

# WELCOME

## The Washington Federation of State Employees/AFSCME Council 28

### Welcome to Our Union

Congratulations! You are now part of the largest union for state employees in Washington. Our union is a powerful voice for nearly 47,000 public employees, speaking up for **our jobs, our families, and our communities.**

Our union is about protecting our future and the vital public services we provide. By standing together, we have won pay increases, good benefits, affordable health care, retirement security, and better working conditions. We have also won additional resources and funding to help improve the public services we provide.

**Join our union today by signing a membership card.** You'll gain a voice in the direction of our union, access to members-only benefits, and more.



- Contracts
- Political Action
- Health Care
- Retirement
- Deferred Compensation
- Member Benefits

[www.wfse.org](http://www.wfse.org)

Questions? Contact our Member Connection Center at 1-833-MCC-WFSE or [MCC@WFSE.org](mailto:MCC@WFSE.org).

# CONTRACTS

Every two years, we negotiate contracts that implement improvements and provide a process for resolving disputes.

This is also how we **raise our wages, improve our working conditions and secure quality benefits.**

View all contracts at [www.wfse.org/all-contracts](http://www.wfse.org/all-contracts).



FAIR PAY



HEALTH CARE



A VOICE AT WORK

Our union contract—also referred to as a collective bargaining agreement (CBA)—is a legal document negotiated collectively between our employer and our union, the Washington Federation of State Employees (WFSE).

**The contract serves as the governing document** outlining the terms and conditions of employees in the workplace, our duties and the duties of the employer.

The **strength of our contract** is a direct result of the **strength of our membership.**

Join today by signing a membership card.

# POLITICAL ACTION

## **No workforce has more at stake in decisions made by elected officials.**

*Members drive the process of endorsing candidates for political office and for our union's political activities.*

## **Party affiliation is not a basis for endorsement.**

The candidate's support for issues that benefit working families is the basis for our endorsement.

## **Members are involved in interviewing and assessing candidates.**

We consider the candidate's records on state employee issues like wages, benefits, job security, working conditions and the right to negotiate a fair return on our work. This process assists members as we make the decision about which candidates our union should support.

## **Public Employees Organized to Promote Legislative Equality (PEOPLE) PAC**

PEOPLE PAC is how we build power and fund our political action efforts to make sure special interest-backed politicians can't break us.

Political action means registering voters, calling members, knocking on doors, rallying, campaigning and making sure that all working families get a fair wage, quality health care and a secure retirement.

**It means electing candidates who care about public services and the people who provide them.**



# HEALTH CARE

Health care is vital to job and family security.  
It's no different for workers in public service.

**OUR UNION HAS A CRITICAL ROLE IN THE QUALITY AND COST OF HEALTH CARE**

1

Our union negotiates with the state what employees will pay for their health care coverage. Currently, **85 percent is state-paid and 15 percent is employee-paid.**

2

**AFSCME Council 28 (WFSE) & the Retired Public Employees Coalition (RPEC) have seats on the Public Employees Benefit Board (PEBB).** The PEBB is in charge of administering health care benefits for active and retired state employees. Our voice is heard throughout the process of administration and delivery of our health care services.

## PROVIDERS

### KAISER PERMANENTE (KP)

- Health Maintenance Organization (HMO) style plans with specific KP-employed providers (physicians)
- Not available in all counties

### UNIFORM MEDICAL PLAN (UMP)

- State self-insured plans
- 2/3 of state workers sign up for UMP
- Most state workers can find their physicians in these plans.
- Moderately priced
- Statewide

## TYPES OF PLANS

### CLASSIC

- Fee for service
- Tremendous coverage
- Slightly more expensive
- Most state workers choose these plans because of physician access

### VALUE

- Lower premium costs
- Higher point of service costs and deductibles.

### HIGH VALUE NETWORKS/ACCOUNTABLE CARE NETWORKS

#### UMP PLUS

Puget Sound High Value Network  
UW Medicine Accountable Care Network

**KAISER PERMANENTE**  
SoundChoice

### CONSUMER DIRECTED HEALTH PLANS

Health Savings Accounts. High deductible, good plans if you are never sick. High risk.  
Expensive if you have medical problems.

