



**NOTICE OF WORKSHOP MEETING**

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NOTICE IS HEREBY GIVEN that the Oak Harbor City Council will hold a Workshop Meeting to discuss employee health benefits on Monday, July 15, 2013, at 3:00 – 5:30 p.m. The meeting will be held in the Council Chambers, 865 SE Barrington Drive.

DATED this 10th day July 2013.

Valerie J. Loffler, City Clerk

The City Council may meet informally in workshop sessions (open to the public) to do concentrated strategic planning, to review forthcoming programs of the City, receive progress reports on current programs or projects, or receive other similar information from the City Administrator, provided that all discussions and conclusions thereon shall be informal. Council shall make no disposition of any item at a workshop meeting. Public comment is not normally allowed at workshop meetings, although Council may allow, or request participation.

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**CITY OF OAK HARBOR  
CITY COUNCIL  
JULY 15, 2013  
AGENDA**

**WORKSHOP MEETING**

**3:00 – 5:30 p.m.**

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1. Workshop Format
2. Steps to Implementation – Review
3. Council Research Requests – Review
4. Research Results
  - a. Compensation Philosophy
  - b. Employee/Spouse/Dependents Survey Data
  - c. Salary Comparison to Market
  - d. Benefit Comparison to Comparable Cities
  - e. Opt-Out Benefit
5. Next Steps
  - a. Scenario Building
  - b. Outreach and Education
  - c. Future Workshops – Affordable Care Act

# Council Workshop

# Health Insurance Benefits

July 15, 2013

3:00 P.M. – 5:30 P.M.

# Council Information Requests

- Compensation philosophy
- Employees/dependents insurance survey information
- Current compensation package
- Current salary structure
- Salary comparison with comparable cities
- Benefit package comparison
- Affordable Care Act – future workshop

# Compensation Philosophy

## OHMC 2.34.080(1)

- Pay adequate levels of compensation to city employees.
  - Promotes productivity
  - Reduces turnover
  - Improves the city's ability to attract and retain qualified personnel
- Compensation and benefit levels should reflect **the market** for such personnel in the region.
- All compensation policy decisions must take into consideration the City of Oak Harbor's overall financial condition and competitive position. (4.09 EPM)

# Determining “Market”

- Gather data from comparable agencies for each position
- Drop the highest and lowest numbers
- Average the remaining numbers
- Place in our range using  $\pm 2\%$
- Match closest calculated data to our range

# Employee/Dependent Insurance

## Survey Data

- Employees on City insurance
  - 87% medical insurance
  - 100% dental
  - 99% vision
- Employees on other insurance
  - 16% medical
  - 13% dental
  - 11% vision
- Dependents on City insurance
  - Spouses – 66 medical; 78 dental; 84 vision
  - Dependents – 120 medical; 142 dental; 141 vision
- Dependents on other insurance
  - Spouses – 33 medical; 31 dental ; 25 vision
  - Dependents – 44 medical; 49 dental; 40 vision

# Current Compensation Package

- Salary
- Medical
- Dental
- Vision
- Opt-Out
- Time off – sick, vacation, holidays, wellness time off

# Current Salary Structure

- Salary structure reflects non-represented employees only
- Represented employees have separate salary structure
- Current structure has remained stable since 2010
- Salary ranges are 3% apart with 8 steps
- Handout shows how many positions are in each range

# Basis for Selecting Comparables

- Population
- Valuation
- Revenue per capita

## Match 6+ Same or Essentially Same Services

- Streets
- Storm/Surface Water
- Domestic Water
- Sewer
- Solid Waste
- Police
- Fire
- Parks
- Marina
- Senior Center

# 2013 Comparable Agencies

- 13 Matched criteria

Arlington

Battle Ground

Bonney Lake

Centralia

Des Moines

Ellensburg

Monroe

Mountlake Terrace

Port Angeles

Pullman

Walla Walla

Washougal

Wenatchee

# Additional Assessed Agencies

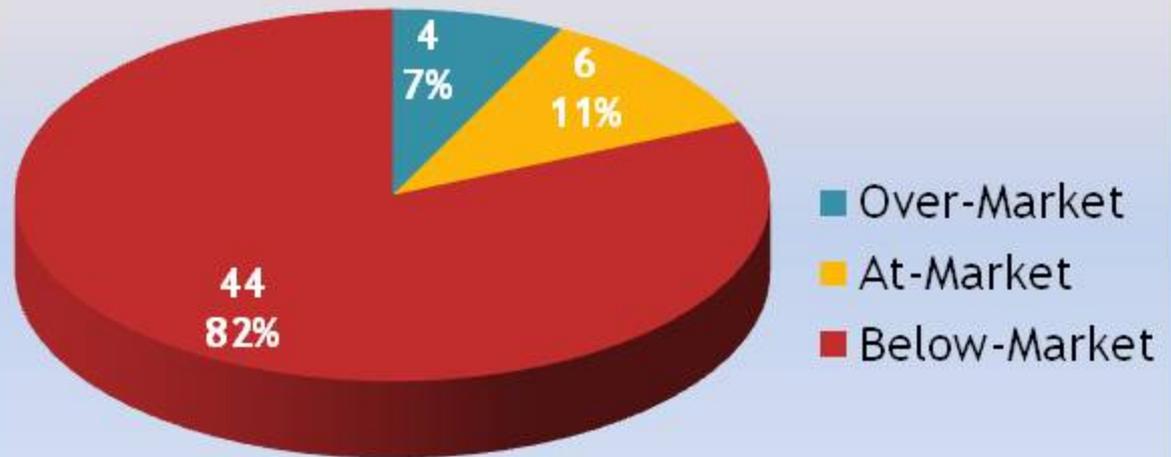
- Did not meet criteria
- Included due to proximity
- 7 Agencies selected
  - Anacortes
  - Bellingham
  - Burlington
  - Mount Vernon
  - Sedro Woolley
  - Island County
  - Skagit County

