

## 2012 City of Springfield Benefit Package for Police Management (Sworn) Employees



### City Provided Benefits

<b>Medical (Required for employee)</b>	Choice of Pacific Source HIP or PPO (See Benefit Handbook for details) (See attached premium table for employee share of premiums)
<b>Health Reimbursement Account</b>	City pays into HRA for HIP (High deductible plan) enrollment only. <ul style="list-style-type: none"> <li>• \$100 per month for single (\$1200 total annual)</li> <li>• \$200 per month for Two Party and Family (\$2400 total annual)</li> </ul>
<b>Dental (Required for employee)</b>	Oregon Dental Service (ODS) (Employee pays a portion of the premium)
<b>Vision</b>	Part of Pacific Source Medical Plans
<b>Basic Life Insurance (Standard Insurance Co)</b>	1 x Annual Salary up to \$100,000 maximum
<b>AD/D Insurance (Standard Insurance Co)</b>	1 x Annual Salary up to \$100,000 maximum
<b>Mandatory Life (Assurant)</b>	\$10,000 for job related death.
<b>Long Term Disability (Standard Insurance Co.)</b>	60% Wage replacement coverage for full-time employees disabled for more than 60 days.
<b>Pre-Retirement Life (Standard Insurance Co.)</b>	Pre-retirement life insurance for active employees on the City Retirement Plan. \$150,000 maximum decreasing based on age and annual salary.
<b>Retirement</b>	<ul style="list-style-type: none"> <li>• City Retirement Plan if hired before April 1996.</li> <li>• PERS if hired after April 1, 1996.</li> <li>• Employee pick-up of 6% of salary paid by the City after 6 months</li> </ul>
<b>Employee Assistance Program (DIRECTION)</b>	Confidential personal and mental health counseling for all members of the employee's household. <ul style="list-style-type: none"> <li>• 6 free visits per problem per calendar year</li> </ul>
<b>FireMed</b>	FireMed membership to all employees.
<b>Willamalane</b>	Willamalane Center membership to all employees.
<b>Holidays</b>	Ten (10) regular scheduled holidays plus one (1) floating holiday (prorated for partial year)
<b>Vacation</b>	<ul style="list-style-type: none"> <li>• Beginning accrual 4.616 hours bi-weekly (15 days/year)</li> <li>• Available month following accrual</li> <li>• Maximum accrual 500 hours</li> <li>• Pay-out at termination or retirement limited to 80 hours more than annual accrual</li> </ul>
<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>• Accrue 3.693 hours bi-weekly (12 days/year)</li> <li>• Available month following accrual</li> <li>• Prorated for partial months</li> <li>• No accrual limit for management</li> <li>• Maximum payout at retirement 480 hours</li> </ul>

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### Voluntary Benefits (Employee Paid)

<b>Sick Leave Reserve Program</b>	<p>A bank of sick leave available to employees who exhaust all forms of paid leave due to a serious illness.</p> <ul style="list-style-type: none"> <li>• Must donate one day of sick leave each year to participate in the program</li> <li>• Must reenroll each year</li> <li>• Eligibility for leave determined by years of service and approval by Human Resources.</li> </ul>
<b>Flexible Spending Account (FSA) (PacificSource Administrators)</b>	<p>A voluntary pre-tax payroll deduction for out of pocket medical and/or childcare expenses under IRC Section 125</p> <ul style="list-style-type: none"> <li>• Must be used within the plan year</li> <li>• Cannot change deduction mid-year (except for childcare)</li> </ul>
<b>Supplemental Life Insurance (Standard Insurance Co.)</b>	<p>Term life insurance for employee, spouse and children</p> <ul style="list-style-type: none"> <li>• Cost increases with age</li> <li>• Guaranteed coverage if purchased within 30 days of hire.</li> </ul>
<b>Accidental Death &amp; Dismemberment Insurance (Standard Insurance Co.)</b>	<p>Employee only or family accidental death and dismemberment coverage</p> <ul style="list-style-type: none"> <li>• Up to \$300,000</li> <li>• Family coverage available</li> </ul>
<b>Short Term Disability Insurance (Sun Life Assurance Co.)</b>	<p>60% Gross wage replacement coverage for employees disabled for more than 15 days and a maximum of 90 days.</p>
<p><b>Deferred Compensation:</b></p> <ul style="list-style-type: none"> <li>• <b>ING-Financial Planning</b></li> <li>• <b>ICMA/RC</b></li> <li>• <b>Oregon Saving Growth Plan</b></li> </ul>	<p>Retirement investment options under IRC Section 457 provided through:</p> <ul style="list-style-type: none"> <li>• Pretax deferral of wages</li> <li>• Employee manages the funds</li> <li>• No withdrawal until termination of employment</li> <li>• \$16,500 limit per year limit</li> <li>• Additional \$5,500 annual catch-up option if over age 50</li> </ul>

### Medical and Dental Rates

Total Medical/Dental Amount per Month	HIP	PPO (new)
<b>Single</b>	\$ 594.32	\$ 713.50
<b>Two Party</b>	\$ 1,267.82	\$ 1,529.88
<b>Family</b>	\$ 1,757.86	\$ 2,115.06
<b>City Total Premium Share</b>		
<b>Single</b>	\$ 576.50	\$ 576.50
<b>Two Party</b>	\$ 1,229.80	\$ 1,229.80
<b>Family</b>	\$ 1,705.14	\$ 1,705.14
<b>Employee Total Premium Share</b>		
<b>Single</b>	\$ 17.82	\$ 137.00
<b>Two Party</b>	\$ 38.02	\$ 300.08
<b>Family</b>	\$ 52.72	\$ 409.92