

## Benefit Information for New Employees

Congratulations on your new position with the City of Eugene! This packet has been developed to give you an overview of the benefits you have as a City employee.

The benefits outlined here include health and life insurance; long-term disability; deferred compensation; Flexible Spending Accounts; and the retirement plans administered by the Oregon Public Employees Retirement System. Detailed information and forms are available on the internet at [www.eugene-or.gov/EmployeeBenefits](http://www.eugene-or.gov/EmployeeBenefits).

**You will receive more information on these and other City benefits at the New Employee Orientation, which is typically held the last Friday of each month. Please plan to attend.** Regular benefitted IATSE-Represented employees do not normally attend New Employee Orientation, so please contact the Employee Benefits Program staff if you have questions.

### Within 60 days of your hire date, you must:

- **Name your life insurance beneficiary.**  
Complete the Life Insurance Beneficiary Form included in this packet and return it to the Risk Services Employee Benefits Program at 940 Willamette St. Suite 200 as soon as possible.
- **Enroll in a health plan or opt-out of City-provided health plan coverage.**  
You can enroll in a health plan by submitting the online Health Plan Enrollment form available at [www.eugene-or.gov/healthenroll](http://www.eugene-or.gov/healthenroll).

You can opt out of City-provided health plan coverage by submitting the Opt-Out form available on the Employee Benefits website along with proof of other health insurance coverage.

**Please Note:** If you do not submit a Health Plan Enrollment Form or Opt-out of health insurance coverage within 60 days of your date of hire, you will be automatically enrolled in employee-only coverage in the City's Default Health Plan. If that occurs, you will have an additional two calendar weeks *immediately following your 60 day initial enrollment period* to enroll eligible dependents in the Default Health Plan. Changes past that time will only be allowed with a qualifying event or at the next Open Enrollment period.

### Within 30 days of your hire date, you should:

- **Decide if you would like to enroll in an optional Flexible Spending Account (FSA).**  
FSA Enrollment can be completed online at [www.eugene-or.gov/FSAenroll](http://www.eugene-or.gov/FSAenroll) or by submitting a paper copy available at the same link.
- **Submit an optional Portable Term Life (PTL) insurance enrollment form if you want to apply for the Guaranteed Issue Amount.**  
Portable Term Life insurance enrollment forms are available on the Life Insurance page of the Employee Benefits website at [www.eugene-or.gov/employeebenefits](http://www.eugene-or.gov/employeebenefits).

Contact the Employee Benefits Program at 541-682-5062 if you do not have access to the internet, and we will send you paper enrollment forms. Return completed paper forms to the Risk Services Employee Benefits Program at 940 Willamette St. Suite 200 Eugene, OR 97401.

Please review the information on the following pages for more details about your benefits.

## Health Insurance

The City of Eugene self-insures all of the City's health plans, which means the City directly pays the cost of all services and supplies covered by the plans. The City hires Third Party Administrators to process claims. Medical, vision and pharmacy coverage is administered by PacificSource Health Plans. Dental coverage is administered by Delta Dental of Oregon, a Moda Health affiliated company. Both administrators have networks of contracted providers to lower the cost of healthcare services.

**To receive services covered at the highest rate it is important to obtain treatment by an in-network participating provider.** You can determine if your provider is in-network by contacting PacificSource or Delta Dental of Oregon.

**PacificSource** – medical, vision and pharmacy coverage: [www.pacificsource.com](http://www.pacificsource.com) or 541-225-2650  
City Health Plan (PPO): Use the Preferred PSN Network:  
City Managed Care Plan (POS) or City Hybrid Plan (POS): Use the Prime PSN Network

**Delta Dental/Moda Health** – dental coverage: [www.modahealth.com](http://www.modahealth.com) or 888-217-2365  
All plans: Use the Delta Dental Premier Network:

### Effective Date

Health coverage is effective the first of the month following your date of hire, but claims cannot be paid until you enroll in a plan.

### Enrollment

**You must submit a form to either enroll or opt-out of health plan coverage within 60 days of your date of hire.** If you do not do so you will be automatically enrolled in employee-only coverage under the City's Default Health Plan, and you will have an additional two calendar weeks *immediately following your 60 day initial enrollment period* to enroll eligible dependents in the Default Health Plan. Changes past that time will only be allowed with a qualifying event or at the next Open Enrollment period.

