

# 2012 City of Springfield Benefit Package for SPA Employees



## City Provided Benefits

<b>Medical</b> <i>(Required for employee)</i>	Choice of Pacific Source HIP or PPO (See Benefit Handbook for details) (See premium table below 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</b> <i>(Required for employee)</i>	Oregon Dental Service (ODS) (Employee pays a portion of the premium)		
<b>Vision</b>	Part of Pacific Source Medical Plans		
<b>Basic Life Insurance</b> <i>(Standard Insurance Co)</i>	\$20,000 Group Life Insurance policy		
<b>AD/D Insurance</b> <i>(Standard Insurance Co)</i>	\$20,000 Accidental Death and Dismemberment policy		
<b>Mandatory Life</b> <i>(Assurant Employee Benefits)</i>	\$10,000 for job related death. (Sworn employees only)		
<b>Long Term Disability</b> <i>(Standard Insurance Co)</i>	60% Wage replacement coverage for full-time employees who are disabled for more than 60 days.		
<b>Pre-Retirement Life</b> <i>(Employees hired before 4/1/96)</i>	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> </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>Willamalane</b>	Willamalane Center membership to all employees.		
<b>Floating Holidays</b>	<ul style="list-style-type: none"> <li>Accrue 4.308 hours bi-weekly</li> <li>Available to use the month following accrual</li> <li>Maximum accrual is 112 hours, payout each month for balance above Maximum</li> <li>Payout upon termination</li> </ul>		
<b>Vacation</b>			Accrual Rate:
	Years of Service	Bi-weekly	Monthly    Annual
	0 to 4	3.693	8        96
	5 to 9	4.616	10       120
	10 to 14	5.539	12       144
	15 to 19	6.462	14       168
20 +	7.385	16       192	
	<ul style="list-style-type: none"> <li>Available to use the month following accrual, after 6 months of initial employment</li> <li>Maximum accrual is two years of current accrual rate</li> <li>Payout upon termination if after 6 month of employment</li> </ul>		
<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>Accrue 3.693 hours per bi-weekly pay period</li> <li>Available to use the month following accrual</li> </ul>		

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- Maximum accrual is 1200 hours
- Payout 50% of accrued balance but only at time of retirement

### Voluntary Benefits (Employee Paid)

<b>Flexible Spending Account (FSA) (PacificSource Administrators)</b>	A voluntary pre-tax payroll deduction for out of pocket medical and/or childcare expenses under IRC Section 125 <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>	Term life insurance for employee, spouse and children <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>	Employee only or family accidental death and dismemberment coverage <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>	60% Gross wage replacement coverage for employees disabled for more than 15 days and a maximum of 90 days.
<b>Deferred Compensation:</b> <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>	Retirement investment options under IRC Section 457 provided through: <ul style="list-style-type: none"> <li>• Pre-tax 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