AD&D benefit.

### Supplemental AD&D for your eligible family members

If you elect supplemental AD&D insurance for yourself, you may purchase supplemental AD&D for your eligible family members. If you and your spouse/state-registered domestic partner both work for King County, you may not cover each other, and only one of you may cover your eligible children. You are the beneficiary if the family

member dies, is dismembered or paralyzed, or suffers other specified losses in a covered accident. You may purchase the following coverage:

- Spouse/state-registered domestic partner: 50% or 100% of your supplemental amount
- Children: 10% of your supplemental amount

### Monthly costs for supplemental AD&D insurance coverage

2025 Supplemental AD&D Rates: Regular Employees				
Amount of Coverage	Employee	Spouse/Partner 50% of employee coverage	Spouse/Partner 100% of employee coverage	All Children 10% of employee coverage
\$50,000	\$0.85	\$0.43	\$0.85	\$0.25
\$100,000	\$1.70	\$0.85	\$1.70	\$0.50
\$150,000	\$2.55	\$1.28	\$2.55	\$0.75
\$200,000	\$3.40	\$1.70	\$3.40	\$1.00
\$250,000	\$4.25	\$2.13	\$4.25	\$1.25
\$300,000	\$5.10	\$2.55	\$5.10	\$1.50
\$350,000	\$5.95	\$2.98	\$5.95	\$1.75
\$400,000	\$6.80	\$3.40	\$6.80	\$2.00
\$450,000	\$7.65	\$3.83	\$7.65	\$2.25
\$500,000	\$8.50	\$4.25	\$8.50	\$2.50

## Long-term disability insurance

King County provides long-term disability (LTD) insurance for employees. LTD provides income protection by replacing a percentage of your pay if you become disabled. If an injury or illness prevents you from performing the material duties of your occupation for more than 90 days and you suffer an earning loss of at least 20%, LTD combines with other disability income to replace 60% of your pre-disability earnings, up to a maximum of \$7,200 per month.

## Long-term care insurance through the state of Washington

The WA Cares Fund is a long-term care insurance program administered by the Washington State Employment Security Department and the Department of Social and Health Services. The program is funded by mandatory premiums paid by all Washington employees through payroll deduction. Starting July 1, 2026, benefits can be used to purchase long-term care services, which may include professional care, equipment, home safety evaluations, and/or compensation for family members who provide care. To learn more about program benefits, premiums, eligibility, and exemptions, go to [WA Cares Fund](#).

# Retirement

King County offers eligible employees several opportunities to save for the future, including a pension through the Washington State Department of Retirement Systems, and employee-funded tax-advantaged savings plans.

## Washington State Department of Retirement System plan

Most employees are eligible to participate in a Public Employees' Retirement System (PERS) plan, offered through the Washington State Department of Retirement Systems (DRS).

When you become eligible to enroll in the retirement plan, the Benefits office will provide an enrollment packet. Use the form included with the packet to select PERS Plan 2 or PERS Plan 3 within 90 days from the date of your eligibility, or be defaulted to Plan 2.

### PERS Plan 2

- Offers a guaranteed lifetime pension benefit after 60 months of service.
- Pension is calculated using service credits and the average final compensation of your highest paid 60 months:

Calculation:  $2\% \times \text{Service Credit Years} \times \text{Average Final Compensation}$

- Service credits are earned each month as long as you work 90+ hours in a calendar month.
- Your contribution amount is currently 6.36% and this amount fluctuates.
- The King County contribution amount is currently 9.11% and this amount fluctuates.

### PERS Plan 3

- Offers a guaranteed lifetime pension benefit after 60 months of service or 120 months of service credit, depending on when the credits were earned.
- PERS Plan 3 is a two-part plan:
  - Part one: Pension is calculated using service credits and the average final compensation of your highest paid 60 months:  
Calculation:  $1\% \times \text{Service Credit Years} \times \text{Average Final Compensation (half of PERS 2)}$
  - Part two: You choose your contribution rate, from 5–15%, and how that contribution is invested.
- If eligible, you can receive a defined-benefit pension (part one) and also funds based on the performance of your investments over time (part two).

If you were ever enrolled in a PERS plan through DRS prior to your employment with King County, you will usually continue making contributions to that same plan, unless you are returning as a retiree. For more information, go to [drs.wa.gov](https://drs.wa.gov).

