

CITY OF BEND



Employee Benefit Overview

August 1, 2018 – July 31, 2019

CITY OF BEND

Coverage is effective on the first day of the month, coinciding with or following date of hire.
(If the first day of work is on the first calendar day of the month, coverage is effective that day.)

High Deductible Health Plan (HDHP)

Medical, Vision, Prescription coverage
underwritten by PacificSource Health Plans

Full-time employees currently pay 10% of the total monthly premium.

<u>Employee monthly premium:</u>	<u>Employee Only</u>	<u>Employee & Dependents</u>
Full-time Employees	\$ 51.84	\$129.62

Health Reimbursement Account (HRA)

Third Party Administrator -- PacificSource Administrators (PSA)

This is an employer-funded account designed to reimburse employees for IRS-qualified medical expenses. Reimbursements are tax-free, and any unused deductible fund amounts at the end of the plan year are transferred to the employee's VEBA account following first full year of employment (see below for VEBA account information). Coinsurance funding remaining at plan year end is forfeited and does not roll to the VEBA.

		<u>Employee Only</u>	<u>Employee & Dependents</u>
Full-time Employees	HRA (Comp – A)	\$2,000	\$4,000
	Coinsurance (Med – G)	\$1,250	\$1,781

Employees also have the option to self-fund a Flexible Spending Account (FSA) for unreimbursed medical expenses to offset potential out-of-pocket liability under the medical/dental plans and potentially shelter their HRA deductible account to allow for larger rollover to their VEBA account at plan year end.

Dental Plan

underwritten by MODA/Delta Dental

\$1,500 calendar year benefit maximum per covered individual includes \$1,000 one-time orthodontia benefit.
Full-time employees currently pay 10% of the total composite monthly premium.

<u>Employee composite monthly premium:</u>	<u>Employee with/without Dependents</u>
Full-time Employees	\$12.34

VEBA Plan

Administered by HRA VEBA

Individual employee account that receives tax-free rollover amounts from the City-funded HRA deductible account remaining at the end of each plan year. The account belongs to the employee and may be invested in mutual funds similar to deferred compensation. The account can grow, tax free, and be used for future medical expenses and can be used while still employed for current medical expenses. Employees are eligible for VEBA rollover after they have been enrolled in the City of Bend plan for a full plan year (8/1 – 7/31).

Flexible Spending Plan (FSA)

Administered by PacificSource Administrators (PSA)

Participation in the City of Bend's Flexible Spending Plan is voluntary and allows employees to pay for IRS-approved health care-related expenses and dependent care through pre-tax payroll deduction.

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Life, Personal Accident (AD&D) & Long-Term Disability Plans

Underwritten by CIGNA

Group Basic Term Life Insurance – for non-represented employees: Benefit-eligible employees working at least 20 hours per week are eligible for a coverage amount of one times employee’s annual salary, to a maximum of \$150,000, with a minimum benefit of \$50,000. Coverage includes personal accident coverage for loss of life and/or limb per scheduled benefit percentage amounts.

Basic Term Life	All Full Time and Non-Represented Part Time
Monthly Premium	City-Paid

Basic AD&D	All Full Time and Non-Represented Part Time
Monthly Premium	City-Paid

Group Long-term Disability Insurance – for employees working at least 20 hours per week: Plan pays a benefit of up to 66.67% of employee’s covered earnings to a maximum of \$9,000 per month.

Public Employees Retirement System (PERS)

The City of Bend participates in the PERS Retirement System. Employees become PERS members after working six full calendar months in a qualifying position requiring at least 600 hours worked per 12-month period. Contributions on the employee’s behalf begin following completion of the six-month waiting period. The City makes “employer” contribution based on the employee’s Tier I, II or OPSRP member status. The City also makes the “employee” member contribution of 6% of salary. For complete PERS program details, visit the website <http://www.oregon.gov/pers>

Employee Assistance Program

Underwritten by Reliant Behavioral Health

This City-provided, confidential service helps employees privately solve problems that may interfere with work, family and life in general. Services are free to employees, their dependents and household members.

The City of Bend also offers the following voluntary benefit programs which are elective and funded through payroll deduction:

- ❖ AFLAC Supplemental Insurance (various plans are offered)
- ❖ MASA ground and air ambulance membership
- ❖ 457 Deferred Compensation Plans sponsored by Nationwide Retirement Solutions and ICMA