# Salary Comparison to Market

- City Wide Positions – non represented
  - 7<sup>0</sup>% over market
  - 11<sup>0</sup>% at market
  - 82<sup>0</sup>% below market
- Fire (represented)
  - 100<sup>0</sup>% at market

## Market Comparison: Non-represented Staff

Positions Relative to Market



<u>Status:</u>	<u>Positions</u>	<u>Percent</u>
Over-Market	4	7%
At-Market	6	11%
Below-Market	44	82%
	54	100%

# Market Comparison

## Over Market

<u>Range</u>	<u># of Positions</u>	<u>Percent</u>
2% ↔ 4%	1	25%
6% ↔ 8%	2	50%
8% or more	1	25%
	4	100%

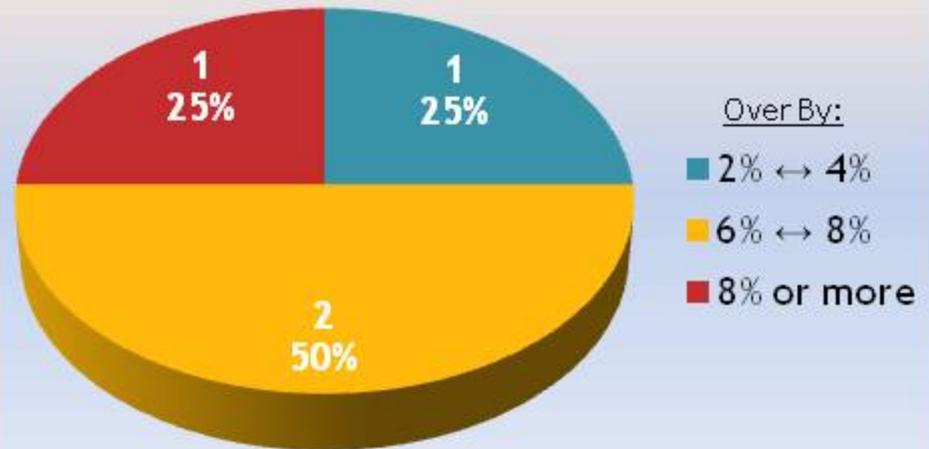
## At Market

6

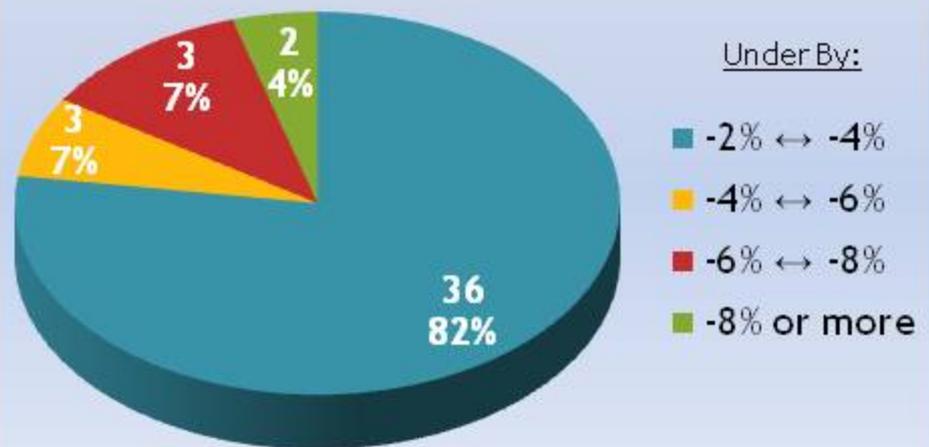
## Under Market

<u>Range</u>	<u># of Positions</u>	<u>Percent</u>
-2% ↔ -4%	36	82%
-4% ↔ -6%	3	7%
-6% ↔ -8%	3	7%
-8% or more	2	4%
	44	100%

