



# Health & Financial Benefits

HEALTHY LIVING. HEALTHY FUTURE.

City of Portland, Portland Police Commanding Officers Association (PPCOA)

Benefit Summary July 1, 2018 – June 30, 2019

The City of Portland Health & Financial Benefits Office is committed to creating affordable and sustainable health and financial programs offering each City of Portland employee an opportunity to take control of their present and future through health advocacy and financial savings.

**Benefit Eligibility begins 1<sup>st</sup> of the month following thirty (30) days of service for all PPCOA employees and their eligible dependents (i.e. spouse, domestic partner, children aged 26 and under).**

For more information visit [www.portlandoregon.gov/bhr/27553](http://www.portlandoregon.gov/bhr/27553)

## Health Benefits

The City of Portland has three (3) Medical plan options. Each of these health plans have their own unique features giving each employee an opportunity to find the right plan that works best for them and their family! Along with the health plan, the City of Portland offers dental, vision as well as buy-up options which offer added benefit coverage.

The City of Portland pays 95% of healthcare premiums for employees while the **employee pays just 5%!!!**  
(To qualify full-time employees receive regular preventive care exams every two calendar years)

## Medical Coverage

Medical Plan	CityCore PPO Plan	High Deductible	HMO Plan
<b>Coverage Through</b>	Moda (Plan Administrator)	Moda (Plan Administrator)	Kaiser NW
<b>Your Cost per Month</b>	Employee Only: \$32.80 Employee + 1: \$62.22 Family: \$88.50	Employee Only: \$0 Employee + 1: \$0 Family: \$0	Employee Only: \$35.22 Employee + 1: \$66.94 Family: \$95.32
<b>Where can you seek services?</b>	Legacy Health, Providence, Adventist Health, OHSU	Legacy Health, Providence, Adventist Health, OHSU	Kaiser NW Providers & Facilities
<b>Annual Deductible</b>	\$250/Individual \$750/Family	\$1600/Individual \$3200/Family	No Annual deductible for Kaiser
<b>Co-Pays</b>	Wellness Exam: No Cost Office Visits: \$20 Co-Pay Urgent Care: \$35 Co-Pay X-Rays: \$25 Co-Pay	20% up to the out of pocket maximum after deductible has been met	Wellness Exam: No Cost Office Visits: \$10 Co-Pay Urgent Care: \$25 Co-Pay X-Rays: No Cost
<b>Prescription Coverage</b>	Express Scripts	Express Scripts	Kaiser NW

## Vision Coverage

Vision Plan	VSP Basic Plan	VSP Buy-Up	Kaiser NW
<b>Routine Exam</b>	\$15 co-pay every 24 months	\$15 co-pay every 12 months	\$10 co-pay, no visit limit
<b>Hardware Benefits</b>	<b>Every 24 Months</b> o \$150 toward the cost of frames o \$130 allowance toward contacts in lieu of glasses	<b>Every 12 Months</b> o \$170 toward the cost of frames o \$130 allowance toward contacts in lieu of glasses	<b>Every 24 Months</b> o \$150 toward the cost of frames or contact lenses for adult; no dollar max for children but limited to one pair every 24 months

## Dental Coverage

Dental Plans	Delta Dental of Oregon (Moda)	Delta Dental of Oregon Buy-Up (Moda)	Kaiser Dental
<b>Cleanings</b>	No cost every 6 months	No cost every 4 months	No cost every 6 months

<b>Services Cost</b>	<ul style="list-style-type: none"> <li>○ <b>Class II Employee pays 20%</b>, after deductible: Routine Services: fillings, restorative services, oral surgery</li> <li>○ <b>Class III Employee pays 50%</b>, after deductible: crowns, bridges, dentures</li> </ul>	<ul style="list-style-type: none"> <li>○ <b>Class II Employee pays 20%</b>, after deductible: Routine Services: fillings, restorative services, oral surgery</li> <li>○ <b>Class III Employee pays 20%</b> after deductible: crowns, bridges, dentures</li> </ul>	<ul style="list-style-type: none"> <li>○ <b>\$10 Co-pay</b>, Routine services: fillings, plastic and stainless-steel crowns)</li> <li>○ <b>Major Services: \$10 Co-pay then Employee pays 20%</b>, inlays, bridges, dentures</li> </ul>
<b>Your Cost per month</b>	Employee Only: \$2.94 Employee + 1: \$5.08 Family: \$9.02	Employee Only: \$19.54 Employee + 1: \$35.48 Family: \$43.46	Employee Only: \$1.76 Employee + 1: \$3.51 Family: \$5.27
<b>Coverage Benefits</b>	<ul style="list-style-type: none"> <li>○ \$2000/Plan year max</li> <li>○ Orthodontics: 50% covered;</li> <li>○ \$3,000 Lifetime max</li> </ul>	<ul style="list-style-type: none"> <li>○ \$2500/Plan year max</li> <li>○ Orthodontics: 50% covered;</li> <li>○ \$3,000 Lifetime max</li> </ul>	<ul style="list-style-type: none"> <li>○ No Plan Year Max</li> <li>○ Orthodontics: 50% covered;</li> <li>○ \$5,000 Lifetime max</li> </ul>

### Flexible Spending Accounts (FSAs)

<u>Medical Expense Reimbursement Account (MERP)</u>	<u>Dependent Child Assistance Plan (DCAP)</u>
<ul style="list-style-type: none"> <li>○ Pre-tax reimbursement of eligible healthcare expenses</li> <li>○ Employees can elect up to \$2,650.00 per year</li> </ul>	<ul style="list-style-type: none"> <li>○ Pre-tax reimbursement of eligible dependent day care expenses</li> <li>○ Employees can elect up to \$5,000.00 per year</li> </ul>