## Deferred Compensation Plan

The King County 457(b) Deferred Compensation Plan is a voluntary supplemental retirement savings program that offers all benefits-eligible employees a convenient way to build your savings for the future while enjoying tax breaks.

The plan allows you to contribute a portion of your pay, up to IRS limits, to a variety of investment options from T. Rowe Price, the plan administrator. You can contribute either:

- **Before taxes are deducted:** Reduces your taxable pay now, providing an immediate tax advantage. You pay taxes upon withdrawal, ideally at retirement when your tax liability is less.
- **After taxes are deducted (Roth):** You pay taxes now, allowing you to withdraw your contributions and any earnings tax-free when you retire.

Benefits-eligible employees can enroll any time. It may take up to 60 days after enrollment to process the first payroll deduction. If your union group participates in auto-enrollment, you will receive information from T. Rowe Price.

When you retire from King County, you may withdraw your money in a lump sum, installment payments, or as an annuity payment. If you leave King County employment, you can leave your money in the plan or withdraw all or a portion of it.

For plan details, tools, and resources:

- Go to: [troweprice.com/troweplan/e/KingCounty/en/welcome.html?van=kingcounty](http://troweprice.com/troweplan/e/KingCounty/en/welcome.html?van=kingcounty)
- Attend an education session: [trowepricemeetings.com/ehome/603886](http://trowepricemeetings.com/ehome/603886)
- Contact T. Rowe Price: 888-457-5770 (711 TTY)

# Additional Benefits

## Health

### Wellness program: *Balanced You*

Balanced You is an employee health and well-being program designed to meet the whole-health needs of King County's diverse workforce. Inspired by employees, Balanced You will equip you to live healthy and safe, know and use your benefits, and find balance in life and work. King County cares about your health, well-being, and safety. It's part of our commitment to Investing in YOU. For more information, go to [KingCounty.gov/BalancedYou](https://kingcounty.gov/BalancedYou), email: [BalancedYou@kingcounty.gov](mailto:BalancedYou@kingcounty.gov), or call 206-263-9626.

### Activity centers

King County maintains activity centers in several work sites for employees to use free of charge on their own time. These spaces are for moderate-level physical activity, and many include cardio machines, strength training equipment, mats, bike storage, and showers. For information about each activity center, its location, equipment and amenities, go to [kingcounty.gov/audience/employees/balanced-you/healthy-safe/activity-centers.aspx](https://kingcounty.gov/audience/employees/balanced-you/healthy-safe/activity-centers.aspx). For other questions, contact [Activity.Center@kingcounty.gov](mailto:Activity.Center@kingcounty.gov).

## Community

### Employee Giving Program

Through the Employee Giving Program, you can give to nonprofit organizations through payroll deduction. You can pledge online during the Annual Giving Drive in the fall, or you can contact the program any time for a paper pledge form. For more information, go to [kingcounty.gov/giving](https://kingcounty.gov/giving) or call 206-263-9405.

## Transportation

### ORCA card

If you're eligible for benefits, you receive an ORCA card combined with your photo ID that pays your fare on the following transportation services:

- Metro Transit, Community Transit, Everett Transit, Kitsap Transit, Pierce Transit, and Sound Transit Express bus service
- Link light rail, Sounder commuter rail, Seattle Streetcar, and the Seattle Center Monorail
- King County Water Taxi, Kitsap Transit Fast Ferry, and Kitsap Transit Foot Ferry

### Employee Transportation Program

The Employee Transportation Program provides the following transportation benefits:

- Home Free Guarantee: If you walk, bike, or take the bus, rail, streetcar, or carpool to work and you need to get home because of an unexpected emergency, King County provides a free way for you to get home.
- Up to \$65/month fare subsidy on vanpools operated by Metro Transit, Community Transit, Kitsap Transit and Pierce Transit
- \$20/month incentives (REI or Union 76 gift cards) for carpooling, biking or walking to work if you work outside downtown Seattle
- Passes for passenger fare on auto ferries, purchased through pre-tax payroll deduction.

