2026 City of Springfield Benefit Summary

Medical Insurance *PacificSource Health*	• 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
Vision Insurance *PacificSource Health*	• Premium included with medical insurance cost • Annual eye exam • Frame & lenses coverage • Contact lens coverage
Dental Insurance *MODA/Delta Dental* *MODA/Delta Dental + Plus* ***(Must stay on plan for at least two (2) years.***	• 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
Wellness Center *Location: City Hall*	• 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 • 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
	• Physical Therapy - No referalls required
Health Reimbursement Account *PNC - Bank*	• 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
Flexible Spending Account *PNC - Bank*	• 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 (Health FSA Rollover $680)
Life Insurance *Lincoln Financial*	• Premium paid by the City • 1x annual salary up to $200,000 max
AD/D Insurance *Lincoln Financial*	• Premium paid by the City • 1x annual salary up to $200,000 max for accidental death & dismemberment

Mandatory Life Insurance *SunLife*	• 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
Lincoln Financial
	• 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
	  • 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
	  • Spouse- up to $100,000 (can't be more than employee coverage)

Supplemental Accidental Death & Dismemberment Insurance *Lincoln Financial*	• 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 *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 90 . • Premium paid by the City • Disability payments to employee are taxable

Retirement
Oregon Public Employee's Retirement System
	• 6% of salary after membership is established (6 month waiting period)
	  • 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* *Nationwide*	• 457(b) plan that allows employees to make pre-tax contributions to their retirement savings account • No withdrawl until termination of employment • Annual limits established by the IRS • Roth 457(b) allows employees to make after-tax contributions.
Employee Assistance Program *Cascade Health*	• Confidential counseling for all members of the employee's household • 6 free visits per issue per calendar year

FireMed
Eugene Springfield Fire
	• FireMed membership for employee and household members
	  • SEIU, AFS, SPA, Non-Union: FireMed Basic
	  • IAFF: FireMed Basic and Lifeflight

Fitness Membership *Willamalane*	• Free Willamalane membership for employee • Benefited dependents can be added at a discounted rate