

# CITY OF DUVALL

## Employee Benefits 2026



# NON-REPRESENTED EMPLOYEES





## Benefit Options

### MEDICAL PLANS

- REGENCE \$250 DEDUCTIBLE PLAN
- KAISER PERMANENTE \$200 DEDUCTIBLE PLAN

### DENTAL PLANS

- DELTA DENTAL (PLAN E) W/ ORTHODONTIA (PLAN II) - \$0 TO \$5.16/MONTH DEPENDING ON FAMILY SIZE
- WILLAMETTE DENTAL - \$10 COPAY PLAN - 100% EMPLOYEE/SPOUSE/DEPENDENTS COVERAGE PAID BY THE CITY

VISION SERVICES PLAN (VSP) - \$0 COPAY PLAN - 100% EMPLOYEE/SPOUSE/DEPENDENTS COVERAGE PAID BY THE CITY

## Other Perks

- LIFE & LONG TERM DISABILITY INSURANCES
- OPTIONAL 457 DEFERRED COMPENSATION PLAN WITH MATCHING CONTRIBUTIONS (UP TO \$100/MONTH)
- EMPLOYEE ASSISTANCE PROGRAM (EAP)
- WELLNESS PROGRAM
- 11 PAID HOLIDAYS & 2 FLOATING HOLIDAYS
- THE CITY'S COMMITMENT TO GROWTH & DEVELOPMENT OF EMPLOYEES MAY INCLUDE TUITION REIMBURSEMENT, CERTIFICATIONS AND LICENSES, CONFERENCES, AND MORE
- THE CITY IS A MEMBER OF THE SOCIAL SECURITY SYSTEM
- WORK FROM HOME OPTIONS FOR ELIGIBLE POSITIONS

# MEDICAL PLAN HIGHLIGHTS

## REGENCE \$250 DEDUCTIBLE PLAN PREFERRED PROVIDERS

## KAISER PERMANENTE \$200 DEDUCTIBLE PLAN

|                                                               |                                                                                                                                                                             |                                                                                                                                                  |
|---------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Calendar Year Deductible (Per Person/Per Family)</b>       | \$250/\$750 per calendar year                                                                                                                                               | \$200/\$400 per calendar year                                                                                                                    |
| <b>Out-of-Pocket Maximum (Per Person/Per Family)</b>          | \$3,000/\$6,000 per calendar year                                                                                                                                           | \$2,500/\$5,000 per calendar year                                                                                                                |
| <b>Preventative Care</b>                                      | No charge, deductible does not apply                                                                                                                                        | No charge, deductible does not apply                                                                                                             |
| <b>Professional Office Visit (Primary Care or Specialist)</b> | 10% coinsurance - Deductible does not apply to the first 4 preferred or participating provider office visits / year (combined with urgent care and mental health/substance) | Primary Care - \$20 Copay + 10% Coinsurance (does not apply to first 4 visits per calendar year) Specialist Visit - \$20 Copay + 10% Coinsurance |
| <b>Spinal Manipulations</b>                                   | 20 visits per calendar year                                                                                                                                                 | 20 visits per calendar year                                                                                                                      |
| <b>Outpatient Surgery</b>                                     | 10% coinsurance (Facility Fee & Physician/Surgeon Fees)                                                                                                                     | Facility Fee - \$20 Copay + 10% Coinsurance Physician/Surgeon Fees - 10% Coinsurance                                                             |
| <b>Diagnostic Services (X-rays, blood work)</b>               | 10% coinsurance                                                                                                                                                             | No charge up to \$500 allowance per calendar year (combined with imaging), then 10% Coinsurance                                                  |

