

2023-24 Benefits Overview

The purpose of this overview is to briefly describe the benefits currently available to the City of Keizer employees and their families. The following summaries are for informational purposes only. Please refer to Group Benefit Handbooks for complete plan details.

Medical Coverage

Both insurance providers offer preventive care and healthy living benefits, including chiropractic, acupuncture, massage therapy, and naturopathic medicine and have robust websites. Preventative care and immunizations provided at no charge. Vision coverage is included in all three medical plans.

- **Health Net Buy-Up Plan 90/10 - 101097** is a preferred provider plan and employees can choose any licensed physician, but get a better benefit by using a preferred provider. For a list of preferred providers visit www.healthnet.com or call (888) 802-7001. Employees pay a \$10 co-payment for physician services and 10% co-insurance for most other services. There is a \$250/person \$500/family calendar year deductible when utilizing an out-of-network provider; no deductible when using in-network providers. The maximum out-of-pocket medical expense is \$2,000 per person for in-network providers to a maximum out-of-pocket expense of \$4,000 per family. The maximum out-of-pocket pharmacy expense is \$2,000 per person for in-network providers to a maximum out-of-pocket expense of \$4,000 per family. Lab and x-ray services are waived from the deductible.
- **Health Net Base Plan 80/20 - P203V2** is a preferred provider plan and employees can choose any licensed physician, but get a better benefit by using a preferred provider. For a list of preferred providers visit www.healthnet.com or call (888) 802-7001. Employees pay a \$20 co-payment for physician services and 20% co-insurance for most other services. There is a \$300/person \$600/family calendar year deductible. The maximum out-of-pocket medical expense is \$2,300 for in-network providers to a maximum out-of-pocket expense of \$4,600 per family. The maximum out-of-pocket pharmacy expense is \$2,000 per person for in-network providers to a maximum out-of-pocket expense of \$4,000 per family. Lab and x-ray services are waived from the annual deductible.
- **Kaiser Permanente** is an exclusive provider plan with three Salem locations – Lancaster Drive NE, Skyline Road S, Wallace Road NW, and one Keizer location at Keizer Station. Employees pay a \$10 co-payment for physician services and varying amounts for other services ranging from no charge to 50% depending on the service. The maximum out-of-pocket expense is \$600 per individual and \$1,200 per family per year. There is no annual deductible.

Dental Coverage

- **Guardian Dental's** coverage of preventative and basic procedures is paid at 100% with no co-pay required. They pay 50% for crowns, dentures, bridges and other major procedures. Maximum calendar year per person is \$2,000. Orthodontia procedures are paid at 50% with a \$1500 lifetime per person coverage. Guardian also provides maximum benefit rollover for use in future years and Willamette Dental is on the Preferred Provider Panel.
- **Willamette Dental's** coverage of preventative and basic procedures is paid at 100% after a \$5 co-payment, with a few exceptions. They require \$100-\$250 co-pay for certain major procedures with no maximum calendar year benefit. Orthodontia procedures require \$150 consultation then are paid up to \$1,800 per person. This plan requires exclusive use of their providers with two Salem locations – one on Lancaster Dr. NE and one on Liberty Rd. S.
- **Kaiser Permanente** is an exclusive provider plan with two Salem locations – one on Lancaster Drive NE and one on Skyline Road S and one Keizer location. Employees pay a \$5 office visit co-payment and varying amounts for other services ranging from no charge to 50% co-insurance depending on the service. Orthodontia procedures are paid at 50% with a \$3,000 lifetime per person coverage. There is no deductible or benefit maximum.

Term Life & Long-Term Disability Insurance

Standard - Employees receive \$60,000 in term life insurance coverage, which includes accidental death and dismemberment (AD&D) coverage, through age 64. Per IRS code, employees will be taxed for premium amounts above \$50,000. Coverage amount reduced to \$39,000 at age 65, \$30,000 at age 70, and \$21,000 at age 75. Employees may elect to purchase additional term life insurance coverage through payroll deduction.

The City also provides long-term disability (LTD) coverage to its employees. After a 90-day waiting period, employees receive 60% of the first \$6,667 of monthly pre-disability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.). Supplemental disability plans are available through payroll deduction on a post-tax basis.

Flexible Spending Account (Pre-Tax)

Professional Benefit Services (PBS) - This benefit allows employees to use pre-tax dollars to pay for medical, dental and vision services, dependent care expenses and employee insurance premiums. Throughout the year employees submit claims and receipts for medical/dental/vision/dependent care services provided and receive reimbursement from their tax-free FSA account.

