City of Springfield Benefit Summary	
***This is a brief summary of b	enefits offered by the City of Springfield. See benefit plan summaries, plan
documents or union contracts fo	or further details.
Medical Insurance	Premium paid by the employee and the City
PacificSource Health	• \$1,500 deductible per person/ \$3,000 per family per calendar year
	• \$2,000 out of pocket max per person / \$4,000 family
	Preventative care: covered at 100% when using a preferred provider
	Professional services: deductible then 10% co-insurance
Vision Insurance	Premium included with medical insurance cost
PacificSource Health	Annual eye exam
	Frame & lenses coverage
	Contact lens coverage
Dental Insurance	Premium paid by the employee and the City
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
	Non-occupational injuries such as minor burns, wounds, sprains & strains
	• Health maintenance and prevention to include adult vaccines (flu, Hep A and B,
	Tetanus/pertussis), birth control, school physicals, sports physicals, smoking
	cessation
Health Reimbursement	
Arrangement	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	Voluntary pre-tax payroll deduction for out of pocket health expenses     New Contribution \$2200.00
PacificSource Administrators	Health Related Expenses (HRE) - Max Contribution \$3200.00     Dependent Care Expenses (DCE)    Max \$5000.00 per household
	Dependent Care Expenses (DCE) - Max \$5000.00 per household     Supplemental Promium Assount (SDA) - No Mayimum - Cannot be used for City
	Supplemental Premium Account (SPA) - No Maximum - Cannot be used for City     Funds must be used by the end of the plan year and employee must enroll
	• Funds must be used by the end of the plan year and employee must enroll
Life Incurence	annually (\$640 from HRE account may roll-over annually)
Life Insurance	Premium paid by the City      1x appual calary up to \$200,000 maximum.
	• 1x annual salary up to \$200,000 maximum
AD/D Insurance	Premium paid by the City      14 approal colors up to \$200,000 maximum for assidental death 8
Lincoln	• 1x annual salary up to \$200,000 maximum for accidental death &

Mandatory Life Insurance	State mandated \$10,000 occupational death insurance policy
SunLife	Premium paid by the City
,-	Covers Police Officers/Detention & Firefighters (Defined ORS 243.005 to
	• 243.045)
	•
	Covers death resulting from "injury or disease" sustained during working hours.
Supplemental Life Insurance	Voluntary term life insurance for employee, spouse & dependent children
Lincoln	Premium paid by the employee after-tax
	Cost based on age
	Guaranteed Issue if purchased within 31 days of hire
	<ul> <li>Employee- up to \$100,000 (\$10,000 increments)</li> </ul>
	<ul> <li>Spouse- up to \$10,000 (\$5,000 increments)</li> </ul>
	<ul> <li>Dependent Children- up to \$10,000 (\$2,000 increments)</li> </ul>
	Additional amounts require application for "Eligibility of Insurance"
	<ul> <li>Employee- lesser of \$500,000 or 6x annual salary</li> </ul>
	<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	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	• Voluntary short term disability providing up to 60% wage replacement after 14
Lincoln	day waiting period for approved disability for up to 11 weeks
	Premium paid by employee after-tax
Long Term Disability	City paid long term disability providing 60% wage replacement on day 90
Lincoln	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
(Sunsetting December 31, 2025)	leave) qualified event. Employees must enroll on an annual basis during open
	Must re-enroll each year by donating 8 hours 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	457(b) plan that allows employees to make pre-tax contributions to their
Oregon Savings Growth Plan Nationwide	retirement savings account
Nationwide	<ul> <li>No withdrawl until termination of employment or 59 1/2 while employed</li> <li>ROTH allows employees to make after-tax contributions to a retirement</li> </ul>
	account
	Annual limits established by the IRS
Employee Assistance Program	Confidential counseling for all members of the employee's household
Cascade Health	6 free visits per issue per calendar year
FireMed	FireMed membership for employee and household members
Life Flight	• SEIU, AFS, SPA, Non-Union: FireMed Basic
J - 119111	IAFF: FireMed Basic and Lifeflight
Fitness Membership	Free Willamalane membership for employee
Willamalane	Benefited dependents can be added at a discounted rate
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