## Positions Over-Market: 4



## Positions Below-Market: 44

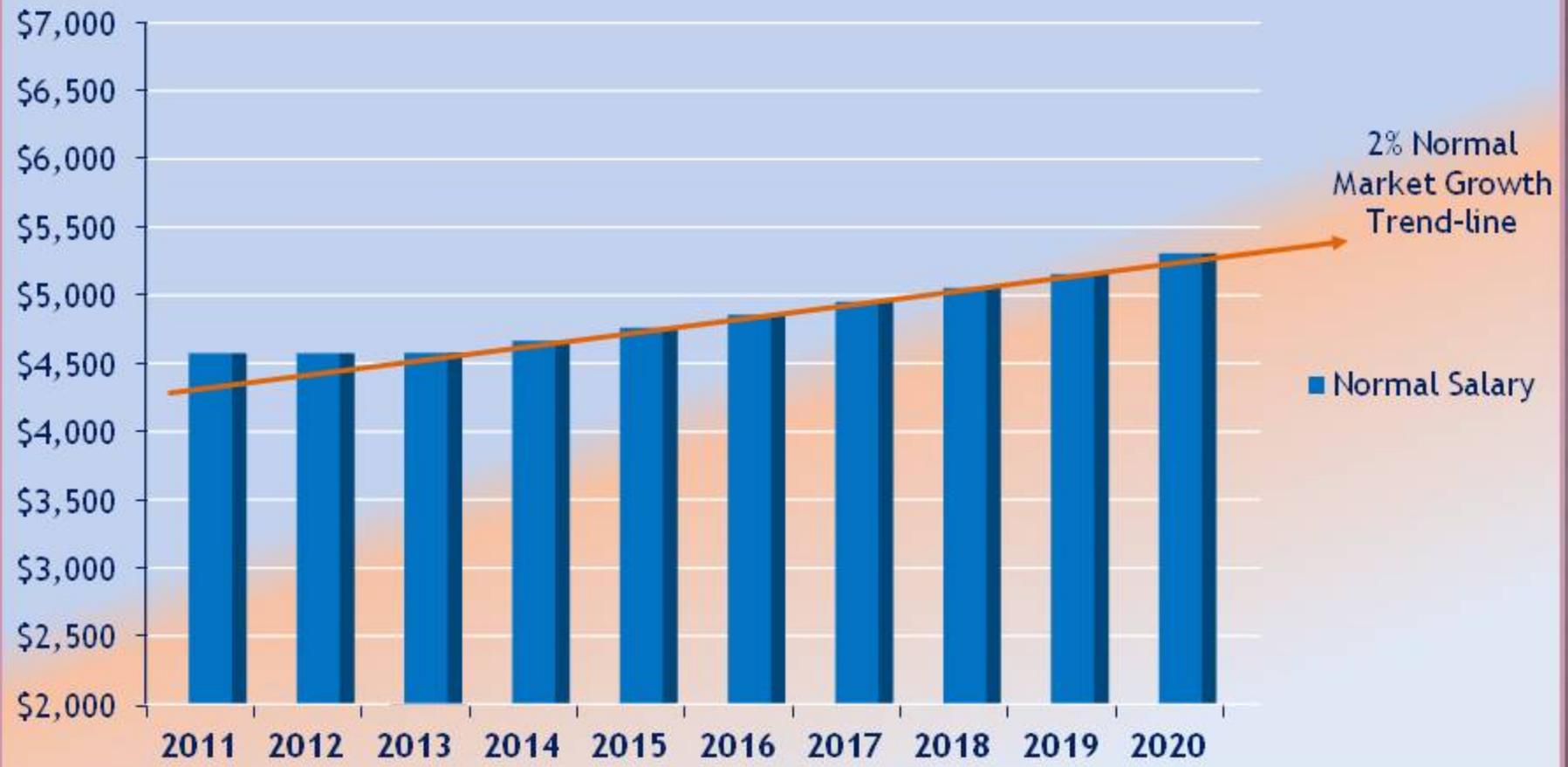


# Employee Opt - Out

Employee: No Opt-Out

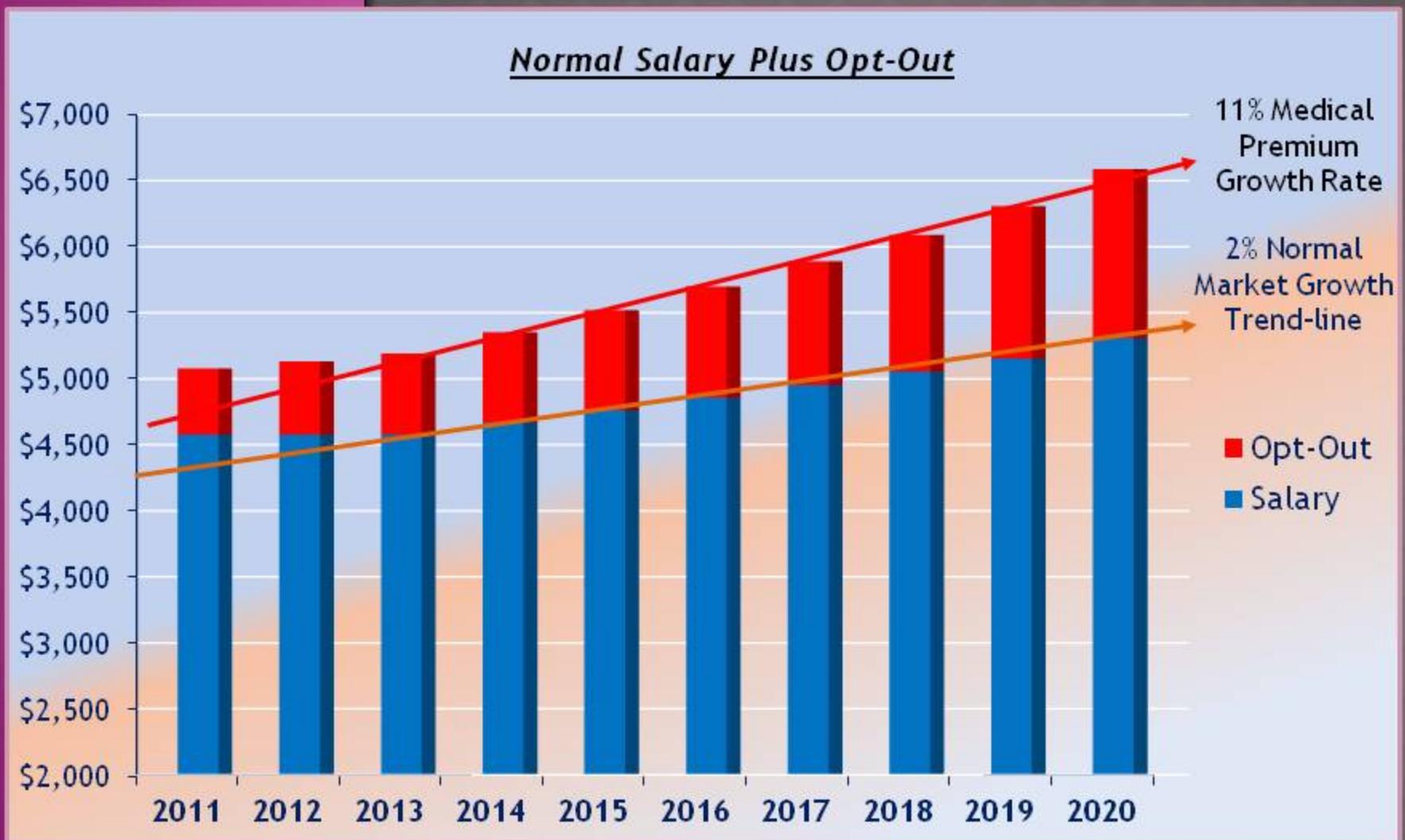
- Pay is based on Council adopted pay schedule
- Graphic reflects 2% annual market adjustments beginning 2014
- No market adjustments were given in 2012-2013

