## **City of Springfield Benefit Summary**

\*\*\*This is a brief summary of benefits offered by the City of Springfield. See benefit plan summaries, plan documents or union contracts for further details.

Medical Insurance	<ul> <li>Premium paid by the employee and the City</li> </ul>
PacificSource Health	• \$1,500 deductible per person/ \$3,000 per family per calendar year
	<ul> <li>\$2,000 out of pocket max per person / \$4,000 family</li> </ul>
	<ul> <li>Preventative care: covered at 100% when using a preferred provider</li> </ul>
	<ul> <li>Professional services: deductible then 10% co-insurance</li> </ul>
	Domestic Partners: Insurance premium for partner is taxable
Vision Insurance	Premium included with medical insurance cost
PacificSource Health	• Annual eye exam
	Frame & lenses coverage
	Contact lens coverage
Dental Insurance	<ul> <li>Premium paid by the employee and the City</li> </ul>
MODA/Delta Dental	• \$1,500 calendar maximum per member per year
	• Visits covered on tiered basis at 70%-100%
	Ability to choose dental provider
MODA/Delta Dental + Plus	Premium paid by the employee and the City
(Must stay on plan for at least	• Orthodontia coverage has a life-time max of \$1500.00
two (2) years.	• \$1,750 calendar maximum per member per year
	• Visits covered on tiered basis at 70%-100%
	Ability to choose dental provider
Wellness Center	• Free Wellness Center for eligible employees and dependents age 4 and older
Cascade Health office at City Hall	• Diagnosis and treatment of acute illnesses such as respiratory infections, sore
	throat, sinus infection, pink eye, rashes, ear infections, poison oak, allergic
	reaction, UTI, STI, cold sores, heartburn, hernia
	• Diagnosis and management of chronic health conditions such as high blood
	pressure, high cholesterol, menopause, obesity, allergies, asthma, depression,
	diabetes
	• Health maintenance and prevention to include adult vaccines (flu, Hep A and B,
	Tetanus/pertussis), birth control, school physicals, sports physicals, smoking
	cessation
	• Physical Therapy
Health Reimbursement Account	City funded Health Reimbursement Account (HRA)
PacificSource Administrators	• Pro-rated amount for partial year, un-used funds roll over annually
	• \$100 per month for single party
	• \$200 per month for two party and family
Flexible Spending Account	<ul> <li>Voluntary pre-tax payroll deduction for out of pocket health expenses (HRE),</li> </ul>
PacificSource Administrators	dependent care expenses (DCE) and eligible supplemental premiums (SPA)
	under IRC Section 125
	• Funds must be used by the end of the plan year and employee must enroll
	annually (\$660 from HRE account may roll-over annually)
Life insurance	• Premium paid by the City
Life Insurance Lincoln Financial	<ul> <li>Premium paid by the City</li> <li>1x annual salary up to \$200,000 maximum</li> </ul>
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Mandatory Life Insurance	State mandated \$10,000 occupational death insurance policy
SunLife	• Premium paid by the City
	Covers Police Officers/Detention & Firefighters (defined by the policy)
	<ul> <li>Covers death resulting from "injury or disease" sustained during working hours</li> </ul>
	or death resulting from such "injury or disease" within 365 days
Supplemental Life Insurance	Voluntary term life insurance for employee, spouse & dependent children
Lincoln Financial	• Premium paid by the employee after-tax
	• Cost based on age
	• Guaranteed Coverage if purchased within 31 days of hire
	• Employee- up to \$100,000 (\$10,000 increments)
	• Spouse- up to \$10,000 (\$5,000 increments)
	Dependent Children- up to \$10,000 (\$2,000 increments)
	Additional amounts require "Personal Health Statement" and underwriting
	Employee- lesser of \$500,000 or 6x annual salary
	<ul> <li>Spouse- up to \$100,000 (can't be more than employee coverage)</li> </ul>
Supplemental Accidental Death	Voluntary accidental death & dismemberment insurance for employee or
& Dismemberment Insurance	employee & family
Lincoln Financial	Premium paid by the employee after-tax
	Up to \$300,000 (does not require underwriting and can be purchased at any
	time)
Short Term Disability	•
Lincoln Financial	Voluntary short term disability providing up to 60% wage replacement after 14
	day waiting period for approved disability for up to 11 weeks.
	Premium paid by employee after-tax
	Disability payments to employee are non-taxable
Long Term Disability	•
Lincoln Financial	City paid long term disability providing 60% wage replacement on day 91.
	Premium paid by the City
	Disability payments to employee are taxable
Sick Leave Reserve Program	• Sick leave available to Non-Union, AFSCME & SEIU employees who exhaust all
City of Springfield in-house program	forms of paid leave due to a serious illness or FMLA/OFLA (excluding parental
	<i>leave</i> ) qualified event. Employees must enroll on an annual basis during open
<b>-</b>	• Must re-enroll each year by donating 1 hour of sick leave or PTO
Retirement	• 6% of salary after membership is established (6 month waiting period)
Oregon Public Employee's Retirement System	• SEIU, AFS, SPA, Non-Union: City pays 6% of salary non-taxable
-	• IAFF: Employee pays 6% of salary pre-tax
Deferred Compensation Oregon Savings Growth Plan	• 457(b) plan that allows employees to make pre-tax contributions to their
Nationwide	<ul> <li>retirement savings account</li> <li>No withdrawl until termination of employment or age 59 1/2 if working.</li> </ul>
	<ul> <li>Annual limits established by the IRS</li> </ul>
Employee Assistance Program	Confidential counseling for all members of the employee's household
Cascade Health	<ul> <li>6 free visits per issue per calendar year</li> </ul>
FireMed	FireMed membership for employee and household members
Local FireMed Provider, City Paid	SEIU, AFS, SPA, Non-Union: FireMed Basic
	IAFF: Basic FireMed and LifeFlight
Fitness Membership	Free Willamalane membership for employee
Willamalane	Benefited dependents can be added at a discounted rate