



MEDFORD POLICE OFFICERS ASSOCIATION (MPOA)

EMPLOYEE BENEFITS SUMMARY – JANUARY 2020

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 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 an employee enrolls in plans with costs under the cap, the City will deposit the difference into their HRA VEBA account. When employees enroll in plans with costs that exceed 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.

Monthly City Paid Cap	\$1,850.00
Regence Health Plan Options with VSP Vision	Total Monthly Cost
\$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
Dental Insurance	
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 \$2,000 monthly benefit 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 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

[Sick Leave](#)

Paid sick leave is earned for each employee at a rate of four (4) hours per pay period for a maximum of 96 hours earned per year.

[Vacation](#)

Vacation time off with pay is accrued on a prorated monthly basis. Employees may accrue a maximum of two times their annual accrual.

Service in Months	Annual Accrual
0 up to 60	176 hours
60 up to 120	204 hours
120 up to 180	228 hours
180 up to 240	256 hours
240 or more	288 hours

OTHER BENEFITS

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

The City contributes 1.2% of gross salary plus \$100 per pay period to each employee's HRA VEBA account. Additionally, sick leave in excess of 960 hours 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.