Normal Salary Schedule - Market Based



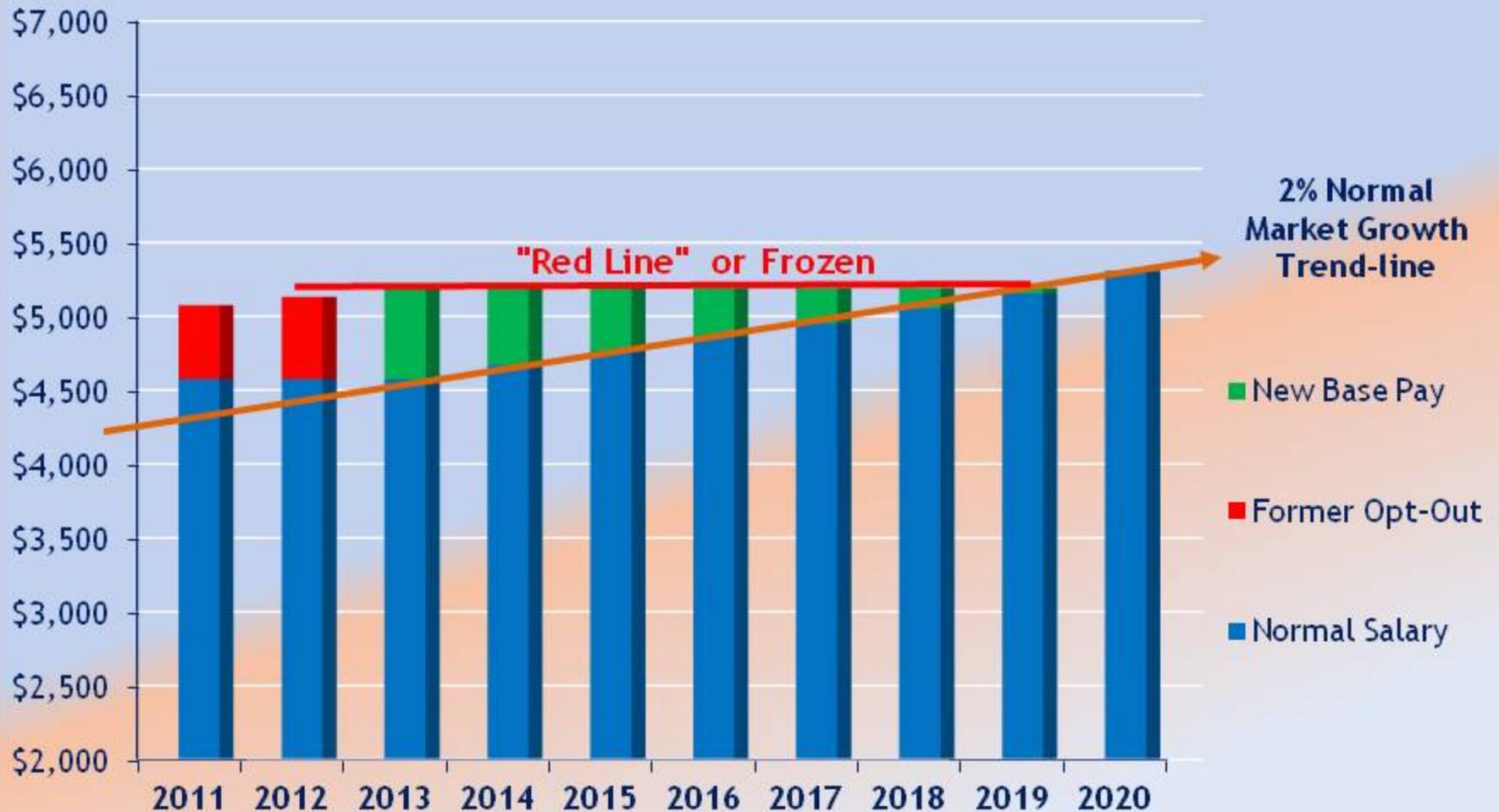
## Employee: With Opt-Out

- Employee receives Opt-Out in addition to normal salary
- Opt-Out grows @ 11% per year (medical premium rate)
- Regular salary shown at 2% per year.



