



PFFA New Hire Benefits Overview

www.Portland.gov/Benefits

benefits@portlandoregon.gov

503-823-6031



Health & Financial Benefits
HEALTHY LIVING. HEALTHY FUTURE.



BHR BUREAU OF
HUMAN
RESOURCES

Who Can I Enroll on my Plans?

When does coverage start?

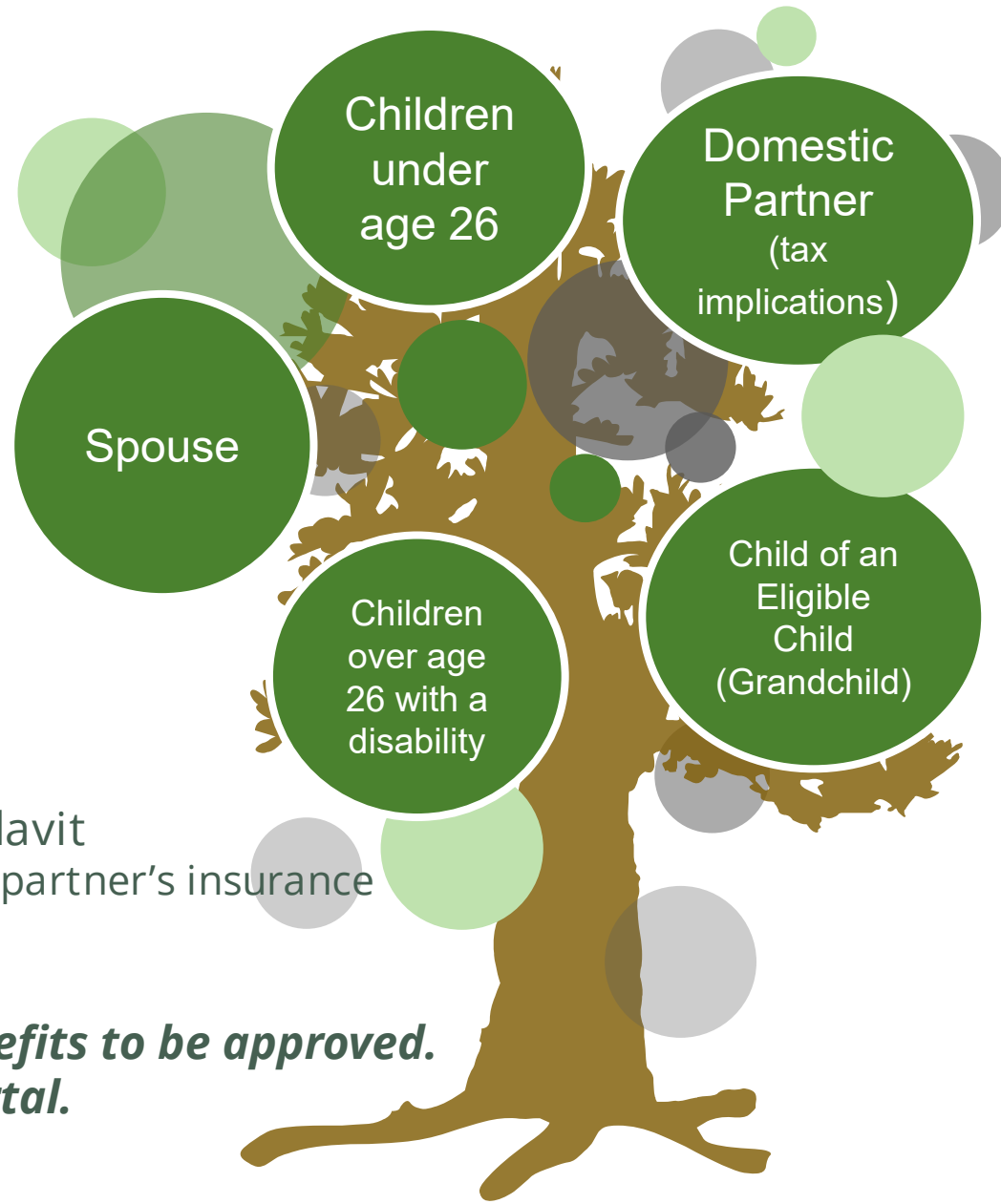
1st of the month following 30-days of service.

