

# 2014 City of Springfield Benefit Package for IAFF 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 premium)																					
<b>Vision</b>	Part of Pacific Source Medical Plans																					
<b>Basic Life Insurance (Standard Insurance Co)</b>	One-times annual salary up to \$100,000 basic life policy																					
<b>AD/D Insurance (Standard Insurance Co)</b>	One-times annual salary up to \$100,000 for AD/D.																					
<b>Mandatory Life (Assurant)</b>	\$10,000 State Mandated for job related death.																					
<b>Retirement</b>	<ul style="list-style-type: none"> <li>• Oregon Public Employee's Retirement System (OPERS)</li> <li>• Employee pays 6% of salary 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 Plus membership to all IAFF employees																					
<b>Willamalane</b>	Willamalane Center membership to all IAFF employees																					
<b>Holidays</b>	<ul style="list-style-type: none"> <li>• 40 Hour Employees - Ten (10) Regular Scheduled Holidays plus Two (2) floating Holidays (prorated for partial months)</li> <li>• 56 Hour Employees - No Regular Holidays. 144 hours of floating holiday credited on January 1<sup>st</sup> each year</li> </ul>																					
<b>Vacation (40 Hour)</b>	<table border="1"> <thead> <tr> <th rowspan="2">Years of Service</th> <th colspan="3">Accrual Rate:</th> </tr> <tr> <th>Bi-weekly</th> <th>Monthly</th> <th>Annual</th> </tr> </thead> <tbody> <tr> <td>1 to 4</td> <td>3.079</td> <td>6.67</td> <td>80</td> </tr> <tr> <td>5 to 9</td> <td>3.693</td> <td>8.00</td> <td>96</td> </tr> <tr> <td>10 to 14</td> <td>4.616</td> <td>10.00</td> <td>120</td> </tr> </tbody> </table>			Years of Service	Accrual Rate:			Bi-weekly	Monthly	Annual	1 to 4	3.079	6.67	80	5 to 9	3.693	8.00	96	10 to 14	4.616	10.00	120
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<ul style="list-style-type: none"> <li>• 15+ Years accrue an additional .309 hour per bi-weekly pay period, 8 hours annually for each additional year past 15 years</li> <li>• Max accrual 80 hours more than annual accrual.</li> <li>• Payout at termination is unused accrued vacation leave plus any amount accrued in the current year.</li> </ul>																						
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<ul style="list-style-type: none"> <li>• 15 + accrue an additional .462 hours bi-weekly, 12 hours annually for each additional year past 15 years</li> <li>• Available to use the year following accrual</li> <li>• Max accumulation is 96 hours more than employee earns in one year</li> <li>• Payout at termination is unused accrued vacation leave plus any amount accrued in the current year.</li> </ul>																						

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<b>Sick Leave</b>	40 Hour Employees <ul style="list-style-type: none"> <li>• Accrue 4 hours bi-weekly (13 days/year)</li> <li>• Available pay period following accrual</li> <li>• 1600 hour maximum accrual if on PERS</li> <li>• No payout at retirement, transfer balance IAW PERS regulations</li> </ul>
	56 Hour Employees <ul style="list-style-type: none"> <li>• Accrue 6 hours bi-weekly (13 twelve-hour shifts/year)</li> <li>• Available pay period following accrual</li> <li>• 3000 hour maximum accrual</li> <li>• No payout at retirement, transfer balance IAW PERS regulations</li> </ul>

### 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>• ING-Financial Planning</li> <li>• ICMA/RC</li> <li>• Oregon Saving Growth Plan (OSGP)</li> </ul>	Retirement investment options under IRC Section 457 provided through: <ul style="list-style-type: none"> <li>• City-paid 2% contribution</li> <li>• Pretax deferral of wages</li> <li>• Employee manages the funds</li> <li>• No withdrawal until termination of employment</li> <li>• \$17,500 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
<b>Single</b>	\$ 620.80	\$ 745.94
<b>Two Party</b>	\$ 1,326.02	\$ 1,601.18
<b>Family</b>	\$ 1,837.18	\$ 2,212.24
<b>City Total Premium Share</b>		
<b>Single</b>	\$ 589.77	\$ 589.77
<b>Two Party</b>	\$ 1,259.72	\$ 1,259.72
<b>Family</b>	\$ 1,745.32	\$ 1,745.32
<b>Employee Total Premium Share</b>		
<b>Single</b>	\$ 31.03	\$ 156.17
<b>Two Party</b>	\$ 66.30	\$ 341.46
<b>Family</b>	\$ 91.86	\$ 466.92