## Employee: With Opt-Out Phase Out Proposal

- “Combined Opt-Out + Normal Pay” now “Base-Pay”
- “Base - Pay” is “Red-Lined” or frozen.
- Once Salary schedule grows to intersect “Base-Pay”, Employee reverts to salary schedule



# Benefit Package Comparisons

- Oak Harbor
  - Medical – HealthFirst
    - 100% employee
    - 75% dependents
  - Rate increases paid 100% for employee
  - Dependent rate increases shared with employee
  - Dental
  - Vision
  - Leave time

# Benefit Package Comparison

- Agencies we compared to:
  - Provide options – 61% offer multiple plan choices
    - HealthFirst (98%); Group Health \$10 (10%) Group Health II (33%); HDHP (25%)
  - Share rate increases with employee
    - 35% cost share rate increases with employees
    - 65% pay rate increases but many are considering cost sharing
  - Offer higher percentage of premium paid for dependents
    - Average premium paid by employer - 89% (non-represented)
  - Provide Dental, Vision etc. same or very similar
  - Leave time – varies but generally similar

# Next Steps

- Scenario building – seeking Council direction
- Staff outreach & education
- Future workshops – Affordable Care Act



# Discussion

**City of Oak Harbor  
Salary Structure - Non Represented**

With a **0.00%** Increase from previous year

NE = Non Exempt (hourly)