For commute assistance or more information, go to [kingcounty.gov/ETP](http://kingcounty.gov/ETP) or contact Employee Transportation at 206-477-5800 or [ETP@kingcounty.gov](mailto:ETP@kingcounty.gov).

## Credit unions

Credit unions are nonprofit financial cooperatives that provide cost advantages, such as lower loan rates, over traditional banks. As a King County employee, you and members of your family are eligible for membership in the credit unions listed below. Employees may request their paychecks to be automatically deposited in a credit union account.

Harborstone Credit Union:	800-523-3641	<a href="http://harborstone.com">harborstone.com</a>
Qualstar Credit Union:	800-848-0018	<a href="http://qualstarcu.com">qualstarcu.com</a>

## Employee discounts

Many businesses and organizations offer discounts to King County employees, including those for entertainment, food, travel, gym memberships, higher education, home, garden, automotive, insurance, and electronics. For additional information, go to [kingcounty.gov/audience/employees/pay-benefits/employee-discounts/available-discounts.aspx](http://kingcounty.gov/audience/employees/pay-benefits/employee-discounts/available-discounts.aspx).

## Work and family

### Employee Assistance Program

All King County employees can access the Employee Assistance Program (EAP), which offers free and confidential assistance in resolving workplace concerns. Through consultation and one-on-one counseling, the EAP can help you with:

- Stress due to work issues
- Conflicts with coworkers or supervisors
- Coaching and consulting
- Other work-related issues.

For more information, call 206-477-0632 or 206-477-0631, Monday–Friday, 8 a.m.–5 p.m., or go to [kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx](http://kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx).

## Making Life Easier program

The Making Life Easier program offers free and confidential personal counseling services to benefit-eligible employees 24 hours a day, seven days a week. These services are also available to your dependent family members (whether at home or away) and anyone living in your household:

- Up to eight personal counseling sessions with a professional counselor for issues ranging from family relationships to substance abuse
- Legal consultation
- Financial consultation
- Consultation and referrals for child, adult, and elder care

For more information, call 888-874-7290, 24 hours a day, seven days a week, or go to [kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx](http://kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx).

## King County Home Ownership Program

The King County Home Ownership Program, administered by HomeStreet Bank, is designed to meet the individual needs of county employees. If you are a first time home buyer, a seasoned buyer/seller or anyone in between, you can benefit from using this cost-saving program:

- Free home-buying classes and Individual consultation
- Flexible loan qualifying standards and expedited loan processing
- Reduced loan fees (including no-fee loan approval and reduced closing costs)
- Extended hours of service

For more information, call 888-425-6990 or visit [homestreet.com/kingco](http://homestreet.com/kingco).

## Training and career development

### Professional training

For learning and development opportunities, go to [kingcounty.gov/audience/employees/learning-development](http://kingcounty.gov/audience/employees/learning-development). In addition, talk to your supervisor about training offered within your department.

### Safety training

Safety and Claims offers safety training including first aid, CPR, and defensive driving. For more information, call 206-296-7340 or go to [kingcounty.gov/audience/employees/safety-claims/safety-at-work/safety-training-classes.aspx](http://kingcounty.gov/audience/employees/safety-claims/safety-at-work/safety-training-classes.aspx).

### Employment opportunities

With more than 16,000 employees, King County offers a variety of employment opportunities. Most job positions are open to the general public, but some are exclusive and open only to current employees. Visit [kingcounty.gov/audience/employees/careers](http://kingcounty.gov/audience/employees/careers) for more information.

# Legal Notices

If you participate or enroll in King County benefits, you are entitled to several documents and legal notices, summarized below. For complete notices, go to [kingcounty.gov/required-benefits-notice](https://kingcounty.gov/required-benefits-notice).

