

WELCOME

Congratulations on your new position with the City of Eugene!

This guide has been developed to give you an overview of the benefits you have as a City employee.

The benefits outlined here include health and life insurance, long-term disability, deferred comp, flexible spending accounts, retirement plans administered by the Oregon Public Employees Retirement System, and additional benefit offerings. This guide is for you to reference and to help you understand how your benefits work to be able to make informed decisions so you can receive high quality and high value services when you need them. We encourage you to read it carefully and share it with your family members to ensure you meet Benefit deadlines and return all applicable forms to the Benefits staff.

Additional detailed information and forms are available on the [Employee Benefits web page](#)



New Employee Benefits Information Guide

Step 1 – Read through the entire document, click on **all** links, and familiarize yourself with your Benefits the City is offering you.

Step 2 – Use the Quick Reference sections found on most of the pages for quick tips or important documents. Be sure to complete certain steps within 30 and 60 days highlighted on the last page.

Step 3 – Attend New Employee Orientation and bring any questions you have or call your Benefits specialist listed below.

Employee [Benefits Staff](#) Contact Info:

- Tracy Bridge – ERC Analyst Ext. 5780

ERC Main Line Ext. 5061

HEALTH INSURANCE

The City of Eugene self-insures all the City's health plans, which means the City directly pays the cost of all services and supplies covered by the plans and hires Third Party Administrators to process claims.

Medical, vision, and pharmacy coverage is administered by [PacificSource Health Plans](#) and they have networks of contracted providers to lower the cost of healthcare services.

To receive services covered at the highest rate, it is important to obtain treatment by an in-network participating provider. You can determine if your provider is in-network by contacting PacificSource or logging into their [InTouch](#) portal. All City of Eugene plans use the Voyager Network.

Health coverage is effective the first of the month following your date of hire, but claims cannot be paid until you [enroll](#) in a plan.

You must either enroll or opt-out of health plan coverage within 60 days of your date of hire. If you do not do so you will be automatically enrolled in employee-only coverage under the City's Default Health Plan, and you will have an additional two calendar weeks *immediately following your 60 day initial enrollment period* to enroll eligible dependents in the Default Health Plan. Changes past that time will only be allowed with a qualifying event or at the next Open Enrollment period.

Enrollment is completed in PeopleSoft Employee Self Service through the Benefit Details tile, from any City computer. If you are not able to access Employee Self Service you can submit a paper copy, available from the Benefits staff.

Refer to the [Comparison of Benefits](#) for your position and union, to help you compare health plans and make an informed choice. Your decision will obligate you through next June 30th. Employees may change health plans or add or drop dependents during the annual open enrollment period that is typically held each June. All open enrollment changes are effective July 1st. Changes outside of open enrollment are normally only allowed within 60 days of a qualifying event or if adding a dependent does not change your health insurance payroll deduction.

Along with employee coverage, you can enroll your legal spouse or domestic partner and eligible children. Per IRS regulations, there may be tax consequences if enrolling a domestic partner. Domestic Partnership criteria, information and forms are available on the [Domestic Partnership](#) web page.

Health Plan Options

The City offers **three health plans**. When traveling outside the network, emergency services are covered at the in-network level. Refer to your Comparison of Benefits for summary information about the plans.

City Health Plan: has an annual deductible and out of pocket maximum, with no deductible for preventive and well-care services and a greater number of visits for chiropractic and acupuncturist through alternative care. AFSCME, EPEA, IAFF, and IATSE employees also have combined deductible and out-of-pocket maximums for retail prescription and medical services. By using in-network providers, the plan will pay 80% of discounted charges for most covered services after the annual deductible is met, you will pay 20% coinsurance. If using non-network providers, the plan pays 50% and you may be liable for charges over the allowed amount.

City Managed Care Plan: pays 100% for most services after the co-pay when using in-network providers and most services require a co-pay. If using a non-network provider, you will pay 50% after the co-pay for most services and you may be liable for charges over the allowed amount. This plan does not have a deductible.