Salary Range	Steps								Positions Non Represented Employees
	A	B	C	D	E	F	G	H	
23	2,441	2,514	2,589	2,667	2,747	2,829	2,914	3,001	1 NE Positions
	14.08	14.50	14.94	15.39	15.85	16.32	16.81	17.31	
24	2,514	2,589	2,667	2,747	2,829	2,914	3,001	3,091	
	14.50	14.94	15.39	15.85	16.32	16.81	17.31	17.83	
25	2,589	2,667	2,747	2,829	2,914	3,001	3,091	3,184	
	14.94	15.39	15.85	16.32	16.81	17.31	17.83	18.37	
26	2,667	2,747	2,829	2,914	3,001	3,091	3,184	3,280	
	15.39	15.85	16.32	16.81	17.31	17.83	18.37	18.92	
27	2,747	2,829	2,914	3,001	3,091	3,184	3,280	3,378	
	15.85	16.32	16.81	17.31	17.83	18.37	18.92	19.49	
28	2,829	2,914	3,001	3,091	3,184	3,280	3,378	3,479	1 NE position
	16.32	16.81	17.31	17.83	18.37	18.92	19.49	20.07	
29	2,914	3,001	3,091	3,184	3,280	3,378	3,479	3,583	
	16.81	17.31	17.83	18.37	18.92	19.49	20.07	20.67	
30	3,001	3,091	3,184	3,280	3,378	3,479	3,583	3,690	
	17.31	17.83	18.37	18.92	19.49	20.07	20.67	21.29	
31	3,091	3,184	3,280	3,378	3,479	3,583	3,690	3,801	
	17.83	18.37	18.92	19.49	20.07	20.67	21.29	21.93	
32	3,184	3,280	3,378	3,479	3,583	3,690	3,801	3,915	1 NE Position
	18.37	18.92	19.49	20.07	20.67	21.29	21.93	22.59	
33	3,280	3,378	3,479	3,583	3,690	3,801	3,915	4,032	
	18.92	19.49	20.07	20.67	21.29	21.93	22.59	23.26	
34	3,378	3,479	3,583	3,690	3,801	3,915	4,032	4,153	4 NE Positions
	19.49	20.07	20.67	21.29	21.93	22.59	23.26	23.96	
35	3,479	3,583	3,690	3,801	3,915	4,032	4,153	4,278	3 NE Positions
	20.07	20.67	21.29	21.93	22.59	23.26	23.96	24.68	
36	3,583	3,690	3,801	3,915	4,032	4,153	4,278	4,406	2 NE Positions
	20.67	21.29	21.93	22.59	23.26	23.96	24.68	25.42	
37	3,690	3,801	3,915	4,032	4,153	4,278	4,406	4,538	1 NE Position
	21.29	21.93	22.59	23.26	23.96	24.68	25.42	26.18	
38	3,801	3,915	4,032	4,153	4,278	4,406	4,538	4,674	1 NE Position
	21.93	22.59	23.26	23.96	24.68	25.42	26.18	26.97	
39	3,915	4,032	4,153	4,278	4,406	4,538	4,674	4,814	1 NE Position
	22.59	23.26	23.96	24.68	25.42	26.18	26.97	27.77	
40	4,032	4,153	4,278	4,406	4,538	4,674	4,814	4,958	1 NE Position
	23.26	23.96	24.68	25.42	26.18	26.97	27.77	28.60	
41	4,153	4,278	4,406	4,538	4,674	4,814	4,958	5,107	8 NE Positions; 1 Exempt Position
	23.96	24.68	25.42	26.18	26.97	27.77	28.60	29.46	
42	4,278	4,406	4,538	4,674	4,814	4,958	5,107	5,260	1 NE Position; 2 Exempt Position
	24.68	25.42	26.18	26.97	27.77	28.60	29.46	30.35	
43	4,406	4,538	4,674	4,814	4,958	5,107	5,260	5,418	1 NE Position; 4 Exempt Positions
	25.42	26.18	26.97	27.77	28.60	29.46	30.35	31.26	
44	4,538	4,674	4,814	4,958	5,107	5,260	5,418	5,581	
	26.18	26.97	27.77	28.60	29.46	30.35	31.26	32.20	
45	4,674	4,814	4,958	5,107	5,260	5,418	5,581	5,748	1 Exempt Position
	26.97	27.77	28.60	29.46	30.35	31.26	32.20	33.16	
46	4,814	4,958	5,107	5,260	5,418	5,581	5,748	5,920	2 Exempt Positions
	27.77	28.60	29.46	30.35	31.26	32.20	33.16	34.15	
47	4,958	5,107	5,260	5,418	5,581	5,748	5,920	6,098	
	28.60	29.46	30.35	31.26	32.20	33.16	34.15	35.18	
48	5,107	5,260	5,418	5,581	5,748	5,920	6,098	6,281	2 Exempt Positions
	29.46	30.35	31.26	32.20	33.16	34.15	35.18	36.24	
49	5,260	5,418	5,581	5,748	5,920	6,098	6,281	6,469	
	30.35	31.26	32.20	33.16	34.15	35.18	36.24	37.32	
50	5,418	5,581	5,748	5,920	6,098	6,281	6,469	6,663	2 Exempt Positions
	31.26	32.20	33.16	34.15	35.18	36.24	37.32	38.44	
51	5,581	5,748	5,920	6,098	6,281	6,469	6,663	6,863	
	32.20	33.16	34.15	35.18	36.24	37.32	38.44	39.59	
52	5,748	5,920	6,098	6,281	6,469	6,663	6,863	7,069	2 Exempt Positions
	33.16	34.15	35.18	36.24	37.32	38.44	39.59	40.78	
53	5,920	6,098	6,281	6,469	6,663	6,863	7,069	7,281	4 Exempt Positions
	34.15	35.18	36.24	37.32	38.44	39.59	40.78	42.01	
54	6,098	6,281	6,469	6,663	6,863	7,069	7,281	7,499	1 Exempt Positions
	35.18	36.24	37.32	38.44	39.59	40.78	42.01	43.26	
55	6,281	6,469	6,663	6,863	7,069	7,281	7,499	7,724	1 Exempt Position
	36.24	37.32	38.44	39.59	40.78	42.01	43.26	44.56	
56	6,469	6,663	6,863	7,069	7,281	7,499	7,724	7,956	1 Exempt Position
	37.32	38.44	39.59	40.78	42.01	43.26	44.56	45.90	
57	6,663	6,863	7,069	7,281	7,499	7,724	7,956	8,195	
	38.44	39.59	40.78	42.01	43.26	44.56	45.90	47.28	
58	6,863	7,069	7,281	7,499	7,724	7,956	8,195	8,441	
	39.59	40.78	42.01	43.26	44.56	45.90	47.28	48.70	
59	7,069	7,281	7,499	7,724	7,956	8,195	8,441	8,694	4 Exempt Positions
	40.78	42.01	43.26	44.56	45.90	47.28	48.70	50.16	
60	7,281	7,499	7,724	7,956	8,195	8,441	8,694	8,955	1 Exempt Position
	42.01	43.26	44.56	45.90	47.28	48.70	50.16	51.66	
61	7,499	7,724	7,956	8,195	8,441	8,694	8,955	9,224	
	43.26	44.56	45.90	47.28	48.70	50.16	51.66	53.22	
62	7,724	7,956	8,195	8,441	8,694	8,955	9,224	9,501	1 Exempt Position
	44.56	45.90	47.28	48.70	50.16	51.66	53.22	54.81	
63	7,956	8,195	8,441	8,694	8,955	9,224	9,501	9,786	1 Exempt Position
	45.90	47.28	48.70	50.16	51.66	53.22	54.81	56.46	
64	8,195	8,441	8,694	8,955	9,224	9,501	9,786	10,080	
	47.28	48.70	50.16	51.66	53.22	54.81	56.46	58.15	
65	8,441	8,694	8,955	9,224	9,501	9,786	10,080	10,382	
	48.70	50.16	51.66	53.22	54.81	56.46	58.15	59.90	
66	8,694	8,955	9,224	9,501	9,786	10,080	10,382	10,693	1 Exempt Position
	50.16	51.66	53.22	54.81	56.46	58.15	59.90	61.69	
67	8,955	9,224	9,501	9,786	10,080	10,382	10,693	11,014	
	51.66	53.22	54.81	56.46	58.15	59.90	61.69	63.54	
68	9,224	9,501	9,786	10,080	10,382	10,693	11,014	11,344	
	53.22	54.81	56.46	58.15	59.90	61.69	63.54	65.45	
69	9,501	9,786	10,080	10,382	10,693	11,014	11,344	11,684	
	54.81	56.46	58.15	59.90	61.69	63.54	65.45	67.41	
70	9,786	10,080	10,382	10,693	11,014	11,344	11,684	12,035	
	56.46	58.15	59.90	61.69	63.54	65.45	67.41	69.43	
71	10,080	10,382	10,693	11,014	11,344	11,684	12,035	12,396	
	58.15	59.90	61.69	63.54	65.45	67.41	69.43	71.52	
72	10,382	10,693	11,014	11,344	11,684	12,035	12,396	12,768	
	59.90	61.69	63.54	65.45	67.41	69.43	71.52	73.66	