# MEDICAL PLAN HIGHLIGHTS

## REGENCE \$250 DEDUCTIBLE PLAN PREFERRED PROVIDERS

## KAISER PERMANENTE \$200 DEDUCTIBLE PLAN

|                                                                                         |                                                                                                                                                                                                                                                                                            |                                                                                                                                                           |
|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Imaging Services<br/>(MRI, CT, Pet<br/>Scans)</b>                                    | 10% coinsurance                                                                                                                                                                                                                                                                            | No charge up to \$500 allowance per calendar year (combined with diagnostic), then 10% Coinsurance                                                        |
| <b>Emergency Care</b>                                                                   | ER - 10% coinsurance after \$75 copay per visit<br>Emergency Transportation - 20% coinsurance<br>Urgent Care - 10% coinsurance - Deductible does not apply to the first 4 preferred or participating provider office visits / year (combined with urgent care and mental health/substance) | ER - \$75 Copay + 10% Coinsurance<br>Emergency Transportation - 20% Coinsurance - Deductible does not apply<br>Urgent Care - \$20 Copay + 10% Coinsurance |
| <b>Hospital Inpatient<br/>Care (Room &amp;<br/>Board, Intensive<br/>Care, etc.)</b>     | Outpatient - 10% coinsurance - Deductible does not apply to the first 4 preferred or participating provider office visits / year (combined with urgent care and mental health/substance)<br>Inpatient - 10% coinsurance                                                                    | 10% Coinsurance (Facility Fee & Physician/Surgeon Fee)                                                                                                    |
| <b>Mental Health,<br/>Behavioral<br/>Health, &amp;<br/>Substance<br/>Abuse Services</b> | Outpatient - 10% coinsurance - Deductible does not apply to the first 4 preferred or participating provider office visits / year (combined with urgent care and mental health/substance)<br>Inpatient - 10% coinsurance                                                                    | Outpatient - \$20 Copay + 10% Coinsurance<br>Inpatient 10% Coinsurance                                                                                    |



# MEDICAL PLAN HIGHLIGHTS

## REGENCE \$250 DEDUCTIBLE PLAN PREFERRED PROVIDERS

## KAISER PERMANENTE \$200 DEDUCTIBLE PLAN

|                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rehabilitation Services<br/>(Physical Therapy, Occupational Therapy, Speech Therapy, etc.)</b> | 10% coinsurance Inpatient - 15 days/year Outpatient - 99 visits/year                                                                                                                                                                                                                                                                                                                     | Outpatient - \$20 Copay + 10% Coinsurance (up to 60 visits per year) Inpatient 10% Coinsurance (up to 60 visits per year)                                                                                                                                 |
| <b>Prescription Drugs</b>                                                                         | Tier 1 - (retail/home delivery) \$5 copay/\$10 copay Tier 2 - (retail/home delivery) \$25 copay/\$50 copay Tier 3 - (retail/home delivery) \$50 copay/\$100 copay Tier 4 - (Specialty) \$100 Home Delivery - 90 Day Supply More information about prescription drug coverage is available at <a href="https://regence.com/go/2025/WW/4tierLG">https://regence.com/go/2025/WW/4tierLG</a> | Preferred Generic - \$10 Copay Preferred Brand - \$20 Copay Non-Preferred - \$40 Copay *Copayment per 30-days up to a 90-day supply Specialty - Applicable Preferred Generic, Preferred Brand, or Non-Preferred cost shares. Up to a 30-day retail supply |



# DENTAL PLAN HIGHLIGHTS

## DELTA DENTAL (PLAN E) W/ ORTHO RIDER (PLAN II)

## WILLAMETTE DENTAL

|                                 |                                        |                                                      |
|---------------------------------|----------------------------------------|------------------------------------------------------|
| <b>Preventative<br/>Class I</b> | Incentive Level Plan 70% -<br>100%     | \$10 Copay                                           |
| <b>Class II</b>                 | Incentive Level Plan 70% -<br>100%     | \$10 Copay                                           |
| <b>Class III</b>                | 50%                                    | \$10 Copay                                           |
| <b>Orthodontia</b>              | \$1,000 Lifetime Maximum<br>per Person | \$150 Pre-Treatment Copay<br>\$1,000 Treatment Copay |
| <b>Deductible</b>               | None                                   | None                                                 |
| <b>Annual Plan<br/>Maximum</b>  | \$2,000                                | None                                                 |



# VISION PLAN HIGHLIGHTS

## VISION SERVICE PLAN

|                               | Description                                                                                                                                                           | Copay | Frequency       |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-----------------|
| Exam                          |                                                                                                                                                                       | None  | Every 12 Months |
| Prescription Glasses & Frames | \$220 featured frame brands allowance<br>\$200 frame allowance<br>20% savings on the amount over your allowance<br>\$120 Walmart®/Sam's Club®/Costco® frame allowance | None  | Every 24 Months |
| Lenses                        | Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses                                                                                       | None  | Every 12 Months |
| Contacts (instead of glasses) | \$200 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation)                               | None  | Every 24 Months |