City Hybrid Plan: only available to AFSCME, IATSE, and Non-Rep employees. Some services under the plan are subject to a co-pay and some are subject to an annual deductible and co-insurance amount. Services requiring a co-pay are normally paid at 100% after the co-pay when using in-network providers and 50% after the co-pay if using a non-network provider. Services subject to the deductible and co-insurance are normally paid at 80% after the deductible when using an in-network provider and 50% after the deductible when using a non-network provider. If using a non-network provider, you may be liable for charges over the allowed amount.

DENTAL AND VISION INSURANCE

You will have the same Dental and Vision coverage regardless of the medical plan you choose.

The dental plan has preventative care covered at 100% every six months. A calendar year deductible will apply for non-preventative services and there is a calendar year maximum benefit amount the plan will pay, for all covered dental services.

AFSCME, EPEA, IAFF and IATSE-Represented employees have a lower maximum dental benefit amount for the first calendar year of coverage.

Dental coverage is administered by [Delta Dental](#) (a Moda Health affiliated company) and all plans use the Delta Dental Premier Network.

Vision coverage is administered by [PacificSource Health Plans](#).

The Vision Plan allows yearly exams. Eligibility and coverage for glasses/contacts varies. Please refer to your [Comparison of Benefits](#) for more information.

Payroll Deductions

Employees in most bargaining units are required to pay a portion of the cost of health insurance coverage. Part-time, AFSCME Limited Duration, Recreation Activity Employees (RAE) and job-share employees might have different contribution amounts and are required to pay an additional amount of the health insurance premium if covering dependents. Refer to the [Comparison of Benefits](#) for more information.

Additional Benefits information

Click on the link below for your specific Union to access your Basic Benefits Package. This is a quick summary of your Benefits on one page.

- [AFSCME](#)
- [EPEA](#)
- [IAFF](#) or [IAFF-BC](#)
- [IATSE](#)
- [Non-Represented](#)

Quick Reference:

Enrolling in Benefits

- Log onto PeopleSoft and navigate to Employee Self Service
- Choose the Benefits Detail tile
- Select the Benefits Enrollment tab from the left-hand menu
- Click the Select button for the open benefit event for your new hire
- Under the enrollment summary, you will click on the Edit button for Medical
- Select your plan and add/review dependents
- Select added dependents to your plan
- Click Update and Continue
- Click Update Elections
- Select the edit button for Central and walk through the steps as above and then also for Vision
- Click Save and Continue
- Click submit and you will receive a submit confirmation

Contact the BenefitsStaff@eugene-or.gov with any question or reference the [how to guide](#) for step by step instructions.

BASIC LIFE INSURANCE

Eligibility

The City of Eugene offers financial protection for your family by providing you with life insurance and accidental death and dismemberment (AD&D) coverage. Both are provided through Standard Insurance Company. All Regular, Limited Duration and RAE part-time and full-time employees are covered by basic life insurance and AD&D.

Please refer to the [Life Insurance Certificate of Coverage](#) for details.

Enrollment/Effective Date

Basic life insurance and AD&D coverage begins on the first day of the month following your date of hire. You will be automatically enrolled in the plan once you become eligible. However, you will need to complete the [Life Insurance Beneficiary Form](#) within 60 days of your date of hire. Send the form to the Employee Resource Center at 940 Willamette St. Suite 200, Eugene, OR 97401, by email to BenefitsStaff@eugene-or.gov or fax to 541-650-3031.

Coverage

Basic life insurance coverage for AFSCME-Represented Regular and Limited Duration, and Non-Represented employees is one times your annual scheduled salary. The benefit for IAFF- and IAFF BC-Represented employees is one times your annual salary, plus EMT certification pay, and for EPEA-Represented employees is two times your annual salary; AFSCME-Represented RAE and benefitted IATSE-Represented employees have a \$25,000 benefit amount. Maximum benefit amounts vary by bargaining unit.

If you die because of an accident your beneficiary will also receive an additional amount equal to your life insurance benefit amount. Maximum amounts apply to some pay units. A lump-sum benefit is paid for a loss of a limb or eyesight because of an accident and the amount varies depending on the loss.

Cost

There is no cost to you for basic life insurance and AD&D benefits; the City of Eugene pays the entire premium.

