



2026 BENEFITS SUMMARY

Effective January 1, 2026

(Contact Human Resources for Assistance or Additional Information)

AFLAC	Optional additional insurance for Accident, Cancer, Dental, Hospital, Intensive Care, Personal Sickness Indemnity, Specified Health Events, and Vision. <i>100% employee cost.</i>		
Colonial	Optional additional insurance for Accident, Cancer Care, Critical Illness, Short-Term Disability, and more. <i>100% employee cost.</i>		
Airlift Northwest	Optional membership for you, your spouse or unmarried partner, and any children claimed as dependents on your current income tax return and covered under an active Health Insurance Plan.		
Dental Insurance ¹	Preventive, incentive-based dental coverage 70-100% preventative, 70-100% basic, and 50% major dental to a max of \$2000/person/year. Includes orthodontic rider for children only. Covers 50% of orthodontic expenses to a maximum of \$1000 per child/lifetime. Coverage: Diagnostic & preventative care; restorative, oral surgery, periodontics, endodontics, & prosthodontics care.		
Employee Assistance Program (EAP) 1-800-570-9315	FREE to employees and all household members. Professional and confidential assistance tailored to your needs. REGISTER NOW to access your benefits. —Your Web ID#: trusteap71 . Access to 1. Confidential Counseling (Relationships, Substance Abuse, Job Pressures, Grief & Loss, Problems with Children, Stress, Anxiety, or Depression, etc.) 2. Legal Services 3. Financial Services and more.		
Flexible Spending Account (FSA) & Dependent Care	Save money on taxes—pay eligible expenses with tax-free dollars. Medical FSA pays for <i>medical</i> expenses, including copayments, deductibles, prescription drugs, insulin, and medical devices. Dependent care can include reimbursement for eligible services for children under 13 or older dependents who need supervised care. <i>100% employee contribution.</i>		
Gym Membership	New added benefit effective January 1, 2026 --Planet Fitness Black Card membership, equivalent to \$25.08 per member per month, is provided to employees, paid in full by the City. Employees must opt-in during open enrollment each year.		
Healthcare Coverage ³ (Eligible Active Employees)	Plan Option 1	Plan Option 2	Plan Option 3
	Regence 250	Regence High Deductible Health Plan (HDHP)	Kaiser 200
Healthcare Coverage (Retirees Only)	Employees on an AWC medical plan for five (5) years immediately preceding retirement are eligible for AWC retiree medical plans. Contact HR for retiree rates and plan details.		
Health Saving Account (HSA) Eligibility required ⁴	Restrictions apply: available only if you are 1. Enrolled in High Deductible Health Plan 2. You have no other health coverage except what is permitted ⁵ under Other health coverage , 3. You aren't enrolled in Medicare. 4. You can't be claimed as a dependent on someone else's tax return.		
Holidays ⁶	Regular Holidays	Floating Holidays	Wellness Day Off (required point earned from previous year)
	11	2	1
HRA VEBA	Available to qualifying employees per policy. See Human Resources for additional information.		
Life + AD&D & Dependent Life Insurance (Basic)	1. Basic group life insurance \$50,000 2. AD&D (Accidental Death & Dismemberment) \$50,000 3. Dependent coverage, \$10,000 if applicable.		
Life Flight & Airlift Northwest	24/7 air medical helicopter, pilot, and medical crew based at Whidbey Health Medical Center, serving not only Coupeville and nearby communities, but also the broader Puget Sound Region, including the San Juan Islands. Provides ICU-level transportation; members incur no out-of-pocket expense if flown for medically necessary emergent conditions. <i>100% employee cost.</i>		
Life Insurance	Optional additional life Insurance for yourself in multiples of \$10,000 and for your spouse in multiples of \$5,000. <i>100% employee cost.</i>		
Limited-Purpose FSA	Available only to employees covered under the Regence High-Deductible Health Plan (HDHP). To pay for dental and vision expenses not covered under the Regence HDHP. <i>100% Employee contribution.</i>		

Revised 11/21/2025 eh

¹ Applies only to all Full-time, Part-time employees working a regular 20 hours or more per week, & Council Members

² Applies to all employees Full-time, Part-time, Seasonal, & Council Members.

³ Full-Time employees: City pays 100% of the employee's insurance premium & 90% for all eligible dependents. Part-Time employees: City pays 100% of the employee's monthly insurance premium; employees or Councilmembers pay 100% for any dependents to be covered.

