



## IAFF – LOCAL 824

### EMPLOYEE BENEFITS SUMMARY – JULY 2020

#### INSURANCE

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##### 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 contributes towards the cost for employees and dependents to enroll in the Medical, Vision and Dental insurance plans. The amount (cap) the City contributes is based on the employee group. When employees enroll in plans with costs that exceeds this benefit cap, the additional premium is paid by the employee with pre-tax dollars. The amount the City will contribute, as well as the cost of the plans are shown below.

<b>Monthly City Paid Cap</b>	<b>\$1,700.00</b>
<b>Regence Health Plan Options with VSP Vision</b>	<b>Total Monthly Cost</b>
\$3,000 Ded / \$5,000 Max (\$6,000 / \$10,000 family)	\$1,702.68
\$1,500 Ded / \$3,500 Max (\$3,000 / \$7,000 family)	\$1,877.58
<b>Dental Insurance</b>	
PacificSource Dental Plan	Included in health plan cost

##### 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 maximum of 66 2/3% of an employee's monthly base salary up to a \$4,000 monthly benefit (\$6,000 for Battalion Chiefs) after 90 days of disability.

#### RETIREMENT

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##### 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 Individual Account Program (IAP) contributions.

##### Deferred Compensation (Section 457 Plan)

Voluntary deferred compensation programs are provided by the City. Employees may defer up to \$19,500 annually and those who are age 50 and over can defer an additional \$6,500 annually.

## LEAVE BENEFITS

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### [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	56-hour Employee Annual Accrual	40-hour Employee Annual Accrual
0 up to 60	134.4 hours	96 hours	168 hours	120 hours
60 up to 120	168.0 hours	120 hours	224 hours	160 hours
120 up to 180	201.6 hours	144 hours	280 hours	200 hours
180 up to 240	246.4 hours	176 hours	308 hours	220 hours
240 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

### [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 for a maximum of 96 hours earned per year and seven (7) hours per pay period for 56-hour work week for a maximum of 168 hours earned per year.

### [Floating Holidays](#)

Employees receive 96 hours of floating holiday for 40-hour employee and 147.2 hours of floating holiday for 56-hour employee.

## OTHER BENEFITS

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

### [LegalShield](#)

The City partners with LegalShield who offers two voluntary products that can help provide resources with writing a will, setting up an estate plan, or simply protection from Identity Theft.

### [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. Additionally, the City has a fully equipped fitness center available 24 hours a day.