### Life Insurance

Group Life Insurance	Supplemental Life Insurance
<ul style="list-style-type: none"> <li>○ <b>1x annual salary:</b> An amount equal to an employee's annual earnings, rounded to the next higher multiple of \$1,000 to a maximum of \$50,000</li> <li>○ The City of Portland pays 100% of premium</li> </ul>	Employees can elect Supplemental Life Insurance for themselves and their eligible dependents! <ul style="list-style-type: none"> <li>○ Employee: Can elect up to \$500,000</li> <li>○ Spouse/DP: Can elect up to \$300,000</li> <li>○ Children: Can elect up to \$25,000</li> </ul>

### Basic Long-Term Disability

<ul style="list-style-type: none"> <li>○ 40% of employee's 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</li> <li>○ The City of Portland pays 100% of premium for employee</li> </ul>
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### Long-Term Disability Buy-Up

<ul style="list-style-type: none"> <li>○ An additional 20% of employee's basic monthly earnings (up to \$1,667 max) benefit per month</li> <li>○ \$5,000 monthly benefit maximum when combined with 40% benefit</li> <li>○ Employee pays 100% of premium for buy-up coverage. Premium amounts vary based on employee's salary</li> </ul>
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### Additional Employee Rewards and Retirement Information

The City of Portland doesn't just want employees to focus on today, but also on the future. The City of Portland offers some great ways to start planning now, so employees can enjoy a financially secure, stress-free retirement!

#### Oregon Public Employees Retirement Plan (OPSRP)

<ul style="list-style-type: none"> <li>○ All City of Portland employees hired on or after 08/29/2003 with at least six consecutive months in an eligible job and a minimum of 600 paid hours per year</li> <li>○ City of Portland provides 100% of required contributions on behalf of each employee for their:               <ul style="list-style-type: none"> <li>▪ Monthly pension benefit at retirement (based on years of service and/or age)</li> <li>▪ 6% contribution of gross eligible wages to a separate Individual Account Program (IAP)</li> </ul> </li> </ul>
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#### Deferred Compensation 457(b) Plan

<ul style="list-style-type: none"> <li>○ You can start saving the first of the month after 30 days of employment</li> <li>○ Traditional pre-tax 457(b) deferred compensation plan</li> <li>○ Roth after-tax 457(b) deferred compensation plan</li> <li>○ Deducted either pre-tax or post-tax via the payroll system</li> <li>○ Can elect up to \$18,500 in 2018</li> </ul>
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## TRIP Reduction Incentive Program (TRIP)

The City of Portland is dedicated to encouraging employees to use alternative modes of transportation such as walking, biking, transit and carpool to relieve road congestion, reduce harmful emissions and improve employee health. The TRIP program is designed to give employees incentives to choose alternatives to single occupant vehicle commuting.

Participants in the TRIP program pledge to get to work 80% of the time by bus, MAX, carpool, walking or biking or at least 16 days per month

### TRIP Benefits

\$600 for annual or \$50 monthly for Tri-met or C-Tran Pass

\$50.00 towards carpool or vanpool parking

\$50.00 off taxable income for bike commuters or walkers

## Wellness Programs

The City of Portland encourages employees to take advantage of wellness programs!

### Employee Assistance Program (EAP)

The City of Portland partners with Cascade Centers to provide free and confidential support to employees and eligible dependents. Get assistance with the following:

#### Counseling

- Five short-term counseling services (face to face, over the phone or online) per family member, per plan year
- Assistance in finding long term provider

#### Childcare & Eldercare Services

- Childcare & Eldercare Services
- Offers assistance in finding resources right employees and their families

#### Financial Coaching & Home Ownership Program

- Assistance and discounts on services associated with selling, buying and refinancing a home
- 30 consecutive days of financial counseling

#### Legal Referrals

- Each employee and family member is eligible for one 30-minute office or telephone consultation
- After consultation, 25% discount on attorney's hourly rate

## Healthy Foundations



Created by the City of Portland and Moda Health, Healthy Foundations connects employees with personalized health and wellness resources so they can achieve their best health. Employees and eligible family members who are CityCore PPO participants living with chronic health conditions can access a program tailored to their individual health goals. Healthy Foundations offers guidance, education and incentives to help employees and their dependents enjoy the benefits of a healthy lifestyle!

## CityStrong

City Strong offers onsite support to stay fit and be your healthy best. An all-inclusive wellness program customized for each bureau, City Strong offers onsite educational support in order to help employees identify motivating goals and create a sustainable plan to achieving their personal health and fitness levels. Working with our highly accessible wellness team, they will learn how to:

- Balance life's demands
- Make healthy lifestyle choices
- Feel more energized
- Manage stress
- Be more physically active



## Vacation, Sick & Paid Parental Leave

The City of Portland offers the following in vacation and sick leave:

### Vacation Leave

#### Years of Service /Annual Accrual

0-4 years	80 hours
5 to 9 years	120 hours
10 to 14 years	140 hours
15 to 19 years	160 hours
20 to 24 years	180 hours
25 years +	200 hours

Eligible to use after continuous employment for six (6) months

### Sick Leave

Four (4) hours accrued each pay period and eligible for use after 30 days of service

### Holidays

Four (4) recognized and observed paid holidays, plus an additional seven (7) personal holidays each calendar year

### Parental Leave

- o Employees can receive up to six (6) weeks paid parental leave upon a life event such as birth or adoption
- o City paid parental leave is taken in one continuous period
- o Eligible after 180 consecutive calendar days of employment (6 months)

*The Health & Financial Benefits Office is here to serve City of Portland employees! For questions please feel free to contact the Health & Financial Benefits Office at **503.823.6031** or email us at [benefits@portlandoregon.gov](mailto:benefits@portlandoregon.gov).*