Quick Reference:

Basic Life Insurance

- [Life Insurance Handbook](#)
- [Life Insurance Certificate of Coverage](#)
- [Life Insurance Beneficiary Form](#) – return completed form to the Employee Resource Center Benefits staff by mail at 940 Willamette Street Suite 200, Eugene, OR 97401, by email at BenefitsStaff@eugene-or.gov, by interoffice mail, or by fax to 541-650-3031.

SUPPLEMENTAL PORTABLE TERM LIFE INSURANCE (PTL)

Eligibility

Regular employees in all bargaining units, Limited Duration and RAE employees can apply for supplemental Portable Term Life (PTL) Insurance coverage through Voya/ReliaStar Life Insurance Company. This insurance is optional and is paid by you through convenient payroll deductions.

Coverage

Insurance is available for you and/or your spouse or domestic partner. Coverage for your spouse or domestic partner is independent from yours but has the same benefits. A child rider can be added to your policy.

Accidental Death and Dismemberment (AD&D) is an option that pays an additional benefit equal to the amount of your policy (to a maximum of \$250,000) if life, limb, or sight are lost due to an accident.

Application

Within the first 31 days after your hire date, you can [apply](#) for PTL coverage up to \$100,000, or (\$50,000 if over age 60) without completing the [Proof of Good Health form](#).

You will be automatically approved for this coverage. This special enrollment circumstance is called Guaranteed Issue and is only available for the employee (not your spouse or domestic partner).

You and your spouse or domestic partner may also apply for PTL coverage at any time during the year, but a Proof of Good Health form and underwriting by Voya/ReliaStar Life Insurance is needed for anything other than Guaranteed Issue coverage.

Underwriting

Requires satisfactory answers to several health questions. If a physical exam is necessary, Voya/ReliaStar Life Insurance Company will pay for the exam.

Premium Payments and Portability

Premium Payments are paid through convenient payroll deduction and portability is available if an employee takes a leave without pay, separates employment, or retires. The coverage may be continued for the same premium rate as active employees by remitting the premium directly to Voya/ReliaStar Life Insurance Company.

Effective Date

Coverage will become effective on the first of the month after your application is approved.

Cost

You pay the full cost of the insurance, [premiums](#) depend on your age and the amount of insurance you purchase.

Quick Reference:

Supplemental Portable Term Life (PTL) Insurance

- [Employee PTL Insurance Application](#)
- [Spouse/Domestic Partner PTL Insurance Application](#)
- [Proof of Good Health Form](#)
- [PTL Insurance Info and Rates](#)
- [PTL Coverage Calculator](#)
- [PTL Insurance Certificate](#)

FLEXIBLE SPENDING ACCOUNT (FSA) AND TRANSPORTATION REIMBURSEMENT ACCOUNT (TRA)

The FSA/TRA program allows you to use pre-tax dollars to pay for certain dependent care, healthcare, and transportation expenses that you would normally pay for with after-tax dollars. This can mean a significant savings for you. Due to IRS regulations, it is important that you estimate your anticipated out of pocket expenses carefully to avoid a forfeiture. Please reference the [FSA/TRA Handbook](#) for a detailed description of the programs.

Please read the [FSA Participant Guide](#) for additional information and before enrolling in the FSA or TRA program.

Options

- **FSA Health care Account** is for medical/dental/vision expenses that are not covered by the City's health insurance plans for you and your dependents.
- **FSA Dependent Care Account** is for dependent care expenses which are necessary to allow you to work.
- **TRA Parking / Van Pool / Mass Transit Accounts** are for commuter parking expenses when NOT using a City of Eugene-owned parking lot, or for qualified van pool/mass transit expenses.

Note: If parking in a City-owned parking lot you can have pre-tax deductions taken out of your paycheck by signing up through the [permit portal](#).

Eligibility

All regular full-time and part-time employees are eligible to participate in the FSA & TRA programs.

Enrollment

You have 30 days from your date of hire to enroll in the FSA program. If you do not enroll within 30 days from your date of hire, you may enroll during the annual open enrollment period held in December or within 31 days of a qualifying event. You may enroll in the TRA program at any time. Enrollment is done through PeopleSoft Employee Self Service through the Benefit Details tile.

