



## EMPLOYEE BENEFITS SUMMARY FOR 2009: NON-REP/MGMT

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*You must enroll within 30 days of your orientation, and all benefits take effect the **first of the month following your hire date**. After your initial 30 days, changes to your insurance coverage can only be made during the annual open enrollment period or in the case of a qualifying event (marriage, birth, death, divorce). In the case of a qualifying event, you will have 30 days from the date of the event to make any necessary changes to your insurance coverage.*

*In general, your eligible dependents include your spouse or same sex partner, and your children under age 19 or under age 23 if a full-time student. Student status must be confirmed every year.*

### **HEALTH INSURANCE**

The City offers two choices for health insurance: A Preferred Provider Organization (PPO) plan, which utilizes the Regence Blue Cross Blue Shield network of providers, and a Kaiser Permanente Health Maintenance Organization (HMO).

*PPO:* The PPO plan with Healthcare Management Administrators is primarily an 80/20 plan with a \$100/\$300 deductible with some preventive and complementary care extras. The maximum out of pocket (in-network) per year on the PPO is \$1,100 single/\$3,300 family. Prescription drugs are paid at 80/20 with a \$500 maximum out of pocket per year.

*HMO:* The Kaiser Permanente HMO is the standard HMO utilizing Kaisers' facilities here in Salem or in Portland. The HMO plan is primarily paid at 80/20 with a few co-pay exceptions. Prescription drugs are \$15.00 co-pay for a 30 days supply and \$30.00 co-pay for a 90 days supply.

### **DENTAL INSURANCE**

The City offers two dental plans.

*Incentive:* The first year the plan pays 70%, the second year 80%, etc... provided the employee goes to the dentist each year. The maximum per person is \$1,000 per year. The orthodontia benefit is \$1,000 lifetime.

*Traditional:* Pays a straight percent with an annual maximum benefit of \$1,500. The orthodontia benefit is \$1,000 lifetime.

### **VISION INSURANCE**

The City offers two choices of vision coverage. The Core Plan is based on a usual customary rate fee schedule. The Buy-Up Plan has a \$250 per person per year allowance for eye care.

### **MEDICAL INSURANCE COST/RATES**

The cost of health, vision, and dental is based on a tier rate schedule. City Council adopts a cap, or maximum, that the City will pay for health, vision, and dental. Currently, the City pays 100% of the PPO with any choice of dental or vision. The Kaiser Permanente HMO employee with family out of pocket premiums range from \$52.08 per month to \$145.91 per month.

### **CITY PROVIDED LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT**

The City provides a \$50,000 Term Life and \$50,000 AD&D insurance policy, through Standard Insurance Company, for employees at no cost to the employee.

### **VOLUNTARY LIFE INSURANCE**

Employees have the option of purchasing voluntary term life insurance through Standard Insurance Company, in addition to the \$50,000 provided by the City, through payroll deduction.

### **VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT**

Employees have the option of purchasing voluntary accidental death and dismemberment insurance with Hartford, in addition to the \$50,000 provided by the City, through payroll deduction. Employees also have the option to have this deduction taken out pre-tax.

### **LONG TERM DISABILITY (LTD)**

The City provides a long term disability plan, through Standard Insurance Company, which pays 60% of monthly wages for non-job related illness or injury, after a 120 day waiting period. There is no cost to the employee.

### **LONG TERM CARE INSURANCE**

The City offers voluntary long-term care insurance through UNUM through a payroll deduction. There are various benefit levels from which to select depending on your needs.

### **EMPLOYEE ASSISTANCE PLAN**

Through Cascade Centers Employee Assistance Program we are able to provide confidential counseling services. Premiums are 100% paid by The City of Salem and coverage includes 6 counseling sessions per person/per incident. Services provided by Cascade are confidential to the fullest extent provided by law. Through Horizon Behavioral Services we are able to provide additional confidential counseling services. Premiums are 100% paid by The City of Salem and coverage includes 3 counseling sessions per person/per incident. You may use either or both of the services.

### **FLEXIBLE SPENDING ACCOUNT**

Enrollment in the City Flexible Spending Account (FSA) plan gives you the opportunity to pay for certain expenses on a pre-tax basis, such as your contribution for health coverage, dependent care costs, and out-of-pocket medical and dental expenses. There are certain limitations and specific guidelines that must be followed.

### **PERS/OPSRP**

If you are not already a member of Oregon Public Employees Retirement System (OPERS) or Oregon Public Service Retirement Plan (OPSRP), at the end of six months of employment you will become a member. The City pays the 6% employee contribution to the plan.

### **DEFERRED COMPENSATION**

Employees may voluntarily participate in deferred compensation. Deferred compensation plans are 457 plans that allow employees to defer a portion of salary on a pre-tax basis until retirement. Currently, employees may defer up to \$16,500 per calendar year if they are under the age of 50. If an employee is over 50, they may defer up to \$22,000 per year.

### **GOLD'S GYM AND YMCA DISCOUNTED MEMBERSHIPS**

The City offers discounted memberships, through Gold's Gym and the YMCA, which can be deducted through an employee's paycheck.

**PAID VACATION**

Employees shall accrue paid vacation leave at the annual rate of 96 hours per year (3.69 hours biweekly) for 1-48 months of service. After 48 months of service, hours may increase based on months of service. Vacation may be used after completion of first six calendar months of employment. Please see the current copy of the Human Resources Rules for complete details.

**SICK LEAVE**

Employees shall accrue paid sick leave at the rate of 3.69 hours per pay period, (96) hours annually. Sick Leave may be used for sick leave after hours are earned. Please see the current copy of the Human Resources Rules for complete details.

**CITY HOLIDAYS**

There are 10 paid holidays each year. A list of the holidays can be found in the Human Resources Rules and Payroll Calendar. Employees are eligible for an annual eight (8) hour holiday after completion of the probationary period. A second eight (8) hour floating holiday, will be granted to each eligible employee effective in the pay period that includes December 1, of each year.

**ADMINISTRATIVE LEAVE**

Supervisory and management employees who are not eligible for overtime pay accrue 48 hours of Administrative Leave per year. Administrative leave must be taken between July 1 and June 30 of each year.

**DIRECT PAYROLL DEPOSIT**

You are encouraged to have your paycheck deposited directly into your Bank or Credit Union. Forms are available from the Payroll Department and Human Resources Department.

**OTHER BENEFITS**

Employees may participate in the Rivermark Credit Union and/or purchase Savings Bonds through payroll deduction.

The above information is intended as a brief outline of the employee benefit programs provided at the City of Salem and does not override any benefit plan contract. In the event of a discrepancy, the benefit contract will supercede the information contained in this summary. You should consult the summary plan descriptions (SPD's), Personnel Rules, or City Council Action for exact benefit plan terms and conditions.