

Benefit Information for New Employees

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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. Additional detailed information and forms are available on the [Employee Benefits web page](#) and can be accessed 24 hours a day.

You will also receive more information on these and other City benefits at New Employee Orientation, in which an invite will be sent to you. Please plan to attend. If you are unable to attend, please reach out to Benefits staff at BenefitsStaff@eugene-or.gov to set up a 1:1 presentation.

Within 60 days of your hire date, you must:

- **Name your life insurance beneficiary**

Complete the [Life Insurance Beneficiary Form](#) and return it to Benefits staff by mail to 940 Willamette St. Suite 200 Eugene, OR 97401, by email to BenefitsStaff@eugene-or.gov, or by fax to 541-650-3031.

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

To enroll in a health plan through PeopleSoft, Employee Self Service and follow the [new hire health plan enrollment job aid](#) for step by step instructions.

To opt out of City-provided health plan coverage, please submit a waiver enrollment through PeopleSoft, Employee Self Service, a completed [opt out form](#), and provide proof of other coverage, which could be a copy of your current insurance card. Please make sure your insurance card shows your name.

To submit the waiver in PeopleSoft, Employee Self Service, follow the step by step instructions on the [new hire health plan waiver job aid](#).

Please Note: If you do not complete enrollment 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.

Within 30 days of your hire date:

- **Decide if you would like to enroll in an optional Flexible Spending Account (FSA)**

To enroll in FSA, in PeopleSoft, Employee Self Service, follow the step by step instructions using the [new hire FSA job aid](#).

- **Submit an optional Portable Term Life (PTL) insurance enrollment form, to apply for the Guaranteed Issue Amount.**

Portable Term Life insurance enrollment forms and information are available on the [Life Insurance web page](#).



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](#). Dental coverage is administered by Delta Dental, a Moda Health affiliated company. Both administrators 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 Delta Dental.

PacificSource - medical, vision, and pharmacy coverage: www.pacificsource.com, 541-225-2650, or create a member account through [InTouch](#). All plans use the Voyager Network.

Delta Dental - dental coverage: www.modahealth.com, 888-217-2365, or create your online [member dashboard](#). All plans use the Delta Dental Premier Network.

Enrollment/Effective Date

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.

If you are not able to access PeopleSoft, you can submit a paper enrollment form, which is available from 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. Once enrolled in a health plan, you can access extra tools,

benefits, and programs, for added value to your health plan, through [PacificSource Wellness Benefits](#).

The 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.

The 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.

The City Hybrid Plan is 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.** The Vision plan allows yearly exams and 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

See Basic Benefits Package links below for a quick reference guide of City provided and voluntary benefits.

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



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, 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. Please complete the [Life Insurance Beneficiary Form](#) within 60 days of your date of hire. Return form by mail to the Employee Resource Center at 940 Willamette St. Suite 200, Eugene, OR 97401, by email to BenefitsStaff@eugene-or.gov, or by 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.



Supplemental Portable Term Life Insurance

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 either your policy or your spouse or domestic partner's 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** are paid through convenient payroll deductions 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.
- Coverage will become **effective** on the first of the month after your application is approved.
- **You pay the full cost** of the insurance; premiums depend on your age and the amount of insurance you purchase.

Additional Info

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



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.

Please complete the PERS/OPSRP IAP Designation of Beneficiary form and send directly to PERS.

- [PERS Tier One/Tier Two](#)
- [OPSRP](#)

Additional Info

- PERS website - www.oregon.gov/PERS
- [Online Member Service \(OMS\)](#)
- [Pre-retirement Guide Tier One/Tier Two](#)
- [Pre-retirement Guide OPSRP](#)
- [OPSRP Overview and Benefit Calculation](#)
- [Benefit Component Comparisons](#)
- [Two Parts to your PERS Retirement](#) - video
- [Employee Pension Stability Account \(EPSA\) Overview](#)



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.

Additional Info

- [Deferred Comp FAQs](#)
- [Three Simple Steps](#)
- [Risk and Return Chart](#)
- [Vanguard Target Retirement Fund](#)
- Enrollment flyer - [AFSCME Employees](#) and [All other Unions and Non-Represented Employees](#)



Flexible Spending Account (FSA) 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. The City's third-party administrator for FSA is PacificSource Administrators (PSA). Reference the [FSA/TRA Handbook](#) for a detailed description of the program. 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 or garage you can have pre-tax deductions taken out of your paycheck by signing up through the [permit portal](#) and would not need to enroll in a TRA.

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. You may also 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 and if outside your 30 days of hire, you will need to complete a paper form, which can be provided by Benefit staff.

Additional Info

- [FSA/TRA Handbook](#)
- [FSA Participant Guide](#)
- [Enrollment Job Aid](#)
- [Permit Portal](#)

Additional Benefits

Check out the [Benefits at a Glance](#) and the [Employee Benefits web page](#) for additional Benefits like:

- BSG Wellness Initiative Free Classes
- Non-Rep Wellness Incentive Bonus
- Emergency Travel Assistance
- Free bus pass and bike share access
- And much more!

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](#)