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To: Ad Hoc Committee  
From: Amy Jewell  
Date: 2/15/2022  
RE: Benefits Discussion

Following the GF survey, the staff survey, and the Ad Hoc Committee discussion held at the last meeting, additional benefit information is provided to the committee for discussion:

1. **Health Insurance** – The Ad Hoc Committee requested that some cost shifting occur, including alternatives to fully funding the deductible and co-insurance. Based on this information an incremental proposal is included in the FY 23 Budget.

**Recommendation:** Effective July 1, 2022, increase the employee portion of salary towards premiums from 3.25% to 3.5% and effective January 1, 2023, require the employee to pay the first \$100/\$200 of the deductibles in year one.

2. **Dental Insurance** – Request from staff to increase coverage. GF noted CSWD employee portion (5% of premium is low)

**Option 1:** CSWD could shift to another plan that increases the per person maximum coverage from \$1,500 to \$2,000 but also increases the deductibles from \$25 & \$50 per person, to \$50 & \$100 per person. No additional cost to CSWD or the employee.

**Option 2:** The maximum plan amount doesn't increase but the coverage increases within the Plan. Coverage B to 100% coverage instead of 80% coverage. The additional cost for this plan would be \$15,881. Our total dental coverage is about \$38,000.

**Recommendation:** No proposed change. Poll employees to select current plan, versus options 1 or 2 but the employee bears the cost if increasing plan options.

3. **Retirement** - GF report noted the one year waiting period for eligibility for retirement is not typical. Staff survey noted some are dissatisfied with the plan. We will explore other retirement options and financial education for staff. The Ad Hoc Committee asked about vesting options. The 457 plan does not have a vesting option.

**Recommendation:** Effective July 1, 2022, eliminate the one-year waiting period.

4. **Life/Disability Insurance** - GF report noted that the 1x salary amount for life insurance is low and generally 2x the employee salary. Staff also requested increasing life insurance capabilities. The Ad Hoc Committee requested additional cost information be provided. The cost for CSWD's life insurance at 1x salary up to \$110,000 cap is \$5,910. The cost to increase to 1.5x salary is **\$3,000**. The cost to increase to

2x salary is **\$6,445**. Effective July 1, 2022, employee will have the opportunity to purchase additional life insurance on their own. This opportunity was not previously available.

In addition, we requested quotes for increasing the three tiers of weekly disability benefits from \$450/\$800/\$1,500 to \$600/\$1,000/\$1,500. The annual cost is \$3,500. It is not recommended that we make this change at this time.

**Recommendation:**

Effective July 1, 2022, Increase the life insurance amount to 2x the employee salary to be paid by CSWD (\$6,445 annually) and offer employees to pay any additional coverages beyond that.

5. **Paid Time Off package** – CSWD will explore proposed changes to the Paid Time off package during FY 23. A staff committee will be formed to explore improving employee opportunity for time off without negatively impacting the public. Any recommended changes will be approved by the Executive Director to bring forward to the Board for final approval. This work will be done during FY 23.

**Recommendation:** Effective July 1, 2022, notify employees that the amount of vacation carry over will be reduced from 2x the accrual rate to 1x the accrual rate. Any employee in excess of that amount will lose that vacation time on July 1, 2023.

At the March 2022 Board meeting, we will propose recognizing the Juneteenth Holiday and closing facilities on that day.

6. **Additional Benefits** – CSWD is continuing to explore additional benefits for employees including long-term care coverage, health and fitness benefits, subsidized cost of childcare, financial planning, retirement planning and tuition assistance. These proposals may be presented to the board during FY 23 or may be included for consideration in the FY 24 Budget process.