

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
- Free College Benefit
- Member Benefits

www.wfse.org

Questions? Contact the Member Connection Center at 1-833-MCC-WFSE or 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.**



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 all 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 the only way we can 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 in 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

2021 Monthly Medical Plan Premiums

PLANS	EMPLOYEE	EMPLOYEE + SPOUSE ¹	EMPLOYEE +CHILD(REN)	FULL FAMILY ¹
Kaiser Permanente NW Classic ²	\$159	\$328	\$278	\$447
Kaiser Permanente NW CDHP ²	\$25	\$60	\$44	\$79
Kaiser Permanente WA Classic	\$189	\$388	\$331	\$530
Kaiser Permanente WA CDHP	\$26	\$62	\$46	\$82
Kaiser Permanente WA Sound Choice	\$55	\$120	\$96	\$161
Kaiser Permanente WA Value	\$112	\$234	\$196	\$318
Uniform Medical Plan (UMP) Classic	\$105	\$220	\$184	\$299
Uniform Medical Plan (UMP) CDHP	\$25	\$60	\$44	\$79
UMP Plus - PSHVN or UW Medicine ACN	\$72	\$154	\$126	\$208

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 and the State Investment Board.**

	PERS PLAN 2 Defined Benefit (DB) <i>A safe, defined benefit pension plan that guarantees payments upon retirement.</i>	PERS PLAN 3 <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>	PSERS You are eligible for PSERS if you are employed full-time by one of the following agencies: Department of Corrections, Department of Natural Resources, Department of Social and Health Services, Department of Veterans Affairs, Gambling Commission, Liquor and Cannabis Board, Parks and Recreation Commission, or State Patrol.
Risk	Risk is shared. Defined Benefit Pensions can weather market volatility without the brunt of risk falling on the employee.	Employee holds all risk for Defined Contribution (DC) portion. Risk on Defined Benefit (DB) is shared.	Risk is shared.
Management	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).
Contributions	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.

ENROLLMENT IN ANY PLAN IS IRREVOCABLE.

See [DRS.WA.GOV](https://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: <https://drs.wa.gov>



FREE COLLEGE BENEFIT

Free College for you and your family members! A life-changing opportunity from your union to earn your Associate Degree

026-20  represented by
Union Label

Free Associate Degree for You and Your Family

AFSCME Free College offers working families a debt-free and convenient higher education opportunity. Current members, active retirees, their spouses, domestic partners, children (including stepchildren and children-in-law), siblings, parents, financial dependents and grandchildren can all take advantage of this exciting opportunity! Family members do NOT need to be financial dependents or living with the member to be eligible.

Zero Out-of-Pocket Costs

Members and their families can earn an Associate Degree online, with no out-of-pocket costs. A last-dollar scholarship covers the difference between any federal grants and your tuition, fees and e-books at Eastern Gateway Community College (EGCC).

Eastern Gateway Credits are Transferable

Eastern Gateway Community College is a public, non-profit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. Credits you earn can transfer to other schools, saving you as much as \$15,000 on your education!

Degree Programs

- Business Management
- Criminal Justice
- Teacher Education
- Healthcare Administration
- Accounting
- Associate of Arts

Over 20 focus options and additional degrees available. For a complete listing, visit freecollege.afscme.org

For You and Your Family

Family includes children (or step children), grandchildren (or step grandchildren), parents, siblings, spouses, domestic partners, and financial dependents. Family members do not have to live with you and there is no age limit.

Easy Steps to Enroll!

1. Complete the inquiry form at: freecollege.afscme.org.
2. Apply to EGCC and submit proof of high school or GED completion.
3. Complete FAFSA at fafsa.ed.gov (school code 007275) and authorize any available federal or state grants to be used toward your tuition, fees and e-books at EGCC. As long as your file is complete, the AFSCME Free College benefit will cover the rest. And even if you don't qualify for any grants, we've still got you covered.



EASTERN GATEWAY
COMMUNITY COLLEGE

1-888-590-9009
freecollege.afscme.org

The AFSCME Free College benefit covers the cost of tuition, fees and e-books after any PELL or other federal grant, or employer reimbursement is applied. The remaining amount will be cleared with the Free College scholarship. As long as your financial aid file is complete, there is no cost to the student and students are never asked to take out any loans.



NOW ENROLLING

Low-Cost BACHELOR'S DEGREE COMPLETION PROGRAM

026-20 

Low-Cost bachelor's degree for you and your family members!
A life-changing opportunity from your union

Bachelor's Degree Program for AFSCME Families

AFSCME Bachelor's Degree Completion is available to current and retiree union members, their spouses, domestic partners, children (including stepchildren and children-in-law), financial dependents, siblings, parents, and grandchildren. Family members do NOT need to be financial dependents or living with the member to be eligible. All courses are 100% online.

An Associate degree or 60 credit hours in the intended major is required to enroll. Students who have earned an Associate degree or college credit **outside of their intended major**, will begin with the AFSCME Free College program at EGCC and then transfer into the Bachelor's Degree Completion program at CSU.

Central State University is Regionally Accredited

AFSCME has partnered with Central State University (CSU), a regionally accredited public, non-profit university near Dayton, OH. Credits you earn can transfer to other schools.

Low Out-of-Pocket Costs

Members and their families can earn a bachelor's degree online at an *extremely reduced rate*.

The Student Success Grant will be applied toward eligible students' tuition, fees and e-books, so the most you will pay in annual out-of-pocket costs is \$4,500 (\$187.50 per credit).^{*} For many, the final cost will be significantly lower and, for some, even zero (depending on available federal or employer grants). To determine what your financial responsibility will be, you will be asked to complete the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov (school code 003026). Students with a financial responsibility have several funding options available. Your enrollment advisor will help you navigate the process.

Bachelor's Degrees Offered

- **Business Administration**
- **Teacher Education**
Licensure and non-licensure (PreK-5th grade)
- **Additional degree programs coming soon!**

**THE STUDENT
SUCCESS GRANT**

**ensures no more than \$4,500 out-of-pocket costs,
per year, for a full-time student, and often less.**



1-888-897-9671
bachelorsdegree.afscme.org

^{*}\$4,500 cost is based on 24 credits per academic year. The students' final out-of-pocket cost is based on CSU's current tuition and fee schedule. In the event of a future tuition and/or fee rate change, advance notice will be provided.

WFSE MEMBER BENEFITS

ONLY WFSE MEMBERS save thousands of dollars through AFSCME Member Benefits



FREE COLLEGE & SCHOLARSHIPS

AFSCME Free College Earn an online degree from an accredited school with no out-of-pocket expense. Also available to family members.

freecollege.afscme.org

Scholarships Check out our many scholarships!

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)

TRUSTMARK Trustmark Universal Life Insurance with Long-Term Care for members in General Government.

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.

Get more info:

wfse.org/member-benefits

Member Connection Center

1-833-MCC-WFSE

(1-833-622-9373)