Notice	Description
Your Rights and Protections Against Surprise Medical Bills	When you get emergency care or get treated by an out-of-network provider at an in-network hospital, you are protected from surprise billing or balance billing.
Summary of Benefits and Coverage and Uniform Glossary	Refers to the short summary of each plan's benefits and coverage, and glossary provided at <a href="https://kingcounty.gov/plan-details">kingcounty.gov/plan-details</a> .
Patient Protection Disclosure	Discloses your right to designate a primary care provider, or pediatrician for a child, and obtain obstetrical or gynecological care without prior authorization or referral.
Children's Health Insurance Program and Medicaid	Provides information about possible premium assistance under Medicaid or the Children's Health Insurance Program.
Your Prescription Drug Coverage and Medicare	Describes Medicare's prescription drug plan options and whether King County's prescription drug coverage is creditable.
HIPAA Privacy Notice	Describes how medical information about you may be used and disclosed and how you can access this information.
Summary Plan Description	A Summary Plan Description (benefits Booklet or Plan Document) describing important benefit features, rights, and obligations is provided for each plan at <a href="https://kingcounty.gov/plan-details">kingcounty.gov/plan-details</a> .
Women's Health and Cancer Rights Act	Summary of mandated benefits for mastectomy-related treatment and services, and how to obtain benefit details.
HIPAA Special Enrollment Notice	Describes your rights to enroll mid-year in a group health plan if you lose other coverage or experience certain life events and make the request within 30 days.
FMLA Notice	Summarizes your rights under the Family and Medical Leave Act, including leave entitlements, benefits and protections, eligibility, requesting leave, and employer responsibilities.



# Contacts & Resources

## Benefits Eligibility, Enrollment & Questions

Benefits, Payroll and Retirement Operations	206-684-1556 E-mail: <a href="mailto:kc.benefits@kingcounty.gov">kc.benefits@kingcounty.gov</a> Chinook Building CNK-HR-0230, 401 Fifth Ave., Seattle WA 98104	Web: <a href="http://kingcounty.gov/benefits">kingcounty.gov/benefits</a> Fax: 206-296-7700
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## Deferred Compensation Plan

King County Deferred Compensation Plan	206-263-9250	E-mail: <a href="mailto:kcdeferredcomp@kingcounty.gov">kcdeferredcomp@kingcounty.gov</a>
T. Rowe Price	888-457-5770	Web: <a href="http://rps.troweprice.com/kingcounty">rps.troweprice.com/kingcounty</a>

## Dental

Delta Dental of Washington	866-229-4102 E-mail: <a href="mailto:cservice@deltadentalwa.com">cservice@deltadentalwa.com</a>	Web: <a href="http://deltadentalwa.com">deltadentalwa.com</a> Policy #0152-30050
Cigna Dental HMO	800-244-6224 Policy #3345153	Web: <a href="http://cigna.com">cigna.com</a>

## Flexible Spending Accounts (FSAs)

Navia Benefit Solutions	425-452-3500 Email: <a href="mailto:customerservice@naviabenefits.com">customerservice@naviabenefits.com</a>	Web: <a href="http://naviabenefits.com/participants">naviabenefits.com/participants</a>
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## Life and Disability (AD&D) Insurance

Minnesota Life Insurance Company A subsidiary of Securian Financial Group	866-293-6047 Policy #34457 (Life) and #34458 (AD&D)	Web: <a href="http://securian.com">securian.com</a>
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## Long-Term Disability Insurance

The Standard	844-239-3567 Policy #752580	Web: <a href="http://standard.com">standard.com</a>
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## Medical

Kaiser Permanente (SmartCare Connect)	888-901-4636 E-mail: <a href="mailto:info@qhc.org">info@qhc.org</a>	Web: <a href="http://kp.org">kp.org</a> Policy # 0953800
Regence BlueShield (KingCare PPO and KingCare Select)	800-376-7926 E-mail: <a href="http://regence.com/member/contact-us/">regence.com/member/contact-us/</a> Policy #10017241-0001 (KingCare and KingCare Select)	Web: <a href="http://regence.com/member/home">regence.com/member/home</a>

## Prescriptions

Kaiser Permanente (SmartCare Connect)	800-245-7979	Web: <a href="http://kp.org">kp.org</a>
Regence BlueShield Plans—CVS Caremark	844-380-8838 Policy #0385	Web: <a href="http://caremark.com/wps/portal">caremark.com/wps/portal</a>

## Retirement

Washington State Department of Retirement Systems	800-547-6657 E-mail: <a href="mailto:recep@drs.wa.gov">recep@drs.wa.gov</a>	Web: <a href="http://drs.wa.gov">drs.wa.gov</a>
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## Vision

Vision Service Plan	800-877-7195 Policy #12-029826-2006	Web: <a href="http://vsp.com">vsp.com</a>
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