



Health & Financial Benefits

HEALTHY LIVING. HEALTHY FUTURE.

BENEFITS ESSENTIALS

For BOEC, COPPEA, DCTU, PFFA, PPCOA, Local 189-H (Housing), Recreation and Non-Represented Employees

The Health & Financial Benefits Office wants to ensure you have all the resources necessary to build a benefits package to meet your specific needs. Below, you'll find helpful information to assist you throughout the benefits plan year.

LIFE INSURANCE BENEFICIARY

Approximately **51%** of City employees **do not** have a valid life insurance beneficiary designation in the Benefits online enrollment system. Designating a beneficiary ensures your basic and/or supplemental life insurance benefit goes to the individual(s), trust, or legal entity you choose.

You may designate or change a beneficiary at any time for both basic and supplemental life insurance plans:

1. Log on to www.portlandoregan.gov/benefits
2. Choose the Get Started/My Benefits option, and then Benefits
3. Scroll down and select Basic or Supplemental Life Insurance
4. Click View/Edit Information

You will need to enter beneficiary designations for **each of the plans** if you are covered by both basic and supplemental life insurance.

Remember to keep your beneficiary up to date! This is especially important when you experience a life event, such as divorce or marriage. You can make changes at any time online following the steps above.

APPLYING FOR SUPPLEMENTAL LIFE INSURANCE

You may purchase additional life insurance coverage for yourself, your spouse/domestic partner, and your eligible dependents. Coverage is generally purchased in increments of \$10,000, up to \$500,000 for an employee, \$300,000 for a spouse/domestic partner, and \$25,000 for dependent children. Applying for coverage can be done at any time throughout the plan year since it's subject to an approval process through Standard Insurance. Costs vary

based on the age of the participant and coverage amount. Rates can be found at www.portlandoregon.gov/benefits. **Employees can continue** up to \$150,000 of coverage for themselves, \$30,000 for spouse/domestic partner, and \$25,000 for children when you leave the City of Portland.

You are encouraged to use The Standard's Electronic Evidence of Insurability system (EEOI), which allows you to submit your application electronically, directly and securely to The Standard. Please follow this link to The Standard's Electronic Evidence of Insurability system: http://www.standard.com/mybenefits/mhs_ho.html. The information you are submitting through Standard's site and is protected by encryption technology to ensure your confidentiality. Completing your Evidence on Insurability online will ensure your application is **processed within 30 days**, compared to up to 90 days with a paper form. Our plan name is City of Portland and the group number is 488980.

EMPLOYEE ASSISTANCE PLAN

The City of Portland's Employee Assistance Program (EAP) is a confidential, short-term counseling, assessment and referral service that can help you deal with all of life's challenges and adventures. The EAP is available to employees, retirees and dependents who are eligible for the City's medical coverage. You can have on-the-spot advice over the phone, or a referral to work with a network clinician for up to **five** face-to-face visits per plan year (July 1 through June 30). EAP also includes legal services, financial coaching, identity theft services, home ownership assistance, discounted gym memberships and much more. Cascade Centers can be reached at 800-433-2320 or online at www.cascadecenters.com

MEDICAL EXPENSE REIMBURSEMENT PLAN (MERP) REIMBURSEMENT

You've elected the Medical Expense Reimbursement Plan (MERP) during the annual enrollment period...now what? There are two options to get reimbursed for eligible medical expenses incurred in the same plan year of your election.

The **debit card** method provides you with a pre-loaded MasterCard, which gets used to pay for out-of-pocket expenses such as an office visit copay, prescriptions, new glasses, etc. and charges are deducted from your annual election. When the card is used, BenefitHelp Solutions (the administrator of this program) may reach out to you via email or regular mail for supporting documentation as they can only see the charge amount; not the details of the transaction unless it's a prescription or a copay. BHS needs to confirm the charge was an IRS eligible expense and will request documentation which includes the date of service, who provided the service, what service was provided, who received the services, etc. Documentation must be provided, upon request and within the allotted timeframe in order to continue using the card. An explanation of benefits (EOB) typically includes all necessary

information to satisfy this requirement. If documentation is not complete or not provided, BHS will temporarily disable your card until this is resolved.

