City of Portland Bureau of Human Resources
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City of Portland Police Commanding Officers Association (PPCOA) Employee Benefits July 1, 2012 through June 30, 2013

The City of Portland offers a comprehensive benefit package that is competitive with other private and public sector employers. This summary does not include every plan provision but rather outlines some of the major provisions of each plan.

Important Information about this Benefit Summary: This summary is not an employment contract. Contracts and other legal documents govern the administration of the plans summarized below. The respective Plan Documents, applicable labor agreements, insured plan contracts, state and federal law governs the actual benefits of any option you elect for the plan year. If there is a conflict between any of the terms summarized in this document and the applicable plan document, labor agreement, state or federal law; then the plan document, labor agreement, state or federal law shall govern and control the amount of actual benefits to which you or an eligible dependent are entitled. Unless required by federal or state law, the City reserves the right to change or end any of its benefit plans during the course of a plan year, subject to your labor agreement. Initial and continuing eligibility depends on your job class and Position Status Code. If your job class and/or your Position Status Codes change during the plan year, eligibility for you and your eligible dependents may change or end.

BENEFIT	WHO RECEIVES	WHEN ELIGIBLE	WHAT YOU RECEIVE	WHO PAYS
MEDICAL	**Full-time/Part-time employees** (Permanent and limited duration) spouse and/or domestic partner*, and eligible children to age 26. *The value of group coverage for a Domestic Partner and his/her eligible dependent children is subject to federal tax.	**Full-time:** The first of the month following thirty (30 days worked in an eligible job class and Position Status Code (PSTAT).	The City offers one Preferred Provider Organization (PPO) plan and one HMO. The PPO plan is **CityCore.** ***In-Network*** $15 co-pay for office visits & associated lab work, $25 co-pay for diagnostic x-rays, most other charges at 80% after $200 individual or $600 family annual deductible is met. ***Out-of-network*** benefit 60% of the Maximum Plan Allowance (MPA) after $500 individual or $1,500 family annual deductible is met. **Prescription drugs** cost to you in network: 10% preferred generic with $25 maximum co-pay; 20% preferred brand with $50 maximum co-pay; 30% non-preferred with $75 maximum co-pay. **Mail Order Rx:** 90-day supply available for same coverage limits. **--OR—** **KAISER NW HMO –** Federally qualified HMO. Office visits $10 co-pay. Must use Kaiser providers. **Prescription drugs:** $15 co-pay, 30-day Rx. Mail order $30 co-pay, 90-day supply.	**Full-time:** City of Portland currently pays 95% of the cost of employee medical, dental and vision coverage. The cost to you per pay period is: **CityCore Medical/ VSP Vision/ODS Dental:** $15.12 Employee $29.19 EE & 1 dep. $40.25 Family **Kaiser Medical/Vision/Dental:** $15.57 Employee $30.47 EE & 1 dep. $42.04 Family
Vision	Same as above in medical	Same as above in medical	**VSP:** 100% of allowable charges after $15 co-pay with VSP provider. A "Buy-Up" option is offered for richer benefits. **Kaiser HMO:** $10 co-pay for exam. $150 allowance towards lenses/ frames and /or contact lenses.	**See Medical.**
Dental	Same as above in medical	Same as above in medical	**Choose from two dental plans** **ODS Dental Plan:** Plan year limit $2,000 per person; $25 individual/$75 family annual deductible. Orthodontia coverage 50% up to $2,500 lifetime maximum . **Kaiser NW Dental:** HMO Dental Plan. $10.00 co-pay/visit. Coverage limits may apply. Orthodontia for adults & children, 50% up to $3,000 maximum lifetime benefit.	**See Medical.**

BENEFIT	WHO RECEIVES	WHEN ELIGIBLE	WHAT YOU RECEIVE	WHO PAYS
Basic Group Term Life Insurance	Same as above medical	Same as above in medical	**1x annual salary:** An amount equal to your basic annual earnings, rounded to the next higher multiple of $1,000 to a maximum of $50,000. **Buy-up Option**: $50,000	**City of Portland** pays for 1x annual salary for full-time employees. Employee pays any additional premium for $50,000 Buy-up option
Supplemental Term Life Insurance	Same as above in medical	Same as above medical	**Employee**: $20,000 to $500,000 **Spouse/Domestic Partner**: $20,000 to $300,000 **Dependent Children**: $5,000 to $25,000 Limitations on coverage levels may apply. Coverage is portable upon retirement or separation.	**Employee** pays 100% of premium for themselves and enrolled dependents. Guarantee issue amounts available upon initial eligibility.
Long Term Disability (LTD)	Same as above in medical	Same as above in medical	40% of your basic monthly earnings up to $3,333 per month. Benefit available 60 days from onset of approved disability or exhaustion of sick leave whichever comes last.	**City of Portland** pays 100% for full-time employees, percentages as listed under Medical for part-time employees.
Long Term Disability Buy-up	Same as above in medical	Same as above in medical	60% total of your basic monthly earnings up to $7,500 per month when combined with the Basic LTD. Same waiting period and coverage limitations as above.	**Employee** pays 100% of premium for additional 20% buy-up coverage.
Employee Assistance Program (EAP)	Same as above in medical	Same as above in medical	Confidential counseling services for employees and eligible dependents up to 8 free visits per year.	**City of Portland**
Flexible Spending Accounts	Same as above in medical	Same as above medical	**MERP:** Pre-tax reimbursement of eligible medical expenses not otherwise covered by insurance. **Limit: $2,500 per plan year.** **DCAP:** Pre-tax reimbursement of eligible dependent day care expenses (necessary for employment). **Limit: $5,000 per plan year.**	**Employee** Pre-tax contributions via payroll deduction.
Deferred Compensation	**All Benefit Eligible Employees**	The first of the month after you have completed 30 days employment.	Pre-tax salary reduction defers taxes on principal and interest until withdrawn, maximum annual deferral for 2012 is $17,000.	**Employee** Pre-tax contributions via payroll deduction.

PLAN ENROLLMENT OPPORTUNITIES: You may change your medical/vision and/or dental plan(s) at annual enrollment (in May/June with elections effective July 1) or mid-year with a qualifying family status change. You may apply for the long-term disability buy-up and/or supplemental life at any time during the year, subject to approval by Standard Insurance Company.

Please see collective bargaining agreement for a complete listing of benefits related to pension, sick, vacation and other leave accruals.