**Submit your enrollment form online from home or work at [www.eugene-or.gov/HealthEnroll](http://www.eugene-or.gov/HealthEnroll).** You can also submit a paper copy (available at the link above or from Benefits Staff) to the Risk Services Employee Benefits Program at 940 Willamette St. Suite 200, Eugene OR 97401.

Refer to the Comparison of Benefits in your Benefits Packet to help you compare health plans and make an informed choice. Your decision will obligate you through next June 30<sup>th</sup>. Generally, the only time employees may change health plans or add or drop dependents is during the annual open enrollment period that is typically held each June. All open enrollment changes are effective July 1<sup>st</sup>. Changes outside of open enrollment are normally only allowed within 60 days of a qualifying event or if adding a dependent does not change your health insurance payroll deduction.

Along with employee coverage, you are able to enroll your legal spouse or domestic partner and eligible children. Per IRS regulations, there may be tax consequences if enrolling a domestic partner. Domestic Partnership criteria, information and forms are available on the Domestic Partnership page of the Employee Benefits website.

### Health Plan Options

The City offers three health plans. When traveling outside the network, emergency services are covered at the in-network level. Please refer to your Comparison of Benefits for summary information about the plans.

The **City Health Plan** (PPO) has an annual deductible and out of pocket maximum. Highlights of the City Health Plan include the ability to go to any qualified physician without a referral, no deductible for preventive and well-care services; and a greater number of visits for chiropractic and acupuncturist alternative care providers. AFSCME-, EPEA-, IAFF- and IATSE-Represented employees also have combined deductible and out-of-pocket maximums for retail prescription and medical services. By using in-network providers, the plan will pay 80% of discounted charges for most covered services after the annual deductible is met and you will pay 20% coinsurance. If using non-network providers, the plan pays 50% and you may be liable for charges over the allowed amount.

The **City Managed Care Plan (POS)** requires services be performed or authorized by your Primary Care Physician (PCP) to receive benefits paid at the highest level. Most services require a co-payment. The plan pays 100% for most services after the co-payment when using in-network providers. If using a non-network provider or if not referred by your PCP you will pay 50% after the co-pay for most services and you may be liable for charges over the allowed amount. This plan does not have a deductible.

The **City Hybrid Plan (POS)** is only available to IATSE-, AFSCME-, and Non-Represented employees, and requires services be performed or authorized by your Primary Care Physician (PCP) to receive benefits paid at the highest level. Some services under the plan are subject to a co-payment and some are subject to an annual deductible and co-insurance amount. Services requiring a co-pay are normally paid at 100% after the co-pay when using in-network providers and 50% after the co-pay if using a non-network provider or if not referred by your PCP. Services subject to the deductible and co-insurance are normally paid at 80% after the deductible when using an in-network provider and 50% after the deductible when using a non-network provider. If using a non-network or non-referred provider, you may be liable for charges over the allowed amount.

### **Dental & Vision Coverage**

You will have the same Dental and Vision coverage regardless of the medical plan you choose. The dental plan has preventative care covered at 100% every six months. A calendar year deductible will apply for non-preventative services. There is a calendar year maximum benefit amount the plan will pay for all covered dental services. **Please note that AFSCME-, EPEA-, IAFF- and IATSE-Represented employees have a lower maximum amount for the first calendar year of coverage.** The Vision Plan allows yearly exams. Eligibility and coverage for glasses/contacts varies. Please refer to your Comparison of Benefits for more information.

### **Payroll Deductions**

Employees in most bargaining units are required to pay a portion of the cost of health insurance coverage. Part-time, AFSCME Limited Duration, Recreation Activity Employees (RAE) and job-share employees might have different contribution amounts and are required to pay an additional amount of the health insurance premium if covering dependents. Refer to the Comparison of Benefits for more information.

## **Oregon Public Employees Retirement System (PERS)** **&** **Oregon Public Service Retirement Plan (OPSRP)**

### **Eligibility**

Regular employees will be enrolled in one of the retirement programs administered by the Oregon Public Employees Retirement System (PERS Tier One, PERS Tier Two, or OPSRP) based on date of hire or previous membership.

