



Employees of the City of Redmond recognize that providing the finest customer service to our citizens and co-workers is best accomplished through INTEGRITY, ACCOUNTABILITY, LEADERSHIP, CREATIVITY, AND RESPECT

SUMMARY OF BENEFITS
AFSCME
Public Works / Airport/ Engineering Represented Employees
Updated: 08-01-2016

HEALTH INSURANCE:

Plan Provider

The City offers a high deductible preferred plan for regular employees and their eligible dependents through PacificSource Health Plans. The preferred plan gives the employee the most freedom in choosing a doctor or other health care provider. Employees can reduce out of pocket health costs by choosing participating providers who sign a provider contract with PacificSource.

Group Health Plan

Group health insurance includes Medical, Dental, Vision, Chiropractic, Acupuncture, and Prescription coverage. AFSCME Employees are enrolled in the 3000-35 Co-Pay Plan.

Date of Coverage

Health insurance begins the first day of the month following the eligible employee's date of hire.

Employee Contribution

Employees pay a portion of the group health insurance premium; the current monthly pre-tax employee contribution rates are:

Full Family: \$85
Employee + 1: \$50
Employee: \$35

Open Enrollment

The City's **health insurance open enrollment period** is during the month of June for an effective date of August 1. During this time, employees may change medical plans, or add an eligible dependent that was not added during the initial enrollment period. Employees must contact the HR/Payroll Specialist to make changes during the open enrollment period.

LIFE INSURANCE:

Plan Provider

The City provides life insurance benefits to eligible employees through LifeMap Assurance Company.

Group Life Plan

The City pays 100% of the premium for regular full-time employees to be covered under the group life plan described below.

LIFE
\$10,000

AD&D (Accidental Death & Dismemberment)
\$10,000

LTD (Long-Term Disability) LTD benefit may be reduced if employee is receiving other disability income benefits 50% of the base salary up to \$1,500

Voluntary Life Policies

Dependent Life:

Employees have the option to elect \$2000 life coverage on each of their covered dependents. The employee pays 100% of the premium. The current premium is .64 cents per month.

Supplemental Term Life:

Employees may apply for additional life insurance for themselves and spouses up to \$300,000. Premiums are 100% paid by the employee and calculated according to the amount of coverage and the covered member's age.

Date of Coverage

The group life policy is effective the employee's date of hire. Employees are eligible to apply for LTD benefits when a disability requires the employee to remain off work for 90 consecutive days.

The Dependent Life option is provided at time of hire and must be purchased within 30 days. If employee applies at a later date, an Evidence of Insurability form is required for each dependent.

Supplemental Life may be purchased at any time; coverage is effective the first day of the month following the policy application approval by the carrier.

The City's health and life insurance plan year is August 1, through July 31.

VEBA:

Beginning August 1, 2011 the city introduced a VEBA plan for all benefit eligible employees. Details of the VEBA are explained during new hire and open enrollment.

HRA:

Beginning January 1, 2016 the City introduced two HRAs for all benefit eligible employees. Details of the VEBA are explained during new hire orientation and open enrollment.

UNUM:

Plan Provider

Benefit eligible employees may elect voluntary products through UNUM. Employees pay 100% of the product premium which is deducted post-tax, this means employees can terminate coverage at anytime, all benefits are tax-free, and employees can take their coverage with them when they leave employment.

Products:

Voluntary Individual Short Term Disability

This insurance is designed to help replace a portion of your income when you are unable to work for a short period of time due to a covered illness or injury.

Voluntary Accident Insurance

This insurance covers a wide variety of injury and accident related expenses, such as hospitalization, physical therapy, and other expenses associated with the loss of income due to a covered off-the-job accident with options that include family coverage.

Voluntary Specified Critical Illness Insurance

This insurance can help supplement major medical coverage and group disability plans by helping you pay direct and indirect costs associated with a covered critical illness or event.

UNUM Enrollment

Employees are provided the UNUM enrollment option at time of hire. New employees must enroll within 30 days of hire date for coverage to begin effective the first day of the following month. **Unum's open enrollment period** is during the month of March each year for an effective date of May 1. During this time employees who didn't initially enroll when hired may enroll in a selected UNUM product.

FLEXIBLE SPENDING ACCOUNTS:

Program Provider

Pacific Source Administrators Services administers the flexible spending account offered to City employees.

FSA Enrollment Date

Employees are provided the FSA enrollment option at time of hire. Employees must enroll within 30 days. The effective date is the first day of the month following the date of hire.

Employees not electing FSA at time of hire, may enroll during the ***FSA open enrollment period*** which is November 1, through November 30, for an effective date of January 1.

FSA Program

Employees have to option to enroll in the FSA program under IRS Section 125. Employees may pay for eligible out of pocket and/or dependent care expenses with pre-tax dollars deducted from their payroll check. Eligible FSA expenses are:

1. Un-reimbursed (out-of-pocket) Health Expenses
2. Dependent Care Expenses
3. *Payroll Deducted Health Premiums

*The City enrolls all employees participating in the group health insurance in the Payroll Deducted Health Premiums allowing the employee's health insurance contribution to be pre-taxed from their payroll check.

The City's FSA plan year is January 1, through December 31.

EMPLOYEE ASSISTANCE PROGRAM:

All regular employees receive access to the EASE employee assistance program. Employees and their covered dependents may receive (3) three free counseling sessions per issue.