Quick Reference: FSA and TRA

- [FSA/TRA Handbook](#)
- [FSA Participant Guide](#)
- [How to guide to enrollment](#)
- [Permit Portal](#)

The City's third-party administrator for Flexible Spending Accounts is PacificSource Administrators.

DEFERRED COMPENSATION

Eligibility

All regular full-time and part-time employees can participate in the City's Deferred Compensation 457(b) Plan. This voluntary supplemental retirement program allows you to have part of your salary withheld and invested for payment to you upon retirement or termination. The City offers both a pre-tax and a Roth after-tax option. For additional information you can refer to the [Deferred Compensation Handbook](#).

Enrollment

Enrollment is done online through the City's deferred compensation program carrier Voya. See the quick reference section for detailed instructions on how to enroll.

AFSCME-Represented employees will be automatically enrolled in this plan unless they opt out.

For additional assistance, contact Voya directly:

Voya Eugene Office: 541-343-6759

You can enroll or make changes at any time during the year, enrollment and other changes are effective in the month following completion of a participation agreement as required by IRS regulations. To change your contribution amount, visit [the Voya website](#).

Deferred Comp Benefit

Non-Represented and **EPEA-Represented** employees who contribute at least 1% of their salary each pay period into the City's Deferred Compensation Program receive a 3% of salary City-paid Deferred Comp Benefit.

AFSCME-Represented employees who contribute at least 1% of their salary each pay period into the City's Deferred Compensation Program receive a 2% of salary City-paid Deferred Comp Benefit. The City-paid Deferred Comp Benefit is contributed directly into your pre-tax Deferred Comp Account.

Quick Reference: Deferred Comp

- [AFSCME Employees](#) – how to enroll in deferred comp
- [All other Unions and Non-Represented Employees](#) – how to enroll in deferred comp
- [Deferred Comp FAQs](#)
- [Three Simple Steps](#)
- [Risk and Return Chart](#)
- [Vanguard Target Retirement Fund](#)

OREGON PUBLIC EMPLOYEES RETIREMENT SYSTEM (PERS) OREGON PUBLIC SERVICE RETIREMENT PLAN (OPSRP)

Eligibility

Regular employees will be enrolled in one of the retirement programs administered by the Oregon Public Employees Retirement System (PERS Tier One, PERS Tier Two, or OPSRP) based on date of hire or previous membership.

Contributions

The City pays the PERS/OPSRP employee contribution (6% of salary) to the Individual Account Program (IAP) for all groups except IAFF, who directly pay the contribution but receive a City-paid salary equivalent. For new members, City-paid contributions will be made to your member account after a six-month waiting period. Contributions begin immediately if PERS/OPSRP membership was previously established and the account has not been withdrawn.

Vesting

You are "vested" in the OPSRP retirement program and eligible for a retirement pension after completing at least 600 hours of service in each of five calendar years. PERS Tier One and Tier Two employees are vested after working any part of five calendar years. For more information, consult the [PERS website](#).

Quick Reference: PERS

- [PERS Tier One/Tier Two](#) – beneficiary designation form – return to PERS
- [OPSRP](#) – beneficiary designation form – return to PERS
- [Online Member Service \(OMS\)](#) – create and access your OMS account
- [Pre-retirement Guide Tier One/Tier Two](#) – general information on retirement
- [Pre-retirement Guide OPSRP](#) – general information on retirement
- [OPSRP Overview and Benefit Calculation](#)
- [Benefit Component Comparisons](#)
- [Two Parts to your PERS Retirement](#) – video

ADDITIONAL BENEFITS

Bus Pass Program

How do you get to work every day? Riding the bus can eliminate the hassles of driving (including the cost of parking downtown) and can give you the freedom to relax for a moment and before the workday begins. All regular City employees can ride the bus for free! Every year eligible employees are sent an email with their personal bus pass code that they can add to their TouchPass mobile app or tap card. Contact Benefits staff if you have not received your code yet and check out the TouchPass [FAQ](#) for handy tips.

