

## 2011 City of Springfield Benefit Package for SPA Employees



### City Provided Benefits

<b>Medical (Required for employee)</b>	Pacific Source HIP (See Benefit Handbook for details) (See attached premium table for employee share of premiums)
<b>Health Reimbursement Account</b>	City pays into HRA to offset out of pocket costs on HIP (High deductible plan) only. <ul style="list-style-type: none"> <li>• \$100 per month for single (\$1200 total annual)</li> <li>• \$200 per month for Two Party and Family (\$2400 total annual)</li> </ul>
<b>Dental (Required for employee)</b>	Oregon Dental Service (ODS) (Employee pays a portion of the premium)
<b>Vision</b>	Part of Pacific Source Medical Plans
<b>Basic Life Insurance (Standard Insurance Co)</b>	\$20,000 Group Life Insurance policy
<b>AD/D Insurance (Standard Insurance Co)</b>	\$20,000 Accidental Death and Dismemberment policy
<b>Mandatory Life (Assurant Employee Benefits)</b>	\$10,000 for job related death.
<b>Long Term Disability (Employees hired before 4/1/96)</b>	60% Wage replacement coverage for full-time employees who are active in the City Retirement Plan (Not active in PERS) and disabled for more than 60 days.
<b>Pre-Retirement Life (Employees hired before 4/1/96)</b>	Pre-retirement life insurance for active employees on the City Retirement Plan. \$150,000 maximum decreasing based on age and annual salary.
<b>Retirement</b>	<ul style="list-style-type: none"> <li>• City Retirement Plan if hired before April 1996.</li> <li>• PERS if hired after April 1, 1996.</li> </ul>
<b>Employee Assistance Program (DIRECTION)</b>	Confidential personal and mental health counseling for all members of the employee's household. <ul style="list-style-type: none"> <li>• 6 free visits per problem per calendar year</li> </ul>
<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>• Accrue 3.693 hours per bi-weekly pay period</li> <li>• Available to use the month following accrual</li> <li>• Maximum accrual is 1200 hours</li> <li>• Payout 50% of accrued balance but only at time of retirement</li> </ul>
<b>Vacation</b>	<ul style="list-style-type: none"> <li>• 0-4 years = Accrue 3.693 hours bi-weekly, 96 hrs annually</li> <li>• 5-9 years = Accrue 4.616 hours bi-weekly, 120 hrs annually</li> <li>• 10-14 years = Accrue 5.539 hours bi-weekly, 144 hrs annually</li> <li>• 15-19 years = Accrue 6.462 hours bi-weekly, 168 hrs annually</li> <li>• 20+ years = Accrue 7.385 hours bi-weekly, 192 hrs annually</li> <li>• Available to use the month following accrual, after 6 months of initial employment</li> <li>• Maximum accrual is two years of current accrual rate</li> <li>• Payout upon termination if after 6 month of employment</li> </ul>
<b>Floating Holidays</b>	<ul style="list-style-type: none"> <li>• Accrue 4.308 hours bi-weekly</li> <li>• Available to use the month following accrual</li> <li>• Maximum accrual is 112 hours, payout each month for balance above Maximum</li> <li>• Payout upon termination</li> </ul>

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### Voluntary Benefits (Employee Paid)

<b>Flexible Spending Account (FSA)</b> (Manley Administrative Services)	A voluntary pre-tax payroll deduction for out of pocket medical and/or childcare expenses under IRC Section 125 <ul style="list-style-type: none"> <li>• Must be used within the plan year</li> <li>• Cannot change deduction mid-year. (except for childcare)</li> </ul>
<b>Supplemental Life Insurance</b> (Standard Insurance Co)	Term life insurance for employee, spouse and children <ul style="list-style-type: none"> <li>• Cost increases with age</li> <li>• Guaranteed coverage if purchased within 30 days of hire.</li> </ul>
<b>Accidental Death &amp; Dismemberment Insurance</b> (Standard Insurance Co)	Employee only or family accidental death and dismemberment coverage <ul style="list-style-type: none"> <li>• Up to \$300,000</li> <li>• Family coverage available</li> </ul>
<b>Short Term Disability Insurance</b> (Sun Life Assurance Co.)	60% Gross wage replacement coverage for employees disabled for more than 15 days and a maximum of 90 days.
<b>Deferred Compensation:</b> <ul style="list-style-type: none"> <li>• <b>ING-Financial Planning</b></li> <li>• <b>ICMA/RC</b></li> <li>• <b>Oregon Saving Growth Plan</b></li> </ul>	Retirement investment options under IRC Section 457 provided through: <ul style="list-style-type: none"> <li>• Pre-tax deferral of wages</li> <li>• Employee manages the funds</li> <li>• No withdrawal until termination of employment</li> <li>• \$16,500 limit per year limit</li> <li>• Additional \$5,500 annual catch-up option if over age 50</li> </ul>

### Medical and Dental Rates

Total Medical/Dental Amount per Month	HIP	
<b>Single</b>	\$	590.76
<b>Two Party</b>	\$	1,262.12
<b>Family</b>	\$	1,748.44
<b>City Total Premium Share</b>		
<b>Single</b>	\$	573.04
<b>Two Party</b>	\$	1,224.28
<b>Family</b>	\$	1,696.01
<b>Employee Total Premium Share</b>		
<b>Single</b>	\$	17.72
<b>Two Party</b>	\$	37.84
<b>Family</b>	\$	52.43