# PREMIUMS

## 2024 Monthly Medical Plan Premiums

PLANS	EMPLOYEE	EMPLOYEE & SPOUSE <sup>4</sup>	EMPLOYEE & CHILD(REN)	FULL FAMILY <sup>4</sup>
<i>Kaiser Foundation Health Plan of the Northwest</i> <b>Classic</b>	<b>\$331</b>	<b>\$662</b>	<b>\$579</b>	<b>\$910</b>
<i>Kaiser Foundation Health Plan of the Northwest</i> <b>CDHP</b>	<b>\$195</b>	<b>\$390</b>	<b>\$341</b>	<b>\$536</b>
<i>Kaiser Foundation Health Plan of Washington</i> <b>Classic</b>	<b>\$226</b>	<b>\$452</b>	<b>\$396</b>	<b>\$622</b>
<i>Kaiser Foundation Health Plan of Washington</i> <b>CDHP</b>	<b>\$26</b>	<b>\$52</b>	<b>\$46</b>	<b>\$72</b>
<i>Kaiser Foundation Health Plan of Washington</i> <b>SoundChoice</b>	<b>\$69</b>	<b>\$138</b>	<b>\$121</b>	<b>\$190</b>
<i>Kaiser Foundation Health Plan of Washington</i> <b>Value</b>	<b>\$211</b>	<b>\$422</b>	<b>\$369</b>	<b>\$580</b>
<i>Uniform Medical Plan</i> <sup>2</sup> <b>Classic</b>	<b>\$124</b>	<b>\$248</b>	<b>\$217</b>	<b>\$341</b>
<i>Uniform Medical Plan</i> <sup>2</sup> <b>CDHP</b>	<b>\$35</b>	<b>\$70</b>	<b>\$61</b>	<b>\$96</b>
<i>Uniform Medical Plan</i> <sup>2</sup> <b>Select</b>	<b>\$59</b>	<b>\$118</b>	<b>\$103</b>	<b>\$162</b>
<i>Uniform Medical Plan</i> <sup>2</sup> <b>UMP Plus</b> <sup>3</sup>	<b>\$109</b>	<b>\$218</b>	<b>\$191</b>	<b>\$300</b>

Tobacco Use Surcharge: \$25

Spouse<sup>4</sup> Coverage Surcharge: \$50 for plans that include spouse<sup>4</sup>

1. Kaiser Foundation Health Plan of the Northwest (KFHPNW) offers plans in Clark and Cowlitz counties in Washington and select counties in Oregon.
2. UMP is administered by Regence Blue Shield and Washington State Rx Services.
3. UMP Plus includes UMP Plus–Puget Sound High Value Network and UMP Plus–UW Medicine Accountable Care Network. The premium is the same for both.
4. The term “spouse” is interchangeable with “state-registered domestic partner” (SRDP).

# RETIREMENT

Our union, AFSCME Council 28/WFSE, plays an active role in pension governance to protect, improve and preserve our retirement benefits. **We hold seats on the Select Committee on Pension Policy (SCPP) and the State Investment Board (SIB).**

	<b>PERS PLAN 2</b> Defined Benefit (DB)  <i>A safe, defined benefit pension plan that guarantees payments upon retirement.</i>	<b>PERS PLAN 3</b>  <i>1/2 Defined Benefit (DB) and 1/2 Defined Contribution (DC)</i>  <i>A somewhat volatile hybrid plan consisting of a one percent guaranteed defined benefit portion combined with a defined contribution portion that is subject to the whim of the stock market.</i>	<b>PSERS</b>  <i>Applies to those employed on a full-time basis by one of the following employers if your primary responsibility is covered under RCW 41.37.010(19): Dept of Corrections, Dept of Social and Health Services, Dept of Veterans Affairs, Dept of Natural Resources, Parks and Recreation Commission, Gambling Commission, State Patrol, Liquor and Cannabis Board, and any public corrections entity created under RCW 39.34.030</i>
<b>Risk</b>	<b>Risk is shared.</b> Defined Benefit Pensions can weather market volatility without the brunt of risk falling on the employee.	Employee holds <b>all risk</b> for Defined Contribution (DC) portion. Risk on Defined Benefit (DB) is shared.	<b>Risk is shared.</b>
<b>Management</b>	Managed for you by the State Investment Board (SIB). SIB is globally recognized and manages more than 100 billion thus has a greater chance of higher returns.	State manages the DB portion. You manage the DC portion.	Managed by State Investment Board (SIB).
<b>Contributions</b>	Set by the Pension Funding Council. Subject to change.	You choose from 5% to 15% of your salary. Percentage cannot be changed unless you switch employers. Defaults to the lowest rate.	Rates are adopted by the legislature.

