



# Benefit Summary

ILWU 22 Port Workers Group and  
ILWU 22 Port Patrol

Effective 7/1/2025



## Health Benefit Premiums

The Port pays 100% of health benefit premiums for you and your eligible dependents.

## Initial Eligibility

You will become eligible for health benefits on the first of the month concurrent with or following your hire date. See the following examples:

Hire Date	Benefit Eligibility Date
June 1	June 1
June 2	July 1

## Receiving Services

**Medical and prescription:** You will receive a benefit card for both services at your address of record. Please present a card when you receive medical or prescription services.

**Dental:** You will receive a separate benefit card for this benefit.

**Vision:** Please provide your four-digit employee identification number preceded by five zeros (e.g. 000-00-####) to access services under the vision plan.

## Medical Plan

The Port's medical plan is a Preferred Provider Organization plan (PPO) administered by First Choice Health Administrators (877-572-0981). Visit [www.fchn.com](http://www.fchn.com) to find a participating provider.

The following table highlights some of the benefits your plan offers (when using a Preferred Provider):

Service	Co-Pay	Coverage
Office Visit	\$5	100%
Emergency Room	\$0	100%
Inpatient Hospital	\$0	100%

## Prescription Plan

Our prescription plan is administered by Express Scripts (877-510-1011). The following tables highlight the benefits under this plan:

### Non-Preferred Pharmacy (30 Day Supply):

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

### Preferred Pharmacy/Mail Order (90 Day Supply):

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

## Dental Plan

Your dental plan is administered by Delta Dental (800.554.1907)/ <https://www.deltadentalwa.com/>. The following table highlights this plan's benefits:

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

\*When using a [Delta Dental Premier Plan Participant](#)

\*\*\$500 lifetime maximum per dependent child

The maximum calendar year benefit is \$2500 per participant.

You must elect medical to be eligible for dental coverage.

## Vision Plan

Our vision plan is administered by VSP (800-877-7195).

Following are the highlights of this plan:

Service	Frequency
Vision Exam	Annually
Prescription Lenses	Annually
Frame Allowance	Bi-Annually

You must elect medical to be eligible for vision coverage.

## Plan Overview

The VEBA and the FSA (Flexible Spending Arrangement) accounts can be used to reimburse eligible health care expenses for you and your eligible dependent(s). The matrix on the next page compares the differences between these two types of plans.

The Port offers two separate VEBA accounts and both are 100% funded by the Port. HRAVEBA is the plan administrator for both VEBAs.

The FSA is funded with employee pre-tax dollars. In addition to health care expenses, employees may elect to contribute to this account for reimbursement of dependent care expenses. This plan is administered by Navia.

## VEBA

Employees hired into ILWU 22 Port Workers' benefited positions on or after December 19, 2023, not eligible for the VEBA. The Port makes a monthly contribution of \$45.00 for eligible employees. There is no vesting period, and you can access the funds for eligible expenses at any time.

## VEBA 5

Employees hired into ILWU 22 Port Workers' benefited positions on or after July 1, 2015, or into ILWU 22 Port Patrol benefited positions on or after April 12, 2023, are not eligible for the VEBA 5. The Port makes a monthly contribution of \$307.79 to eligible employees. The monthly contribution is adjusted annually based on CPI-U.

The VEBA 5 has a 5-year vesting period. You will not have access to the funds until you are vested. If your employment with the Port ends prior to completing the vesting period, you will not have access to these funds.

## Flexible Spending Arrangement

The Flexible Spending Arrangement (**FSA**) enables employees to contribute pre-tax dollars to be used for eligible out-of-pocket health care expenses (up to \$3,300/year) and/or for qualifying dependent care expense (up to \$5,000/year).

Employees may elect to enroll at their time of hire, after a qualifying event, and/or during open enrollment each year.

