



# 2026 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.

<b>Medical Insurance</b> <i>PacificSource Health</i>	<ul style="list-style-type: none"> <li>• Premium paid by the employee and the City</li> <li>• \$1,500 deductible per person/ \$3,000 per family per calendar year</li> <li>• \$2,000 out of pocket max per person / \$4,000 family</li> <li>• Preventative care: covered at 100% when using a preferred provider</li> <li>• Professional services: deductible then 10% co-insurance</li> <li>• Domestic Partners: Insurance premium for partner is taxable</li> </ul>
<b>Vision Insurance</b> <i>PacificSource Health</i>	<ul style="list-style-type: none"> <li>• Premium included with medical insurance cost</li> <li>• Annual eye exam</li> <li>• Frame &amp; lenses coverage</li> <li>• Contact lens coverage</li> </ul>
<b>Dental Insurance</b> <i>MODA/Delta Dental</i>  <i>MODA/Delta Dental + Plus</i> <b>(Must stay on plan for at least two (2) years.</b>	<ul style="list-style-type: none"> <li>• Premium paid by the employee and the City</li> <li>• \$1,500 calendar maximum per member per year</li> <li>• Visits covered on tiered basis at 70%-100%</li> <li>• Ability to choose dental provider</li> <li>• Premium paid by the employee and the City</li> <li>• Orthodontia coverage has a life-time max of \$1500.00</li> <li>• \$1,750 calendar maximum per member per year</li> <li>• Visits covered on tiered basis at 70%-100%</li> <li>• Ability to choose dental provider</li> </ul>
<b>Wellness Center</b> <i>Location: City Hall</i>	<ul style="list-style-type: none"> <li>• Free Wellness Center for eligible employees and dependents age 4 and older</li> <li>• 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</li> <li>• Diagnosis and management of chronic health conditions such as high blood pressure, high cholesterol, menopause, obesity, allergies, asthma, depression, diabetes</li> <li>• Non-occupational injuries such as minor burns, wounds, sprains &amp; strains</li> <li>• Health maintenance and prevention to include adult vaccines (flu, Hep A and B, Tetanus/pertussis), birth control, school physicals, sports physicals, smoking cessation</li> <li>• Physical Therapy - No referalls required</li> </ul>
<b>Health Reimbursement Account</b> <i>PNC - Bank</i>	<ul style="list-style-type: none"> <li>• City funded Health Reimbursement Account (HRA)</li> <li>• Pro-rated amount for partial year, un-used funds roll over annually</li> <li>• \$100 per month for single party</li> <li>• \$200 per month for two party and family</li> </ul>
<b>Flexible Spending Account</b> <i>PNC - Bank</i>	<ul style="list-style-type: none"> <li>• Voluntary pre-tax payroll deduction for out of pocket health expenses (HRE), dependent care expenses (DCE) and eligible supplemental premiums (SPA) under IRC Section 125</li> <li>• Funds must be used by the end of the plan year and employee must enroll annually (Health FSA Rollover \$680)</li> </ul>
<b>Life Insurance</b> <i>Lincoln Financial</i>	<ul style="list-style-type: none"> <li>• Premium paid by the City</li> <li>• 1x annual salary up to \$200,000 max</li> </ul>
<b>AD/D Insurance</b> <i>Lincoln Financial</i>	<ul style="list-style-type: none"> <li>• Premium paid by the City</li> <li>• 1x annual salary up to \$200,000 max for accidental death &amp; dismemberment</li> </ul>

<b>Mandatory Life Insurance</b> <i>SunLife</i>	<ul style="list-style-type: none"> <li>• State mandated \$10,000 occupational death insurance policy</li> <li>• Premium paid by the City</li> <li>• Covers Police Officers/Detention &amp; Firefighters (defined by the policy)</li> <li>• Covers death resulting from "injury or disease" sustained during working hours or death resulting from such "injury or disease" within 365 days</li> </ul>
<b>Supplemental Life Insurance</b> <i>Lincoln Financial</i>	<ul style="list-style-type: none"> <li>• Voluntary term life insurance for employee, spouse &amp; dependent children</li> <li>• Premium paid by the employee after-tax</li> <li>• Cost based on age</li> <li>• Guaranteed Coverage if purchased within 31 days of hire <ul style="list-style-type: none"> <li>• Employee- up to \$100,000 (\$10,000 increments)</li> <li>• Spouse- up to \$10,000 (\$5,000 increments)</li> <li>• Dependent Children- up to \$10,000 (\$2,000 increments)</li> </ul> </li> <li>• Additional amounts require "Personal Health Statement" and underwriting <ul style="list-style-type: none"> <li>• Employee- lesser of \$500,000 or 6x annual salary</li> <li>• Spouse- up to \$100,000 (can't be more than employee coverage)</li> </ul> </li> </ul>
<b>Supplemental Accidental Death &amp; Dismemberment Insurance</b> <i>Lincoln Financial</i>	<ul style="list-style-type: none"> <li>• Voluntary accidental death &amp; dismemberment insurance for employee or employee &amp; family</li> <li>• Premium paid by the employee after-tax</li> <li>• Up to \$300,000 (does not require underwriting and can be purchased at any time)</li> </ul>
<b>Short Term Disability</b> <i>Lincoln Financial</i>	<ul style="list-style-type: none"> <li>• Voluntary short term disability providing up to 60% wage replacement after 14 day waiting period for approved disability for up to 11 weeks.</li> <li>• Premium paid by employee after-tax</li> <li>• Disability payments to employee are non-taxable</li> </ul>
<b>Long Term Disability</b> <i>Lincoln Financial</i>	<ul style="list-style-type: none"> <li>• City paid long term disability providing 60% wage replacement on day 90 .</li> <li>• Premium paid by the City</li> <li>• Disability payments to employee are taxable</li> </ul>
<b>Retirement</b> <i>Oregon Public Employee's Retirement System</i>	<ul style="list-style-type: none"> <li>• 6% of salary after membership is established (6 month waiting period) <ul style="list-style-type: none"> <li>• SEIU, AFS, SPA, Non-Union: City pays 6% of salary non-taxable</li> <li>• IAFF: Employee pays 6% of salary pre-tax</li> </ul> </li> </ul>
<b>Deferred Compensation</b> <i>Oregon Savings Growth Plan</i> <i>Nationwide</i>	<ul style="list-style-type: none"> <li>• 457(b) plan that allows employees to make pre-tax contributions to their retirement savings account</li> <li>• No withdrawal until termination of employment</li> <li>• Annual limits established by the IRS</li> <li>• Roth 457(b) allows employees to make after-tax contributions.</li> </ul>
<b>Employee Assistance Program</b> <i>Cascade Health</i>	<ul style="list-style-type: none"> <li>• Confidential counseling for all members of the employee's household</li> <li>• 6 free visits per issue per calendar year</li> </ul>
<b>FireMed</b> <i>Eugene Springfield Fire</i>	<ul style="list-style-type: none"> <li>• FireMed membership for employee and household members <ul style="list-style-type: none"> <li>• SEIU, AFS, SPA, Non-Union: FireMed Basic</li> <li>• IAFF: FireMed Basic and Lifeflight</li> </ul> </li> </ul>
<b>Fitness Membership</b> <i>Willamalane</i>	<ul style="list-style-type: none"> <li>• Free Willamalane membership for employee</li> <li>• Benefited dependents can be added at a discounted rate</li> </ul>