⁴ Restrictions apply under IRS Publication 969

⁵ Employee covered under Tricare are not HSA eligible (IRS Notice 2004-50 Q&A 6) (N.d.). Irs.gov.: <https://www.irs.gov/pub/irs-drop/n-04-50.pdf>

⁶ "Part-time regular employees regularly scheduled to work twenty (20) hours or more per week will receive holiday pay on a pro-rated basis." EPM 5.18

Long-Term Disability	If an employee becomes ill for an extended period of time and cannot return to work either partially or 100% capacity. If eligible and approved, this insurance will provide 60% of the first \$20,000 of your pre-disability earnings, reduced by deductible income.			
Memorial Plan	People's Memorial Association—" . . . a trusted resource and thought leader for funeral choice, education, and advocacy in Washington State. Access to after-death arrangements that reflect <i>[your personal values and resources]</i> ." 100% employee cost. peoplesmemorial.org			
Medical Expense Reimbursement Plan (MERP) (Fire Union Only)	Available to Fire Union employees only, by the Washington State Council of Firefighters (WSCFF). Employee contributions of \$75.00 per month and City contribution of \$75.00 per month as agreed to in the collective bargaining agreement by and between the City of Oak Harbor and IAFF, 2024-2025.			
Public Service Loan Forgiveness (PSLF)	Employees may benefit from this federal program that could forgive federal student loans. Refer to the PSLF Help Tool for more information or refer to the PSLF Annual Notice for more information.			
Retirement Plan (Employer-Sponsored)	Plan Name	Option	Employee Contribution	Employer Contribution
Washington Department of Retirement System (DRS)	PERS – Public Employees Retirement System	PERS Plan 2	5.38%	5.58%
		PERS Plan 3	5% - 15%	5.38%
	LEOFF – Law Enforcement Officers & Firefighters	LEOFF 2	8.53%	5.32%
	PSERS – Public Safety Employees	PSERS Plan 2	6.91%	7.11%
Retirement Plan ⁷ (DCP) (additional/optional)	DRS (Deferred Compensation Plan) (Traditional or Roth Contribution)		Empower (Deferred Compensation Plan) (Traditional or Roth Contribution)	
	\$15 per paycheck minimum contribution		\$25 per paycheck minimum contribution	
Sick Leave Accrual	Full-Time (≥ 40 hrs. per week)	Part-Time (≥ 20 hrs. per week)	Seasonal & Part-time working < 20 hrs. per week	
	1 day/month	Pro-rated	Accrue WA State SL 1 hr. per 40 hrs. worked	
Vacation Leave Accrual (Full-Time)	Service Year	# of Vacation hrs./month	Total # of Vacation hrs./year	Maximum Accrual hrs./year
	0 -5	8	96	192
	6-10	10	120	240
	11 – 15	13.33	159.96	319.92
	16 – 20	15	180	360
	21+	16.66	199.92	399.84
Vacation Leave Accrual (Part-Time)	Working a regular schedule of at least twenty (20) hours or more per week, vacation accrual is calculated based on the percentage of full-time employment.			
Vision Insurance w/ 2nd pair rider	Vision Service Plan (VSP) - 100% city-paid for employee-only or family vision plan that covers a yearly exam per person and a portion of vision hardware (frames, lenses, and contacts). Cost varies based on in-network or out-of-network providers. Second Pair eyeglass rider available for every 24 months.			
Washington Paid Family Medical Leave (PFML)	Restrictions Apply: Maximum benefit of \$1,542 per week in 2025. Provides up to 12 weeks of medical leave and benefit protection; certain conditions may provide for up to 16-18 weeks per benefit year. Effective January 1, 2026, an employee must have worked at least 180 days to qualify. paidleave.wa.gov			
Long Term Care Washington Insurance⁸	The premium is calculated on gross wages, so there's no Social Security cap. For example, if an employee earns \$50,000 annually, their total annual premium is \$290, or \$12.0833 per paycheck. ⁹ Employee may be exempt if able to provide an Exemption Letter from WA State Employment Security Department			
Wellness Program	Available to all Full-Time and Part-Time employees regularly working 20 hours or more per week.			
Workers' ¹⁰ Compensation (WC)	Medical coverage and limited-loss wage replacement for employee job-related injuries and illnesses. The benefit amount is 60% to 75% of regular wages.			

⁷ Employee contributions only and you can start and stop your contributions at any time without incurring any penalties.

⁸ How the fund works. (n.d.). WA Cares Fund. Retrieved March 6, 2025, from <https://wacaresfund.wa.gov/how-it-works>

⁹ Benefit coverage. (n.d.). WA Cares Fund. Retrieved March 6, 2025, from <https://wacaresfund.wa.gov/benefits>

¹⁰ L&I online access to Workers Compensation materials. Washington State Department of Labor, & Industries. (n.d.). Wage replacement. Washington State Department of Labor & Industries. Retrieved October 24, 2024, from <https://lni.wa.gov/claims/for-workers/claim-benefits/wage-replacement>