

# 2016 City of Springfield Benefit Package for IAFF Employees



## City Provided Benefits

<b>Medical (Required for employee)</b>	Pacific Source HIP (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>	Accrual Rate:		
	Years of Service	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
	<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>		
<b>Vacation (56 Hour)</b>	Accrual Rate:		
	Years of Service	Bi-weekly	Shifts per year
	1 to 4	5	5.416
	5 to 9	6	6.500
	10 to 14	7	7.583
	<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>• \$18,000 limit per year limit</li> <li>• Additional \$6,000 annual catch-up option if over age 50</li> </ul>

### Medical and Dental Rates

Total Medical/Dental Amount per Month	HIP
<b>Single</b>	\$ 660.38
<b>Two Party</b>	\$ 1,413.04
<b>Family</b>	\$ 1,955.78
<b>City Total Premium Share</b>	
<b>Single</b>	\$ 627.36
<b>Two Party</b>	\$ 1,342.39
<b>Family</b>	\$ 1,857.99
<b>Employee Total Premium Share</b>	
<b>Single</b>	\$ 33.02
<b>Two Party</b>	\$ 70.65
<b>Family</b>	\$ 97.79