**2013 Leave Comparisons**

<b>Municipality</b>	<b>Groups</b>	<b>Holiday Hours Per Year</b>	<b>Sick Leave Hours Per Year</b>	<b>Annual Vacation Hours Earned After 1 Year</b>	<b>Annual Vacation Hours Earned After 5 Years</b>	<b>Annual Vacation Hours Earned After 10 Years</b>	<b>Annual Vacation Hours Earned After 15 Years</b>	<b>Annual Vacation Hours Earned After 20 Years</b>
Arlington	IAFF (firefighters)		144 (cap 1440)	98 (0-12 mo) 144 (13-60 mo)	192 (5-10)	240 (10+)	240	240
	APOA		144 (cap 1000)	96 (0-12 mo) 120 (13-24 mo) 144 (25-36 mo) 168 (37-48 mo) 192 (49 mo+)	192	192	192	192
	AFSCME		96 (cap 1000)	96 (0-24 mo) 120 (25-48 mo)	144 (49-72 mo) 168 (46-96 mo) 192 (97-120 mo)	216 (120-180 mo)	240	240
	Non-Represented		96 (cap 1000)	96 (0-24 mo) 120 (25-48 mo) 144 (49-60 mo)	168 (61-96 mo) 192 (97-120 mo)	216 (121-240 mo)	216	240
	Directors		96 (cap 1000)	96 (0-24 mo) 120 (25-48 mo) 144 (49-60 mo)	168 (61-96 mo) 192 (97-120 mo)	216	240	240
Anacortes	Fire, Police, Teamsters, & Non Union	104	96	96	120	144	192	240
Battle Ground	Police, Non union & Non-sworn Police	96	96	96	128	168	168	168
Bellingham	Non Uniform	96	96	96	128	168	168	168
	Police and Fire	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bonney Lake	AFSCME, Non-Rep	88	96	96	120	120	160	200
	Police	132	132	96	120	160	160	200
Burlington	all groups	92	96	96	120	168	192	192
Centralia	IBEW, Non-Rep	96	96	120	144	168	192	192
	Non-Rep	96	Sick leave Combined with Annual Vacation Leave**	230**	256**	280**	304**	304**
	Police	96	96	120	144	168	192	192
	Clerical, Police Non-comm	96	96	88	128	152	184	200

**2013 Leave Comparisons**

Municipality	Groups	Holiday Hours Per Year	Sick Leave Hours Per Year	Annual Vacation Hours Earned After 1 Year	Annual Vacation Hours Earned After 5 Years	Annual Vacation Hours Earned After 10 Years	Annual Vacation Hours Earned After 15 Years	Annual Vacation Hours Earned After 20 Years
Des Moines	All employee groups	92	96	88	128	144	152	192
Ellensburg	Non-Rep, IBEW, OPEIU	96	96	80	120	160	184	200
	Police (No data)							
	Public Works, Parks & Rec (No data)							
Monroe	No data available							
Mt. Vernon	All groups	88	96	96	120	160	180	200
Mountlake Terrace	All groups (Police Guild, Teamsters and non rep) - Full time	96	96	80	120	160	176	208
Oak Harbor	All groups	88	96	96	120	160	180	200
Port Angeles	All groups	112	96	80	120	160	160	200
Pullman	All groups	88	96	96	120	144	168	192
Sedro Woolley	AFSCME	96	96	80	120	160	176	208
	Non-represented	96	96	80	120	160	176	208
	Police, Fire	104	96	96	96	120	168	192
Walla Walla	Police	88	96	120	144	168	180	204
	Fire (no data given)							
	AFSCME	112	96	96	112	128	152	160
	Non-Rep	112	96	96	112	128	152	160
Washougal	Police, Fire, AFSME, Non-trp	104	96	96	96	120	168	192
Wenatchee	General	88	96	120	144	168	180	204
	Police & Fire	88	96	120	144	168	180	204
Island County	No data available							
Skagit County	All groups	96	96	76.8	120	124.8	158.4	182.4

 No data available

**2013 Health Benefit Information of Comparables**

Agency	AWC Plan(s) Offered	Groups	Employee Only Paid by Employer		Full Family Paid by Employer		Do You Pay 100% of rate increases	Do you pay a maximum \$ or % of premiums?	Comments
			%	Amount	%	Amount			
Arlington	Group Health \$10 Co-pay	Non -Represented Employees; AFSCME; Directors	90%		90%		No	% of premium	
	HealthFirst 250	Non-Represented (non-union); AFSCME; Directors	80%		80%		No	% of premium	
	LEOFF Trust	Police		\$ 403.43		\$ 1,367.16	No	% of Top Police Officer Step	
Anacortes	HealthFirst	Fire, Police, Teamsters, & Non Union	100%	\$617.87*	90%	\$1,617.25*	No	% of premium	Fire leave accruals are different; Police pay \$120/mo for medical insurance premiums regardless of family size.
	Group Health II	Fire, Police, Teamsters, & Non Union	100%	\$455.01*	90%	\$1,265.65*	No	% of premium	
Battle Ground	HealthFirst & Kaiser	Police, Non union & Non-sworn Police	100%	\$652.32	see comments	see comments	Yes	% of premium	Employees pay from \$100 to \$150/month for dependents
	HealthFirst	Non Uniform - see note		\$509.69		\$1,420.39	Yes	Yes - max of GH cost	
Bellingham	Group Health II	Non Uniform - see note		\$509.69	98%	\$1,420.39	Yes	Yes - max of GH cost	
	Regence HDHP	Non Uniform - see note	100%	\$519.69	100%	\$1,134.64	Yes	Yes - max of GH cost	Difference between GH premium & HDHP premium is placed into the employee's HSA account up to annual IRS limit.
	HealthFirst, Group Health II, and Regence HDHP	Police and Fire	See comment		85%		Yes		Pay 50% of the premium savings (averaging the Regence premium and the base City contribution. They currently don't have to buy up from the City's base contribution. City is
Bonney Lake	HealthFirst	AFSCME	100%	\$652.32*	90%	\$1,776.04	No	% of premium	
	Group Health II	AFSCME	100%	\$519.69*	90%	\$1,450.39	No	% of premium	
	HealthFirst	Non-Rep	100%	\$652.32*	98%	\$1,523.80	Yes		
	Group Health II	Non-Rep	100%	\$519.69*	98%	\$1,870.90	Yes		
	HDHP	AFSCME, Non-Rep	100%	\$349.23*	100%	\$1,134.64	Yes		
Burlington	UEBT Plan A5	Police	100%	\$1,722.00	95%	\$1,745.18	No	% of premium	
	HealthFirst	All groups	100%	\$665.63	90%	\$1,812.28	No	% of premium	
Centralia	HealthFirst	IBEW, Non-Rep	100%	\$665.63	90%	\$1,777.22	No	% of premium	
	HDHP	Non-Rep	100%	\$356.36		\$1,250.00	No	\$1,250	
	Teamsters	Police	100%	\$1,173.35	100%	\$1,173.35	Yes		
	Teamsters	Clerical, Police Non-comm	100%	\$1,038.65	100%	\$1,038.65	Yes		
Des Moines	Not associated with AWC.	All employee groups	100%			premium less \$99			No other information was available