PUBLIC EMPLOYEE RETIREMENT:

Plan Provider

Eligible employees are enrolled in a retirement program administered by the (PERS) Oregon Public Employees Retirement System (Chapter 238) and/or the (OPSRP) Oregon Public System Retirement Plan.

Membership Date

Employees hired on, or after August 29, 2003; are enrolled in OPSRP after working 6 months in a qualifying position that requires at least 600 hours in a calendar year. The effective date of membership is the first day of the month after employee meets this membership requirement. The 6-month waiting period cannot be interrupted by more than 30 consecutive working days.

If a new employee's membership was previously established, the employee's membership contributions begin immediately upon hire.

Member Contributions

Employee Contribution:

AFSCME members pay the employee contribution which is currently 6% based upon gross wages. The 6% employee contribution is pre-taxed from the member's payroll check and forwarded to PERS to be placed in the employee's IAP (Individual Account Program).

Employer Contribution:

The employer submits the current employer contribution percent mandated by PERS. The Employer Contribution is placed in the Employer Fund Account necessary to fund a portion of the employee's retirement benefits. Employer contributions are not part of the employee's account.

457 DEFERRED COMPENSATION:

Plan Provider

The City offers (4) four 457 retirement plans; each plan being represented by a plan retirement specialist:

Mass Mutual
ICMA
Nationwide
Oregon Savings Growth Plan

Membership Date

Employees may enroll at any time by meeting with the selected plan retirement specialist and submitting the required forms. The City will deduct the employee's elected contribution pre-tax from the employee's payroll check according to IRS regulations.

Member Contributions

The participating employee pays 100% of their elected contribution and any applicable member administration fee. Employees may defer up to the current annual maximum allowed by the IRS including the special deferral allowances under the 50+ Catch-Up and Pre-retirement Catch-Up provisions. The City also offers a Roth 457 option for the Hartford and Oregon Savings Growth Plans. The City does not contribute to the employees' 457 account.

CREDIT UNION:

Employees have the option of joining the Mid Oregon Federal Credit Union which includes personal accounts, loans, mortgages, and financial planning services.

LEAVE BENEFITS:

Vacation

Vacation leave benefits begin upon the successful completion of the eligible employee's (6) six-month probationary period. At that time, (6) six months vacation leave will be entered into the employee's vacation bank; vacation will begin accruing at the following schedule for full-time regular employees:

| Employee Group | Anniversary | Monthly/Annual | Max |
|---------------------------|--------------------|-----------------------------|------------|
| Represented AFSCME | 0 | 8.00 hrs. (12 days) | 176 |
| | 5 | 10.00 hrs. (15 days) | 200 |
| | 8 | 11.33 hrs. (17 days) | 216 |
| | 10 | 13.33 hrs. (20 days) | 240 |
| | 14 | 14.67 hrs. (22 days) | 256 |
| | 20 | 16.67 hrs. (25 days) | 280 |

Employees receive compensation calculated on their current hourly pay for unused vacation hours not exceeding the maximum allowance at time of separation.

Holidays

Regular full-time employees are eligible to receive (8) hours of holiday pay for the following (10) holidays:

New Years Day
Martin Luther King, Jr. Day
Presidents Day
Memorial Day
Independence Day
Labor Day
Veterans Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day

Floating Holidays

AFSCME Public Works and Engineering members receive (2) two 8-hour Floating Holidays at time of hire and each January 1, thereafter. Floating Holidays must be used in the calendar year earned, or they will be lost.

Employees do not receive compensation for unused Floating Holiday hours at time of separation.

Sick Leave

Regular full-time employees are eligible to earn sick leave at the rate of (8) eight hours per month. Sick leave accrual begins on the employee's date of hire.

Sick leave may be accumulated to a maximum total of 1,600 hours.

Employees do not receive compensation for any unused Sick Leave in their bank at time of separation.

PERS Sick Leave Program:

The City participates in the PERS Sick Leave Program which requires the City to report Tier 1 and Tier 2 members' unused sick leave hours to PERS at the time of separation. PERS will calculate a portion of the reported unused sick leave hours into the members' estimate of benefits at the time of retirement under the Formula calculations, the Money Match calculation does include unused sick leave hours.

Leave Without Pay

Employees who fall into a leave without pay status not covered under Family Medical Leave, will be responsible for an additional portion of the health insurance premium. Employees who use leave without pay during their new hire probationary period will receive their vacation accrual pro-rated on their 6-month anniversary according to the number of hours on leave without pay.

Wellness Bonus

Full-time employees who have completed their 6-month trial service period and one full quarter are eligible for the Wellness Bonus.

Employees who work one full quarter without using sick leave are eligible to choose a bonus of (4) four hours paid leave or \$25. Employees maintain their eligibility if they use no more than (4) four hours sick leave for doctor or dentist appointments.

Employees may accrue a maximum 12 hours in their wellness leave bank. Employees do not receive compensation for any unused Wellness Leave hours at time of separation. Part-time employees are not eligible for the Wellness Bonus.

The City complies with all state and federal laws pertaining to other leave options such as family medical leave, military leave, etc.

This is not a contract, nor an addendum to the union contract.

AFSCME Represented Employees are provided benefits in accordance with the union contract which supersedes this summary. For more information regarding the AFSCME Represented employees, please refer to the AFSCME union contract.

Note: Employee benefits and premiums are subject to change. You may contact the City of Redmond Human Resources department at (541) 923-7725 for further information on the City's group benefits.