



IAFF – LOCAL 824

EMPLOYEE BENEFITS SUMMARY – JANUARY 2022

INSURANCE

Medical and Dental Insurance

The City values its employees and works hard to offer plan options that are affordable for employees and their eligible dependents. As such, the City pays 100% of the \$3,000 deductible / \$6,000 maximum out-of-pocket plan, vision and either dental plan for employees and their eligible dependents. If employees chose to enroll in a lower deductible plan, when newly eligible, during open enrollment or a mid-year family status change, the cost is paid with pre-tax dollars.

Providence Health Insurance Offerings	Employee Monthly Cost
\$3,000 deductible / \$6,000 max out of pocket (\$6,000 / \$12,000 family)	\$0 – City pays 100%
\$2,500 deductible / \$5,000 max out of pocket (\$5,000 / \$10,000 family)	\$67.22
\$2,500 deductible / \$3,500 max out of pocket (\$5,000 / \$7,000 family)	\$135.20
\$1,500 deductible / \$3,500 max out of pocket (\$3,000 / \$7,000 family)	\$153.52
Vision Insurance	
Vision Services Plan (VSP)	\$0 – City pays 100%
Dental Insurance Offerings	
Willamette Dental Plan	\$0 – City pays 100%
Delta Dental Plan	\$0 – City pays 100%

Life and AD&D Insurance

Employee basic life insurance in the amount of \$50,000 and Accidental Death and Dismemberment (AD&D) in the amount of \$50,000 are provided through The Hartford. The cost is fully paid by the City. Employees have the option to purchase supplemental insurance that offers higher limits and dependent coverage.

Long Term Disability

The City provides employees with a monthly income disability insurance policy through The Hartford. The policy shall provide a benefit of 66 2/3% of an employee's monthly base salary up to a maximum of \$4,000 (\$6,000 for Battalion Chiefs) after 90 days of disability.

RETIREMENT

PERS

The City participates in the Oregon Public Employees Retirement System (PERS) for Tier One/Tier Two and for employees hired after August 29, 2003, the Oregon Public Service Retirement Plan (OPSRP). PERS is 100% fully paid as the City pays both the employer and employee's (6%) contributions.

Deferred Compensation (Section 457 Plan)

Voluntary deferred compensation programs are provided by the City. Employees may defer up to \$20,500 annually and those who are age 50 and over can defer an additional \$6,500 annually.

LEAVE BENEFITS

Sick Leave

Paid sick leave is earned for each employee at a rate of four (4) hours per pay period for 40-hour work week employees with a maximum of 96 hours earned per year and seven (7) hours per pay period for 56-hour work week employees with a maximum of 168 hours earned per year.

Vacation

Vacation time off with pay is accrued on a prorated monthly basis.

Service in Months	56-hour Employee Annual Accrual	40-hour Employee Annual Accrual	Accruals for Battalion Chiefs	
			56-hour Employee Annual Accrual	40-hour Employee Annual Accrual
1 up to 60	134.4 hours	96 hours	168 hours	120 hours
61 up to 120	168.0 hours	120 hours	224 hours	160 hours
121 up to 180	201.6 hours	144 hours	280 hours	200 hours
181 up to 240	246.4 hours	176 hours	308 hours	220 hours
241 up to 300	291.2 hours	208 hours	336 hours	240 hours
300 or more	344.9 hours	246 hours	344.9 hours	246 hours

Holidays

Employees receive 96 hours of holiday for 40-hour work week employees and 147.2 hours of holiday for 56-hour work week employees per year.

OTHER BENEFITS

Health Reimbursement Arrangement (HRA-VEBA)

The City contributes 3.6% of gross salary to each employee's HRA VEBA account.

Additionally, sick leave in excess of 1,172 hours for 40-hour work week employees (1,776 hours for 56-hour work week employees) is contributed at 50% to the employee's HRA VEBA account. Battalion Chief's sick leave in excess of 960 hours for 40-hour work week employees (1,440 hours for 56-hour work week employees) is contributed at 50% to the employee's HRA VEBA account.

Flexible Spending Account (FSA)

The FSA allows employees to set aside pre-tax dollars for qualifying medical expenses for themselves and their tax dependents. Employees have the option to enroll in the Health Care and/or Dependent Care FSA administered by OneBridge. The Health Care FSA reimburses employees for medical, dental, vision and prescription drug expenses. The Dependent Care FSA reimburses employees for employment-related dependent care costs for qualified dependents.

Aflac

The City partners with Aflac who offers a variety of different voluntary benefits to help close the gap where traditional insurance might not pick up coverage.

Wellness Program

The City's Wellness Program promotes physical, social, emotional, intellectual, financial and environmental wellness with various goals and challenges to participate in throughout the year. Preventative testing is available and offered in hopes to reduce risk factors for a healthy, and happy workforce. Employees may qualify for wellness incentives by completing milestones set within the program up to \$200 annually. Additionally, the City has a fully equipped fitness center available 24 hours a day.