\* Includes 2% WellCity Discount; \*\* Total leave time includes vacation and sick leave; \*\*\*Includes wellness incentive

**2013 Health Benefit Information of Comparables**

Agency	AWC Plan(s) Offered	Groups	Employee Only Paid by Employer		Full Family Paid by Employer		Do You Pay 100% of rate increases	Do you pay a maximum \$ or % of premiums?	Comments
			%	Amount	%	Amount			
Ellensburg	Not associated with AWC. Self insured through Alliant. TPA is First Choice Health.	Non-Rep, IBEW, OPEIU	90%	\$582.54	90%	\$1,749.99	Yes currently	% of premium	
	Teamster Police	Police	90%	\$1,202.58	90%		No	% of premium	
	Teamster PW	Public Works, Parks & Rec	90%	\$1,291.86	90%		Yes currently	% of premium	
Monroe	Unable to obtain data	Unable to obtain data							
Mt. Vernon	HealthFirst, Group Health	Police	100%	\$652.32 /\$525.55	90%		Currently	% of premium	
	HealthFirst, Group Health	Fire	100%	\$652.32 /\$525.55	92%		Currently	% of premium	Currently in negotiations with Fire
	HealthFirst, Group Health II, and Regence HDHP	Non Represented employees, Teamsters and two other unions	86%/86%/100%	\$560.99 / \$451.97 / \$356.36	86%/86%/90%		Currently	% of premium	
Mountlake Terrace	Health First	All groups (Police Guild, Teamsters and non rep) - full time	100%	\$665.63	90% for Police Guild and 80% for rest	\$1,208.68 police & \$1,148.34 rest	Currently	% of premium	City of MLT is currently in negotiations with Police Guild and Teamsters
	Group Health II	All groups (Police Guild, Teamsters and non rep) - full time	100%	\$519.69			Currently	% of premium	
Oak Harbor	HealthFirst	All groups	100%	\$617.87*	75%	1502.16*	Yes - emp only	No	
Port Angeles	HealthFirst	All groups except Police and Fire	87.50%		87.50%		No	% of premium	
	HealthFirst	Police and Fire	91.00%		91.00%		No	% of premium	
Pullman	HealthFirst	All groups	100%	\$617.87*	100%	\$1,796.94*	Yes		
Sedro Woolley	Healthfirst	AFSCME		\$592.32*		\$1780.90*	Currently	No	
	Healthfirst	Non-represented		\$602.32*		\$1800.90*	Currently	No	
	Healthfirst	Police, Fire		\$630.32*		\$1847.90*	Currently	No	
Walla Walla	HealthFirst; Group Health II	Police	95%		95%		No	% of premium	
	HealthFirst; Group Health II	Fire	90%		90%		No	% of premium	
	HealthFirst; Group Health II	AFSCME		\$1,177.00		\$1,177.00	Shared equally	% of premium	
	HealthFirst; Group Health II	Non-Rep		\$1,560.00		\$1,560.00	Yes	% of premium	
Washougal	HealthFirst	Police, Fire, AFSME, Non-rep	97.7%; 100% for Fire	\$637.32; \$652.32 for Fire	94.7%; 90% for Fire	\$1,800; \$1,710 for Fire	Yes for all groups except for Fire	No	Uses Washington Counties Insurance Fund (WCIF)
Wenatchee	HealthFirst	General	100%	\$617.87*	75%	\$1,347.71*	Yes	No	Uses Washington Counties Insurance Fund (WCIF)
	HealthFirst	Police & Fire	100%	\$617.87*	90%	\$1,617.25*	Yes	No	Composite rate so a single person is the same as a family
Island County	Group Health	All groups	82%	\$681.00***	65%	\$1,353.30**	No	% of premium	
	Primera Blue Cross	All groups	97%	\$507.07***	88%	\$1,372.14**	No	% of premium	
Skagit County	Self Funded	All groups	100%	\$1,366.00		\$1,366	No	% of premium	

\* Includes 2% WellCity Discount; \*\* Total leave time includes vacation and sick leave; \*\*\*Includes wellness incentive