PeaceHealth Rides

PeaceHealth Rides Eugene bike share is sponsored by PeaceHealth and provides a network of 40 bike share stations and 300 bikes, where users can pick up and drop off publicly available bikes for trips across the city. PeaceHealth Rides conveniently and affordably complements other transit options, keeping you healthy and on the go. To get riding, download the app or visit <https://peacehealthrides.com/> to sign up for a membership account. City of Eugene employees are given a membership that allows for 60 minutes of ride time per day.

EmGo

The EmGo is a five passenger, all-electric powered vehicle that will pick up and deliver riders from one of more than 70 pick-up locations scattered throughout downtown Eugene from Charnelton Street to High Street and from 5th to 13th streets. There is an additional stop in the courthouse district. EmGo is free for users and will operate Monday through Friday from 7 a.m. to 6 p.m. Riders can schedule EmGo by using a mobile app. One of five EmGo vehicles will pick the rider up at the closest downtown EmGo stop and will deliver them to any of the more than 70 downtown locations. The app can be downloaded by searching for Transloc or go to https://www.ltd.org/system-map/route_EmGo/ for an app link.

Library Services

Individual City Employee cards are available and intended for work purposes only. They offer the same access to resources as a personal library card but are intended for City staff who would prefer to keep their work and personal library card use separate, or for non-resident staff who would like to use Library resources for work purposes. Using a City Employee Card must be approved by a division manager and personal use of the card is not permitted.

Emergency Ride Home Program (ERH)

Point2point's ERH Program provides eligible commuters with a free taxi ride home from work in the event of an emergency on any day when using commuting options to get to work. ERH is available up to four times per calendar year. Visit the [Transportation web page](#) to register and learn more.

[PacificSource Wellness Benefits](#)

Extra tools, benefits, and programs for added value to your health plan.

[Non-Rep Wellness Incentive Bonus](#)

[BSG Wellness Initiative Free Classes](#)

Required Notices

[State Children's Health Insurance Program](#)

[Wellness Programs Privacy Notice](#)

[Notice of Special Enrollment](#)

[Workplace Accommodation Notice](#)

[Health Insurance Marketplace Notice](#)

[Oregon Sick Time Notification](#)

[Oregon Sick Time Statements](#)

RECAP

Now, let's recap everything you just read!

Within 30 days of your hire date, you should:

- **Decide if you would like to enroll in an optional [Flexible Spending Account \(FSA\)](#)** – If you do not enroll within 30 days of your hire date, you will have to wait until you have a qualifying event or open enrollment which is in December.
- **Submit an optional [Portable Term Life \(PTL\)](#) insurance enrollment form if you want to apply for the Guaranteed Issue Amount.** If you do not enroll within 31 days of your date of hire, you can still apply at any time.

Within 60 days of your hire date, you must:

- **Enroll in a health plan or opt out of City-provided health plan coverage.**

You can opt out of City-provided health plan coverage by submitting proof of other health insurance coverage.

Please Note: If you do not make a health plan election or opt out of health insurance coverage within 60 days of your date of hire, you will be automatically enrolled in employee-only coverage in the City's Default Health Plan. If that occurs, you will have an additional two calendar weeks *immediately following your 60-day initial enrollment period* to enroll eligible dependents in the Default Health Plan. Changes past that time will only be allowed with a qualifying event or at the next Open Enrollment period.

- **Name your life insurance beneficiary** by completing the [Life Insurance Beneficiary Form](#) and return to the Employee Resource Center.
- **Submit your PERS Designation of Beneficiary form** by sending **directly** to PERS.
 - [PERS Tier One/Tier Two](#)
 - [OPSRP](#)

Other decisions or important information:

- **Enroll in Deferred Comp** – AFSCME-Represented employees will be automatically enrolled in this plan unless they opt out
- **Apply** for a [parking permit](#) if you are parking in a City owned lot or garage
- **Apply** for Portable Term Life Insurance for your spouse or domestic partner
 - [Portable Term Life Spouse – Domestic Partner Application](#)
 - [Portable Term Life Proof of Good Health Form](#)
- Contact the Fitness Director at FitCity to schedule an orientation for [membership registration](#)

And remember, the [Employee Benefits website](#) has additional benefit information, forms and documents and can be accessed 24 hours a day. Contact the Employee Resource Center's Benefits staff with any questions at BenefitsStaff@eugene-or.gov or by phone 541-682-5061.