## Benefit Comparison

	VEBA	VEBA 5	Flexible Spending Account
<b>Eligibility</b>	Benefited ILWU 22 PWG Employees hired prior to December 19, 2023* and benefited ILWU 22 Port Patrol Employees	Benefited ILWU 22 Port Workers employees hired prior to July 1, 2015 or Benefited ILWU 22 Port Patrol employees hired prior to April 12, 2023	Benefited ILWU 22 Employees
<b>What can account be used for?</b>	Eligible out-of-pocket health care expenses		Eligible out-of-pocket health care expenses and/or eligible dependent care expenses
<b>Who contributes to this account?</b>	Port		Employee
<b>How much is contributed?</b>	\$45.00/month	\$307.79/month	Employee election
<b>When are contributions made?</b>	Each month eligible employee is covered under active employee health benefits		Each pay period
<b>How much can I contribute?</b>	Not applicable		Health care: \$3,300/plan yr. Dependent care: \$5,000/plan yr.
<b>What is the vesting period?</b>	Not applicable	5 years	Not applicable
<b>Who administers this plan?</b>	HRA VEBA (888.659.8828)		Navia Benefits (800.669.3539)

\*The VEBA contributions for all ILWU 22 Port Workers employees will sunset effective 4/1/2028

## Overview

Employees working in eligible positions become members of the Public Employees' Retirement System ("PERS"), which is managed by the Washington State Department of Retirement Systems (800.547.6657).

Port employees may also elect to make pre-tax contributions to the 457 deferred compensation program.

The benefit matrix on the next page compares these benefits.

## Public Employees' Retirement System ("PERS")

Employees have 90 days from their hire date to choose between PERS 2 and PERS 3. PERS 2 is a defined benefit program. PERS 3 has both a defined benefit and a defined contribution component.

Both the Port and employees make contributions to these plans. The benefit matrix on the next page identifies the current contribution rates.

Alternative Retirement Benefit: Beginning April 1, 2023, for Benefited ILWU 22 Port Patrol employees disqualified from participating in PERS because they are receiving a pension benefit earned in previous public employment, the Port will contribute \$250 per month into a tax-free Voluntary Employees' Beneficiary Association (VEBA) account.

## 457 Deferred Compensation

The 457 Deferred Compensation Plan is a supplemental retirement savings program that allows you to make pre-tax contributions. This plan is administered by MissionSquare (800.669.7400). The maximum annual contributions are included in the benefit matrix on the next page.

## Plan Comparison

	Department of Retirement Systems		ICMARC
	PERS 2	PERS 3	457
<b>Mandatory/Voluntary</b>	Mandatory (Choose PERS 2 or 3)		Voluntary
<b>Employee Contribution</b>	5.38%*	Employee Elects	Employee Elects
<b>Contribution Choices</b>	None (see contribution percentage above)	Elect one of seven contribution levels (range from 5% to 15%)	Contribute any percentage or dollar amount up to the annual maximum
<b>Employer Contribution</b>	5.58%*		None
<b>Maximum Annual Contributions</b>	Not applicable		<b>Regular:</b> \$23,500 (2025) <b>Age 50 catch-up:</b> \$31,000 (2025) <b>Pre-Retirement:</b> See Catch-Up Form
<b>Enrollment</b>	Employees have 90 days from their hire date to choose between PERS 2 and PERS 3.**		At any time
<b>Defined Benefit***</b>	Yes	Yes (Employer contribution only)	No
<b>Defined Benefit Calculation</b>	2% x Service Credit Years x Average Final Compensation	1% x Service Credit Years x Average Final Compensation	Not applicable
<b>Eligibility to Receive Regular Defined Benefit (Service Credit Years = "SCY")</b>	Age 65 or older with at least 5 SCY	Age 65 or older with at least 10 SCY; or Age 65 or older with 5 SCY if at least 12 of those months were earned after age 44.	Not applicable
<b>Eligibility to Receive Actuarially Reduced Defined Benefit</b>	Age 55 or older with at least 30 SCY	Age 55 or older with at least 10 SCY	Not applicable
<b>Defined Contribution****</b>	No	Yes (Employee contribution only)	Yes
<b>Irrevocable Election</b>	Yes (plan choice)	Yes (both plan choice & contribution level)	No
<b>Loan available</b>	No		Yes
<b>Options at Separation of Service</b>	Leave contributions in plan; or withdraw (employee contributions only); or rollover (employee contributions only)		Receive periodic payments; or rollover to VantagePoint Traditional IRA; or purchase a retirement annuity; or receive lump sum payments
<b>Penalty for early withdrawal</b>	Not applicable. (Please see "Eligibility to Receive Actuarially Reduced Defined Benefit" Above)		No penalty

