

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.

<p>Medical Insurance <i>PacificSource Health</i></p>	<ul style="list-style-type: none"> • Premium paid by the employee and the City • \$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 • Domestic Partners: Insurance premium for partner is taxable
<p>Vision Insurance <i>PacificSource Health</i></p>	<ul style="list-style-type: none"> • Premium included with medical insurance cost • Annual eye exam • Frame & lenses coverage • Contact lens coverage
<p>Dental Insurance <i>MODA/Delta Dental</i></p> <p><i>MODA/Delta Dental + Plus</i> (Must stay on plan for at least two (2) years.</p>	<ul style="list-style-type: none"> • Premium paid by the employee and the City • \$1,500 calendar maximum per member per year • Visits covered on tiered basis at 70%-100% • Ability to choose dental provider • Premium paid by the employee and the City • Orthodontia coverage has a life-time max of \$1500.00 • \$1,750 calendar maximum per member per year • Visits covered on tiered basis at 70%-100% • Ability to choose dental provider
<p>Wellness Center <i>Cascade Health office at City Hall</i></p>	<ul style="list-style-type: none"> • Free Wellness Center for eligible employees and dependents age 4 and older • 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
<p>Health Reimbursement Account <i>PacificSource Administrators</i></p>	<ul style="list-style-type: none"> • City funded Health Reimbursement Account (HRA) • 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
<p>Flexible Spending Account <i>PacificSource Administrators</i></p>	<ul style="list-style-type: none"> • 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 • Funds must be used by the end of the plan year and employee must enroll annually (\$660 from HRE account may roll-over annually)
<p>Life Insurance <i>Lincoln Financial</i></p>	<ul style="list-style-type: none"> • Premium paid by the City • 1x annual salary up to \$200,000 maximum
<p>AD/D Insurance <i>Lincoln Financial</i></p>	<ul style="list-style-type: none"> • Premium paid by the City • 1x annual salary up to \$200,000 maximum for accidental death &

Mandatory Life Insurance <i>SunLife</i>	<ul style="list-style-type: none"> • State mandated \$10,000 occupational death insurance policy • Premium paid by the City • Covers Police Officers/Detention & Firefighters (defined by the policy) • Covers death resulting from "injury or disease" sustained during working hours or death resulting from such "injury or disease" within 365 days
Supplemental Life Insurance <i>Lincoln Financial</i>	<ul style="list-style-type: none"> • Voluntary term life insurance for employee, spouse & dependent children • Premium paid by the employee after-tax • Cost based on age • Guaranteed Coverage if purchased within 31 days of hire <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Employee- lesser of \$500,000 or 6x annual salary • Spouse- up to \$100,000 (can't be more than employee coverage)
Supplemental Accidental Death & Dismemberment Insurance <i>Lincoln Financial</i>	<ul style="list-style-type: none"> • Voluntary accidental death & dismemberment insurance for employee or employee & family • 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 <i>Lincoln Financial</i>	<ul style="list-style-type: none"> • 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 <i>Lincoln Financial</i>	<ul style="list-style-type: none"> • 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 <i>City of Springfield in-house program</i>	<ul style="list-style-type: none"> • Sick leave available to Non-Union, AFSCME & SEIU employees who exhaust all forms of paid leave due to a serious illness or FMLA/OFLA (<i>excluding parental leave</i>) qualified event. Employees must enroll on an annual basis during open • Must re-enroll each year by donating 1 hour of sick leave or PTO
Retirement <i>Oregon Public Employee's Retirement System</i>	<ul style="list-style-type: none"> • 6% of salary after membership is established (6 month waiting period) <ul style="list-style-type: none"> • SEIU, AFS, SPA, Non-Union: City pays 6% of salary non-taxable • IAFF: Employee pays 6% of salary pre-tax
Deferred Compensation <i>Oregon Savings Growth Plan</i> <i>Nationwide</i>	<ul style="list-style-type: none"> • 457(b) plan that allows employees to make pre-tax contributions to their retirement savings account • No withdrawal until termination of employment or age 59 1/2 if working. • Annual limits established by the IRS
Employee Assistance Program <i>Cascade Health</i>	<ul style="list-style-type: none"> • Confidential counseling for all members of the employee's household • 6 free visits per issue per calendar year
FireMed <i>Local FireMed Provider, City Paid</i>	<ul style="list-style-type: none"> • FireMed membership for employee and household members <ul style="list-style-type: none"> • SEIU, AFS, SPA, Non-Union: FireMed Basic • IAFF: Basic FireMed and LifeFlight
Fitness Membership <i>Willamalane</i>	<ul style="list-style-type: none"> • Free Willamalane membership for employee • Benefited dependents can be added at a discounted rate