### **Contributions**

The City pays the PERS/OPSRP employee contribution (6% of salary) to the Individual Account Program (IAP) for all groups except IAFF, who directly pay the contribution but receive a City-paid salary equivalent. For new members, City-paid contributions will be made to your member account after a six-month waiting period. Contributions begin immediately if PERS/OPSRP membership was previously established and the account has not been withdrawn.

### **Vesting**

You are "vested" in the OPSRP retirement program and eligible for a retirement pension after completing at least 600 hours of service in each of five calendar years. PERS Tier One and Tier Two employees are vested after working any part of five calendar years. For more information, consult the PERS website: [www.oregon.gov/PERS](http://www.oregon.gov/PERS).

Please complete the enclosed PERS/OPSRP IAP Designation of Beneficiary form. **Send this form directly to PERS at:**

**PERS/OPSRP - IAP Beneficiary  
PO Box 23700  
Tigard OR 97281-3700**

## Deferred Compensation

### Eligibility

All regular full-time and part-time employees can participate in the City's Deferred Compensation 457(b) Plan. This voluntary supplemental retirement program allows you to have part of your salary withheld and invested for payment to you upon retirement or termination. The City offers both a pre-tax and a Roth after-tax option. A description of the Deferred Compensation Plan is included in this packet.

### Enrollment

The City's deferred compensation program carrier is Voya. **To enroll in this program contact Voya directly:**

**Voya Eugene Office: 541-343-6759**  
160 E. Broadway, Ste 200  
Eugene, OR 97401

You can enroll or make changes at any time during the year, Enrollment and other changes are effective in the month following completion of a participation agreement as required by IRS regulations.

### Deferred Comp Benefit

Non-Represented employees who contribute at least 1% of their salary each pay period into the City's Deferred Compensation Program receive a 3% of salary City-paid Deferred Comp Benefit.

AFSCME-Represented employees who contribute at least 1% of their salary each pay period into the City's Deferred Compensation Program receive a 2% of salary City-paid Deferred Comp Benefit.

EPEA-Represented employees who contribute at least 1% of their salary each pay period into the City's Deferred Compensation Program receive a 2.75% of salary City-paid Deferred Comp Benefit.

The City-paid Deferred Comp Benefit is contributed directly into your pre-tax Deferred Comp Account.

## Flexible Spending Account (FSA) and Transportation Reimbursement Account (TRA)

The FSA/TRA program allows you to use pre-tax dollars to pay for certain dependent care, healthcare and transportation expenses that you would normally pay for with after-tax dollars. This can mean a significant savings for you. Due to IRS regulations, it is important that you estimate your anticipated out of pocket expenses carefully to avoid a forfeiture. A detailed description of the FSA and TRA programs is included in this packet.

**Please read the enclosed information carefully before enrolling in the FSA or TRA program.**

### Options

- **FSA Health care Account** is for medical/dental/vision expenses that are not covered by the City's health insurance plans for you and your dependents.
- **FSA Dependent Care Account** is for dependent care expenses which are necessary to allow you to work.
- **TRA Parking / Van Pool / Mass Transit Accounts** are for commuter parking expenses when NOT using a City of Eugene-owned parking lot, or for qualified van pool/mass transit expenses. **Note:** If parking in a City-owned parking lot you can complete a Payroll Parking Deduction Authorization to have pre-tax deductions taken out of your paycheck and sent to your parking provider, and would not need to enroll in a TRA.

### Eligibility

All regular full-time and part-time employees are eligible to participate in the FSA & TRA programs.

### Enrollment

You have 30 days from your date of hire to enroll in the FSA program. You may also enroll during the annual open enrollment period held in December or within 31 days of a qualifying event. You may enroll in the TRA program at any time. Send completed forms to Risk Services Benefits staff at 940 Willamette St. Suite 200, Eugene OR 97401

## **Basic Life Insurance**

### **Eligibility**

The City of Eugene offers financial protection for your family by providing you with life insurance and accidental death and dismemberment (AD&D) coverage. Both are provided through Standard Insurance Company. All Regular, Limited Duration and RAE part-time and full-time employees are covered by basic life insurance and AD&D.

Please refer to the Life Insurance Certificate of Coverage on the Employee Benefits website for details.

### **Enrollment/Effective Date**

Basic life insurance and AD&D coverage begins on the first day of the month following your date of hire. You will be automatically enrolled in the plan once you become eligible. **However, you will need to complete the Life Insurance Beneficiary Form included in your Benefit Packet within 60 days of your date of hire.** Send the form to the Employee Benefits Program, 940 Willamette St. Suite 200, Eugene OR 97401.