# 2026 RATES

## 2026 MEDICAL MONTHLY PREMIUM RATES

### Regence \$250 Deductible

### Kaiser Permanente \$200 Deductible

|                                           | Employer Cost | Employee Cost ** | Total      | Employer Cost | Employee Cost ** | Total      |
|-------------------------------------------|---------------|------------------|------------|---------------|------------------|------------|
| <b>Employee</b>                           | \$1,037.70    | \$0.00           | \$1,037.70 | \$952.38      | \$0.00           | \$952.38   |
| <b>Employee/Spouse</b>                    | \$1,927.10    | \$156.96         | \$2,084.06 | \$1,748.46    | \$140.50         | \$1,888.96 |
| <b>Employee/Spouse/Child</b>              | \$2,365.22    | \$234.28         | \$2,599.50 | \$2,154.68    | \$212.18         | \$2,366.86 |
| <b>Employee/Spouse/2 or more Children</b> | \$2,727.44    | \$298.20         | \$3,025.64 | \$2,560.90    | \$283.86         | \$2,844.76 |
| <b>Employee/Child</b>                     | \$1,475.82    | \$77.32          | \$1,553.14 | \$1,358.60    | \$71.70          | \$1,430.30 |
| <b>Employee/2 or more Children</b>        | \$1,838.04    | \$141.24         | \$1,979.28 | \$1,764.82    | \$143.38         | \$1,908.20 |

**\*\* THE CITY PAYS 100% OF EMPLOYEE & 85% OF SPOUSE/DEPENDENT MEDICAL COVERAGE; EMPLOYEE PORTION IS DEDUCTED ½ ON FIRST CHECK & ½ ON THE SECOND CHECK OF THE MONTH**

# 2026 RATES

## 2026 DENTAL MONTHLY PREMIUM RATES

### Delta Dental Plan E with Ortho Rider Plan II

|                                    | Employer Cost | Employee Cost | Total    |
|------------------------------------|---------------|---------------|----------|
| Employee                           | \$51.78       | \$0.00        | \$51.78  |
| Employee/Spouse                    | \$96.58       | \$0.12        | \$96.70  |
| Employee/Spouse/Child              | \$173.72      | \$5.16        | \$178.88 |
| Employee/Spouse/2 or more Children | \$173.72      | \$5.16        | \$178.88 |
| Employee/Child                     | \$96.58       | \$0.12        | \$96.70  |
| Employee/2 or more Children        | \$173.72      | \$5.16        | \$178.88 |

### Willamette Dental

|                                    | Employer Cost | Employee Cost | Total    |
|------------------------------------|---------------|---------------|----------|
| Employee                           | \$74.00       | \$0.00        | \$74.00  |
| Employee/Spouse                    | \$138.64      | \$0.00        | \$138.64 |
| Employee/Spouse/Child              | \$220.80      | \$0.00        | \$220.80 |
| Employee/Spouse/2 or more Children | \$220.80      | \$0.00        | \$220.80 |
| Employee/Child                     | \$138.64      | \$0.00        | \$138.64 |
| Employee/2 or more Children        | \$220.80      | \$0.00        | \$220.80 |



# 2026 RATES

## 2026 VISION MONTHLY PREMIUM RATES

### Vision Services Plan

|                                           | Employer Cost | Employee Cost | Total   |
|-------------------------------------------|---------------|---------------|---------|
| <b>Employee</b>                           | \$10.96       | \$0.00        | \$10.96 |
| <b>Employee/Spouse</b>                    | \$21.92       | \$0.00        | \$21.92 |
| <b>Employee/Spouse/Child</b>              | \$32.88       | \$0.00        | \$32.88 |
| <b>Employee/Spouse/2 or more Children</b> | \$32.88       | \$0.00        | \$32.88 |
| <b>Employee/Child</b>                     | \$21.92       | \$0.00        | \$21.92 |
| <b>Employee/2 or more Children</b>        | \$32.88       | \$0.00        | \$32.88 |

QUESTIONS ??  
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