

## MPOA

# EMPLOYEE BENEFITS SUMMARY JANUARY 2026

## HEALTH BENEFITS

The City offers a comprehensive benefits package including medical, prescription drug, dental, vision, life insurance, and long-term disability designed to support the diverse needs of our employees and their families. Benefits begin on the 1<sup>st</sup> of the month following the hire date.

### Medical and Dental Insurance

Your health is our priority. We offer insurance plans that balance affordability and comprehensive coverage for you and your family. **The City pays 100% of either medical, vision and dental package for employees and their eligible dependents.**



Medical, Prescription Drug, Vision & Dental Plan Choices	Monthly Cost
\$3,000 deductible / \$5,000 max out of pocket (\$6,000 / \$10,000 family)	\$0 – City pays 100%
\$1,500 deductible / \$3,500 max out of pocket (\$3,000 / \$7,000 family)	\$0 – City pays 100%

Additionally, when an employee enrolls in the \$3,000 deductible plan, the City contributes \$482.74 per month to the employee's HRA VEBA account. When the \$1,500 deductible plan is selected, the City contributes \$184.18 per month to the employee's HRA VEBA account. These contributions are in addition to the other HRA VEBA contributions outlined on page two of the benefits summary.

### Life and AD&D Insurance

To help protect your family, the City provides \$50,000 in basic life and accidental death and dismemberment (AD&D) insurance administered by The Hartford. Employees may purchase additional coverage for themselves and eligible dependents.

### Oregon Paid Family & Medical Leave

Administered by The Hartford, this program provides paid time off for qualifying family, medical, or safe leave events. Benefits are funded jointly by employer and employee contributions and provide a portion of your income while you are unable to work.

### Long Term Disability (LTD)

Provided by The Hartford, LTD coverage pays 66 2/3% of your base monthly salary (up to \$2,000 per month) after 90 days of disability due to illness or injury.



## [Aflac](#)

Aflac offers additional voluntary benefits designed to help fill gaps not covered by traditional insurance plans.



## LEAVE BENEFITS

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The City supports a healthy work-life balance through generous paid leave programs.

### [Sick Leave](#)

Employees earn paid sick leave at a rate of four (4) hours per pay period, up to a maximum of 96 hours per year. Sick leave may be used for your own care or to care for an eligible family member.



### [Bereavement Leave](#)

Full-time employees receive up to three (3) paid days of bereavement leave. Additional time may be available under Oregon Family Leave Act (OFLA) and may be supplemented with sick leave, comp time, or vacation.

### [Vacation](#)

Vacation is accrued per pay period on a prorated schedule. Employees may carry a balance of up to two times their annual accrual.

Service in Months	Annual Accrual
0 up to 60	184 hours
60 up to 120	220 hours
120 up to 180	252 hours
180 up to 240	288 hours
240 or more	328 hours

## SAVINGS BENEFITS

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The City provides several ways to save on medical expenses and invest in your financial future.

### [Health Reimbursement Arrangement \(HRA VEBA\)](#)

Managed by Gallaher Health Invest, the HRA VEBA helps you save for qualified medical expenses and retiree insurance premiums. Funds roll over year to year with no use-it-or-lose-it risk, and you may choose from multiple investment options. **The City contributes 1.2% of your gross salary plus \$100.00 into your HRA VEBA each payday.**



### Flexible Spending Account (FSA)

FSAs allow you to set aside pre-tax dollars for eligible expenses, reducing your taxable income. They are administered by Gallaher Health Invest, which also manages your HRA VEBA, giving you the convenience of a single debit card, one website, and the HRago mobile app for easy, single-sign-on access to both accounts.



- The Health Care FSA reimburses medical, dental, vision, prescription drug, and many over-the-counter expenses.
- The Dependent Care FSA reimburses eligible childcare expenses needed so you can be at work.

## **RETIREMENT**

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The City participates in Oregon's Public Employers Retirement System (PERS) retirement program and offers both a traditional 457 and Roth deferred compensation plan to support your long-term financial goals.

### PERS and Individual Account Program (IAP)

PERS is a defined benefit pension that provides a guaranteed monthly income in retirement once eligibility requirements are met.

- The City pays 100% of the PERS pension contribution for Tier One, Tier Two, and Oregon Public Service Retirement Plan (OPSRP) members.
- The City also pays the employee's full contribution to the IAP, which provides a separate account paid as a lump sum or installments at retirement.



**The PERS pension and IAP are 100% fully paid as the City pays both the employer and employee's contributions!**

### Deferred Compensation (Section 457 Plan)

A voluntary supplemental plan that allows for pre-tax or post-tax (Roth) contributions.

- You may contribute up to \$24,500 annually.
- Employees aged 50+ may contribute an additional \$8,000 in catch-up contributions (\$32,500 maximum total).
- Participants ages 60-63 may contribute an additional \$11,250 in "super" catch-up contributions (\$35,750 maximum total).



## BEHAVIORAL & MENTAL HEALTH SUPPORT

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### Employee Assistance Program (EAP)

You and your eligible dependents have access to 24/7 telephone support and up to three (3) in-person confidential counseling sessions per issue per year, at no cost. Support includes emotional wellbeing, legal and financial consultations, and additional resources.



## SAFETY & WELLNESS

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### Safety

The City is committed to a strong culture of safety. Employees receive monthly training on key topics such as Lock-Out/Tag-Out, ergonomics, and hazard identification. These resources help equip you to work safely and confidently.

### Wellness Program

The City's wellness program encourages healthy habits through year-round activities. Employees who complete 12 wellness activities throughout the year can earn up to \$200 and qualify for the annual raffle. Wellness activities cover physical, emotional, social, intellectual, financial, and environmental wellbeing.

Employees also have 24/7 access to the company's on-site, fully equipped fitness center to help support their wellness journey.

## OTHER BENEFITS

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### Public Service Loan Forgiveness (PSLF)

As an employee of the City, you may qualify for the PSLF program which forgives the remaining balance on your student loans when qualifications are met. <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

### Training & Development

We support your growth through on-the-job training, workshops, eLearning, conferences, courses, and professional association opportunities to keep your skills current and aligned with industry standards.