- ➔ **Employee Insurance Premium Contribution Account** include payments made for insurance through the City for the employee and dependents. This account does not require the employee to submit for reimbursement, but simply authorizes the City to take the deduction on a pre-tax basis.
- ➔ **Medical FSA** is available to employees to use for medical, dental, or vision expenses normally allowed by the IRS as deductions. Employees may elect to have a certain dollar amount deducted from their pay each month on a pre-tax basis (not to exceed \$3,050/year). Our plan allows a \$610 "carryover" from the previous year. A few eligible health care expenses include acupuncture and chiropractor fees, smoking cessation, orthodontic costs not covered under the dental plan, and over-the-counter medications such as allergy and pain relief.
- ➔ **Dependent Care FSA** is available to employees who must pay someone to care for dependents so the employee (and spouse, if married) can work. Employees may elect to have a certain dollar amount deducted from their pay each month on a pre-tax basis (not to exceed \$5,000/year).

Retirement Plan

The City of Keizer participates in the Oregon Public Employees' Retirement System (PERS) and Oregon Public Service Retirement Plan (OPSRP) for all full-time and part-time employees who have satisfied the initial waiting period of six months and 600 hours and have become members of PERS. Employees who are active members of PERS when they join the City of Keizer serve no waiting period.

Once employees become a member of PERS, the City pays the PERS employee contribution of 6% of your pre-tax annual salary as well as an actuarially determined amount to PERS on the employee's behalf to fund the pension portion of the retirement program.

Additional Retirement Savings Programs (457 – Deferred Compensation)

The City makes available to its employees a Tax-Deferred Investment Program, under section 457(b) of the Internal Revenue Code. Employees may accumulate tax-deferred savings to supplement retirement plans and social security. Payroll deductions are done on a pre or post-tax basis. The City matches up to 6% of an employee's contribution based on employee's gross income.

- ➔ **MissionSquare Retirement**
- ➔ **AIG**

Social Security

The City of Keizer does not participate in the Federal Social Security program. Newly hired employees must complete a statement concerning their employment in a job not covered by social security.

Workers' Compensation

Employees who are injured or become ill due to work-related reasons are insured by the state's workers' compensation plan. For approved claims, SAIF provides coverage for medical expenses and time lost from work beyond three days.

Employee Assistance Program (EAP)

The Employee Assistance Program is a confidential counseling and referral service that is provided to all employees. Up to six face-to-face assessment and consultative sessions per issue are available to the employee as well as each household member to help with personal or job-related issues. In addition, EAP services can help with stress or anxiety with work or family, addictions such as alcohol and drug abuse, life improvement and goal setting, financial and legal concerns, identity theft and fraud resolution, and online will preparation. This service is completely confidential and operates separately from the City.

Vacation

Vacation leave is available to eligible employees and accrued based upon length of service. New employees earn vacation from their date of hire, however there is a 6-month waiting period before they may use any accrued vacation. Employees can accrue a maximum of 400 hours of vacation leave.

Personal Leave*

Full-time employees receive 16 hours personal leave per fiscal year to be used in that fiscal year; part-time staff receive pro rata hours. New employees accrue Personal Leave prorated based on their start date during the first fiscal year.

Holiday Leave*

The following 11 holidays are observed at the City of Keizer: New Year's Day, Martin Luther King Jr.'s Birthday, President's Day, Memorial Day, Independence Day, Juneteenth, Labor Day, Veterans Day, Thanksgiving Day and the day after, and Christmas Day. All regular and probationary full-time and part-time employees are entitled to holiday leave with pay based on the number of hours they are regularly scheduled to work.

Sick Leave

Full-time employees accrue eight hours of sick leave for each full month of service; part-time staff earns pro rata hours. There is no maximum accrual of sick leave. Upon retirement from the City of Keizer, fifty percent (50%) of unused sick leave is applied toward retirement benefits.

Additional Benefits

The following additional benefits are provided – additional information available from Human Resources:

Health and Wellness Programs for employees only. Monetary incentives available for participants.

24 Hour/7 Day Fitness Center Access for employees only.

MEDEX Travel Assist to help deal with medical emergencies >100 miles from home.

Supplemental Insurance with option to process payments through payroll.

City of Keizer
Human Resources Department
930 Chemawa Road NE
Keizer, OR 97303
Fax: (503) 856-3445

Kristen Meyers, Human Resources Generalist – (503) 856-3419
Machell DePina, Human Resources Director – (503) 856-3417

The City of Keizer promotes equal opportunity for all individuals without regard to age, color, disability, marital status, national origin, race, religion, creed, sex, sexual orientation, or veteran status.

**Keizer Police Association (KPA) members, please refer to the 2021-23 KPA CBA regarding personal days and/or holiday leave.*