### **Coverage**

Basic life insurance coverage for AFSCME-Represented Regular and Limited Duration, and Non-Represented employees is one times your annual scheduled salary. The benefit for IAFF- and IAFF BC-Represented employees is one times your annual salary, plus EMT certification pay, and for EPEA-Represented employees is two times your annual salary; AFSCME-Represented RAE and benefitted IATSE-Represented employees have a \$25,000 benefit amount. Maximum benefit amounts vary by bargaining unit.

If you die as a result of an accident your beneficiary will also receive an additional amount equal to your life insurance benefit amount. Maximum amounts apply to some pay units. A lump-sum benefit is paid for a loss of a limb or eyesight as a result of an accident. The amount varies depending on the loss.

### **Cost**

There is no cost to you for basic life insurance and AD&D benefits; the City of Eugene pays the entire premium.

## **Supplemental Portable Term Life Insurance**

### **Eligibility**

Regular employees in all bargaining units, Limited Duration and RAE employees can apply for supplemental Portable Term Life (PTL) Insurance coverage through Voya/ReliaStar Life Insurance Company. This insurance is optional and is paid by you through convenient payroll deductions.

### **Coverage**

Insurance is available for you and/or your spouse or domestic partner. Coverage for your spouse or domestic partner is independent from yours, but has the same benefits. A child rider can be added to your policy.

Accidental Death and Dismemberment (AD&D) is an option that pays an additional benefit equal to the amount of your policy (to a maximum of \$250,000) if life, limb or sight are lost due to an accident. Consult the enclosed memo for more information.

### **Application**

Within the first 31 days after your hire date, you can apply for PTL coverage of \$100,000, or (\$50,000 if over age 60) without completing the Proof of Good Health form. You will be automatically approved for this coverage. This special enrollment circumstance is called Guaranteed Issue, and is only available for the employee (not your spouse or domestic partner).

You and your spouse or domestic partner may also apply for PTL coverage at any time during the year, but a Proof of Good Health form and underwriting by Voya/ReliaStar Life Insurance is needed for anything other than Guaranteed Issue coverage. Application materials are available on the Employee Benefits website at [www.eugene-or.gov/employeebenefits](http://www.eugene-or.gov/employeebenefits) or by contacting Risk Services Employee Benefits Program staff.

### **Effective Date**

Coverage will become effective on the first of the month after your application is approved.

### **Cost**

You pay the full cost of the insurance, with premiums deducted from your paycheck. Premiums depend on your age and the amount of insurance you purchase. A premium rate schedule is included in your packet.

## **Long-Term Disability Insurance**

### **Eligibility**

Long-term Disability Insurance (LTD) is provided for regular employees who are scheduled to work 20 or more hours per week, one-half the hours in a pay period for AFSCME-Represented employees, or as established in the contract for IATSE-Represented employees. The City's LTD insurance provides employees with income through the extent of their Maximum Benefit Period if disabled due to illness or injury. LTD is administered by Standard Insurance Company of Portland, Oregon.

Please refer to the LTD Certificate of Coverage on the Employee Benefits website for details.

### **Effective Date/Enrollment**

LTD coverage begins on the first day of the month following the date you begin a regular work schedule of 20 hours per week or otherwise meet eligibility requirements. Risk Services Employee Benefits staff will enroll you in the plan once you become eligible.

### **Coverage**

If you are disabled you will receive 60 percent of your basic monthly earnings (66 percent for EPEA-Represented employees) to a monthly maximum LTD benefit, which varies by union/employee unit. LTD benefits become payable after 90 days of disability (90 days or the end of sick leave, whichever is longer, for AFSCME-Represented employees).

### **Cost**

There is no cost to you for this LTD coverage; the City of Eugene pays the entire premium.

## **Questions?**

The Employee Benefits website is loaded with benefit information, forms and documents. It is available 24 hours a day at [www.eugene-or.gov/employeebenefits](http://www.eugene-or.gov/employeebenefits).

If you have benefit questions, please feel free to contact the Risk Services Employee Benefits staff at 541-682-5062 or via email at [BenefitsStaff@ci.eugene.or.us](mailto:BenefitsStaff@ci.eugene.or.us).