\* Effective July 1, 2025. Employee and employer contributions fluctuate periodically (The State Actuary evaluates the plans each year. In odd-numbered years, the data is used to recommend employee contribution rate adjustments (if any) to the Pension Funding Council).

\*\* Unless employee has previous PERS service, employee has 90 days to choose between PERS 2 and PERS 3. Until a decision is made, the employee will be reported as a PERS 2 member. If no election is made within 90 days of hire, the employee will be irrevocably enrolled in the PERS 2 plan.

\*\*\* A defined benefit plan provides benefits based on a formula (See defined benefit calculation above).

\*\*\*\* A defined contribution plan allows participant to make fixed contributions into an individual account. The contributions are invested, and the individual's accounts are adjusted by the returns on investment (positive or negative).



## Overview

### Long Term Disability

The Port offers the following death and disability benefits. These programs are administered by Symetra (800-796-3872).

The Port pays 100% of the premium for a long-term disability insurance program. This insurance program provides a benefit up to 66 2/3% of salary (maximum: \$10,000/month) after the first 3 consecutive months ("elimination period") of a continuous disability period. Employees may buy-up to a shorter elimination period at the premiums below:

#### 2 Month Elimination Period (per \$100 of monthly base wage)

Age	< 25	25-29	30-34	35-39	40-44
Rate	\$0.063	\$0.118	\$0.145	\$0.195	\$0.331

Age	45-49	50-54	55-59	60-64	65+
Rate	\$0.553	\$0.758	\$0.928	\$0.901	\$0.879

#### 1 Month Elimination Period (per \$100 of monthly base wage)

Age	< 25	25-29	30-34	35-39	40-44
Rate	\$0.167	\$0.299	\$0.364	\$0.493	\$0.833

Age	45-49	50-54	55-59	60-64	65+
Rate	\$1.391	\$1.906	\$2.334	\$2.266	\$2.211

Example: Employee, who earns \$90,000/year (\$7,500/month), is 40 years old and wishes to buy-up to a 2-month elimination plan:

$$\$7500/100 \times \$0.331 = \$24.83/\text{month}$$

Premiums are paid on the first paycheck of each month for that month's coverage.

Employees who do not elect coverage when they are initially eligible will go through a medical review if they apply at a later date. Symetra may deny coverage.

### Life & AD&D Insurance

The Port pays 100% of the premium for a life and AD&D program with a maximum benefit of \$50,000.



## Vacation

Vacation days accrue as shown in the following table:

Years of Service	Days per Year
First year	10
2 years but less than 5 years	12
5 years but less than 10 years	15
10 years but less than 15 years	18
15 years but less than 18 years	20
18 years but less than 20 years	22
20 years and above	25 days; or 20 days + 5 days' pay

This benefit is set per ILWU 22 collective bargaining agreements as applicable.

## Holiday

The Port recognizes the following 13 Port holidays:

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

This benefit is set per ILWU 22 collective bargaining agreements as applicable. Holidays for ILWU 22 Patrol employees are credited as personal holiday hours at the beginning of each calendar year.

## Sick Leave

Employees accrue eight hours of sick leave each month of eligible service.

This benefit is set per ILWU 22 collective bargaining agreements as applicable.

## Paid Parental Leave

After successful completion of the probationary period, Port Workers Group employees are eligible for up to 4 weeks of paid parental leave, to be used in one consecutive block of time, after a child's birth, adoption or foster placement.

## Bereavement Leave

Employees may receive up to three days of paid bereavement leave after the death of an immediate family member.