**Once you select your plan it is a permanent decision.**

**See [DRS.WA.GOV](https://www.drs.wa.gov) for more details.**

ADDITIONAL SAVINGS PLAN

# DEFERRED COMPENSATION PROGRAM (DCP)

## THINGS YOU NEED TO KNOW

- ▶ **At three months, 3% of your paycheck will be automatically deducted for deferred comp unless you choose otherwise.**
- ▶ **If you opt out of automatic enrollment, you can re-join DCP at any time in the future.**
- ▶ **Once in the plan, you can change the contribution level at any time.**
- ▶ **You'll still have the option to withdraw contributions within the 90 days following your first contribution.**

**Many use their DCP savings to help pay for health care or pay down other expenses upon retirement. DCP may be a good tax deferred savings option depending on your financial needs. To get the best benefit of a savings plan like DCP, saving just a little and starting early in your career can really add up.**

**For more information, visit [drs.wa.gov](https://drs.wa.gov).**

# WFSE MEMBER BENEFITS

ONLY WFSE MEMBERS save thousands of dollars through AFSCME Member Benefits



## SCHOLARSHIPS

**Scholarships** Check out our many scholarships!  
[wfse.org/scholarship-info](http://wfse.org/scholarship-info)

## HOUSE & HOME

**MORTGAGES** Two programs help members and their children buy a home.

**REAL ESTATE PROGRAM** Helps members and their families buy or sell a home.

**SAVE MY HOME HOTLINE** provides counseling for labor union members facing foreclosure.

## SHOPPING & TRAVEL

**AT&T WIRELESS DISCOUNT** Save 15% with the only nationwide unionized wireless company.

**WFSE TRAVEL DISCOUNTS** Savings may exceed 50%, average 10-20% below-market rates.

**FAIRHOTEL.ORG** Socially responsible union hotels.

**AND MORE...** Pet veterinary services; entertainment; flowers & gift baskets; Travel Center; Super Shuttle Discount.

## DENTAL HEALTH

### WFSE/AFSCME MEMBER EXCLUSIVE

Free and discounted dental benefits with Bright Now! Dental, Pacific Dental Alliance, and Sunrise Dental.

## FINANCIAL

### FINANCIAL WELLNESS & PLANNING

- Washington State Employees Credit Union Program
- Modern Woodmen of America (retirement savings)
- Money Management Educators (financial education)
- AFLAC (supplemental insurance)
- Colonial Life (supplemental insurance)

### DISASTER/HARDSHIP RELIEF GRANTS

Help from the Foundation for Working Families, a Washington State Labor Council program supported by WFSE/AFSCME.

**AND MORE...** UnionPlus resources on financial hardship & student debt.

## LEGAL

**LEGAL SERVICES** Speak to a lawyer free about any legal question. Free document review and 30% off additional services.

## AUTOMOTIVE

**CAR RENTALS** Save on car rentals with discounts from Alamo, Avis, Budget, Hertz, and National.

**MOTOR CLUB** Get emergency roadside assistance.

**AUTO BUYING SERVICE** Save time and money when you buy a new or used car or truck.

**TIRES & CAR SERVICE** Save 10% on all Goodyear tires and 5% on all sale tires.

**AND MORE...** Auto Insurance; A Guide to Union-Made Vehicles.

**Not a member?**

Join today at [wfse.org/join](http://wfse.org/join).

Get more info:

[wfse.org/member-benefits](http://wfse.org/member-benefits)

Member Connection Center

1-833-MCC-WFSE

(1-833-622-9373)