The **Autopay** method is a great option for members enrolled in a Moda health plan and/or either Delta Dental plan. Autopay allows Moda to send a copy of your explanation of benefits (EOB) to BenefitHelp Solutions. BHS would verify the charge is eligible, then send you a paper check or direct deposit the reimbursement into your checking or savings account. Kaiser, VSP and pharmacy claims through Express Scripts would need to be manually submitted to BHS since there is no way for these claims to be automatically submitted for reimbursement.

A complete list of eligible expenses can be found at www.benefithelpolutions.com and BenefitHelp Solutions can be reached at 503-219-3679 for questions or problem resolution. There may be some additional restrictions on eligible expenses if you elect to participate in the City's new High Deductible Plan, CityHD, please review the Benefit Handbook for additional details.

HEALTHY FOUNDATIONS & CITY STRONG

If you are managing ongoing health issues and are seeking a higher quality of life, **Healthy Foundations** may just be what you have been looking for. Healthy Foundation is an evidence based care coordination and health coaching program created by the City of Portland and Moda empowering individuals with chronic conditions or increased risk factors to improve their quality of life, health and well-being. The program offers weekly, one-on-one in-person support to patients who meet with a nurse-practitioner or health coaches at home, grocery stores and fitness centers. **Available 24/7, the care team is there to develop trusting long-term relationships to support CityCore participants.** CityCore members with health issues wanting a better quality of life may contact Healthy Foundations for further information about the program at 1-855-232-6899 or by emailing healthyfoundations@modahealth.com. You may also review the program online at www.healthyfoundationspdx.com.

As a complementary program in connection with Healthy Foundations, **CityStrong** offers worksite health promotion, education and wellness coaching opportunities onsite. This program is open to any employee, covered under the CityCore plan or not. Kaiser participants are welcome as are those employees who may opt-out of medical coverage with the City.

Created by the City of Portland and Moda Health, City Strong is an all-inclusive wellness program customized for each bureau. The program offers onsite educational support within your bureau and provides resources to help you be your healthy best. Aside from the onsite educational support, City Strong is a personalized health and wellness program designed to help you:

- Feel more energized
- Eat healthier

- Gain fitness
- Manage stress

When you join City Strong, a highly trained and experienced team assists you in identifying motivating goals and a sustainable plan that fits your personal health and fitness levels. Experts in nutrition, movement and relaxation exercises, your wellness team is highly accessible and always ready to provide the tools, resources and guidance that empowers you to have lasting success. For CityCore members, this support also gives you access to the Healthy Foundations team, including a dietitian, movement specialist, yoga therapist, social worker, registered nurse and nurse practitioner.

DEFERRED COMPENSATION

The City's Deferred Compensation plan (the Plan) is a voluntary plan available to employees that **helps you save for retirement** on a tax-deferred or post-tax basis. You can choose between Voya Financial and Advantis Credit Union. Advantis has one investment option; Voya offers varying investment options to give you flexibility over your retirement. Both plans offer automatic payroll deductions so it's easy to contribute each month. The minimum contribution per pay period is \$10 and the maximum is \$692.30 (IRS maximum of \$18,000 per calendar year) so you have some flexibility in your contribution amount. There are additional maximums for employees who are **age 50 and older**, in addition to those **within three years of retirement** so we encourage you to contact our office at 503-823-6140 for more information.

Employee Self-Service Portal – You can make contribution changes and/or enroll in the City's Deferred Compensation program anytime by using a City Computer and logging in to the SAP CityLink portal www.portlandonline.com/ep. Changes are allowed on a monthly basis and not subject to the Benefits annual enrollment timeline.

CONTACT THE HEALTH & FINANCIAL BENEFITS OFFICE AT:
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