



# City of Medford

## Benefits Summary for MPOA Employees January 2019

### INSURANCE

#### Medical and Dental Insurance

The City contributes towards the cost for employees and dependents to enroll in the Medical and Dental insurance plans. The amount (cap) that the City contributes is based on the employee group. When an employee enrolls in a plan that is under the cap, the City will deposit the difference into their HRA VEBA account. The amount the City will contribute, as well as the cost of the plans are shown below.

<b>Monthly City Paid Cap</b>	<b>\$1,800.00</b>
<b>Providence Health Plan Options</b>	<b>Total Monthly Cost</b>
\$3,000 Ded / \$5,000 Max (\$6,000 / \$10,000 family)	\$1,598.46
\$1,500 Ded / \$3,500 Max (\$3,000 / \$7,000 family)	\$1,762.54
<b>Dental Insurance</b>	<b>Total Monthly Cost</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 Mutual of Omaha. The cost is fully paid by the city. Employees have the option to purchase supplemental insurance that offers higher limits and dependent coverage. Life and AD&D insurance begins on an employee's date of hire.

#### Long Term Disability

The city provides employees with a monthly income disability insurance policy through Mutual of Omaha. 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.

### 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, when the employee enrolls in a health and dental plan that is under the cap, the City will deposit the difference into their HRA VEBA account. Sick leave in excess of 960 hours is contributed at 50% to the employee's HRA VEBA account.

### Flexible Spending Account (FSA)

The Flexible Spending Account (FSA) allows employees to set aside pre-tax dollars for qualifying medical expenses for themselves and their tax dependents. These funds are taken out of paychecks in equal installments. Employees have the option to enroll in a Health Care FSA or a Dependent Care FSA. The Health Care FSA reimburses employees for medical, dental, vision, prescription drug expenses and over-the-counter medications, when prescribed by a doctor. 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.

## 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 \$19,000 annually and those who are age 50 and over can defer an additional \$6,000 annually.