Enrolling Dependents?

You Must Provide Within 60 Days:

- Spouse: Marriage Certificate
- Children: Birth Certificate(s)
- Partner: Notarized Domestic Partnership Affidavit
 - Will be taxed on the value of the City's cost for partner's insurance
- Opt-Out: Proof of Other Coverage

***Must upload all required documentation for benefits to be approved.
Documents can be uploaded to your benefits portal.***



Key Words

Understanding the definitions of these key terms will help you understand your benefit plan options and help you make the right decision for you and your family.

Premium Share

- This is the amount that is deducted from your paycheck to pay for your coverage. It varies depending on plan and family tier level

Copay

- A set dollar amount you pay when you visit your provider

Deductible

- A dollar amount you pay before the Health Plan starts paying for most services

Out of Pocket Maximum

- The maximum amount you are responsible to pay each year; this includes copays, coinsurance, and deductibles for all medical and pharmacy services

Open Enrollment

- A special limited time frame each year that you can make specific changes to your health insurance plans

CityNet Medical

A Preferred Provider Organization (PPO) plan administered by Moda Health that includes preventive care at no cost, and other services that could have a copay and/or coinsurance. The pay period cost ranges from about \$20-\$50 depending on family size.

\$20-\$35
Average
Copay

20% Average
Coinsurance

Deductible
\$250/person,
\$750/family

Large Network of Providers

Use the Connexus Network to find your in-network options. This includes Legacy, OHSU, Portland Adventist, and Providence



Express Scripts Pharmacy

CityCore Medical is bundled with Express Scripts for your pharmacy coverage. Mail order is available and could lower prescription costs if utilized.

VSP Vision Coverage with Buy-Up Option

CityCore medical is bundled with VSP Vision. There is a VSP Buy-Up option available as well.

Healthy Foundations is a special program that connects you with personalized health and wellness resources so you can achieve your best health. Find out more at www.healthfoundationspdx.com

Kaiser NW Medical

A Health Maintenance Organization (HMO) Plan administered by Kaiser Permanente that includes preventive care at no cost, and most other services are subject to a \$10 copay.

The pay period cost ranges from \$0 - \$55.

Standard
Copay

Coinsurance
in rare
instances

No Annual
Deductible

Can use Kaiser Network or
The Portland Clinic

Mobile App and Tele-
health enabled

Kaiser offers a mobile app to help streamline your care, and allows for telehealth (video and phone appointments)

Bundled with Vision and
Pharmacy

Kaiser Medical includes vision and pharmacy coverage through Kaiser Permanente

CityHDP Medical

A High Deductible Health Plan (HDHP) administered by Moda Health that covers preventive care at no cost. This plan is not subject to the Preventive Care Initiative, but has a high deductible if services are received. No cost per pay period.

Out of Pocket
Maximum
\$4,000/person
\$8,000/family

20%
Coinsurance

Deductible
\$1,600/person,
\$3,200/family

High Deductible Health Plan (HDHP)

The Connexus Network is still used, and includes Legacy, OHSU, Portland Adventist, and Providence

Express Scripts Pharmacy coverage after meeting the deductible

CityHD Medical is bundled with Express Scripts for your pharmacy coverage

VSP Vision Coverage

CityHD medical is bundled with VSP Vision. There is a VSP Buy-Up option available as well.

Dental Coverage

All plans cover preventive care (such as cleanings) at no cost.

Kaiser Dental

Dental Plan is independent of your Medical Plan

If you choose Kaiser medical, you can choose Delta dental, or vice versa).

Delta Dental Basic

All Plans Cover Orthodontia

Plans cover 50% for orthodontia with a lifetime max ranging from \$3,000 to \$5,000. Check your Highlights Guides for details.

Delta Dental Buy-Up

Opting Out of Medical?

You can still enroll in dental coverage, with \$0 premium from your paycheck.



When thinking about what plans to choose, ask yourself...

What is Most Important to Me?

This question will help guide you in your decision-making process

Do you want to be able to choose your provider from a large network of doctors and locations?

PROVIDER CHOICE

This is the amount deducted from your paycheck and varies from plan to plan.

PREMIUM COST

Are you able to get the care you need from one location? Where will you get your prescriptions? Eye Care? Emergency and Urgent Care?

EASE OF USE

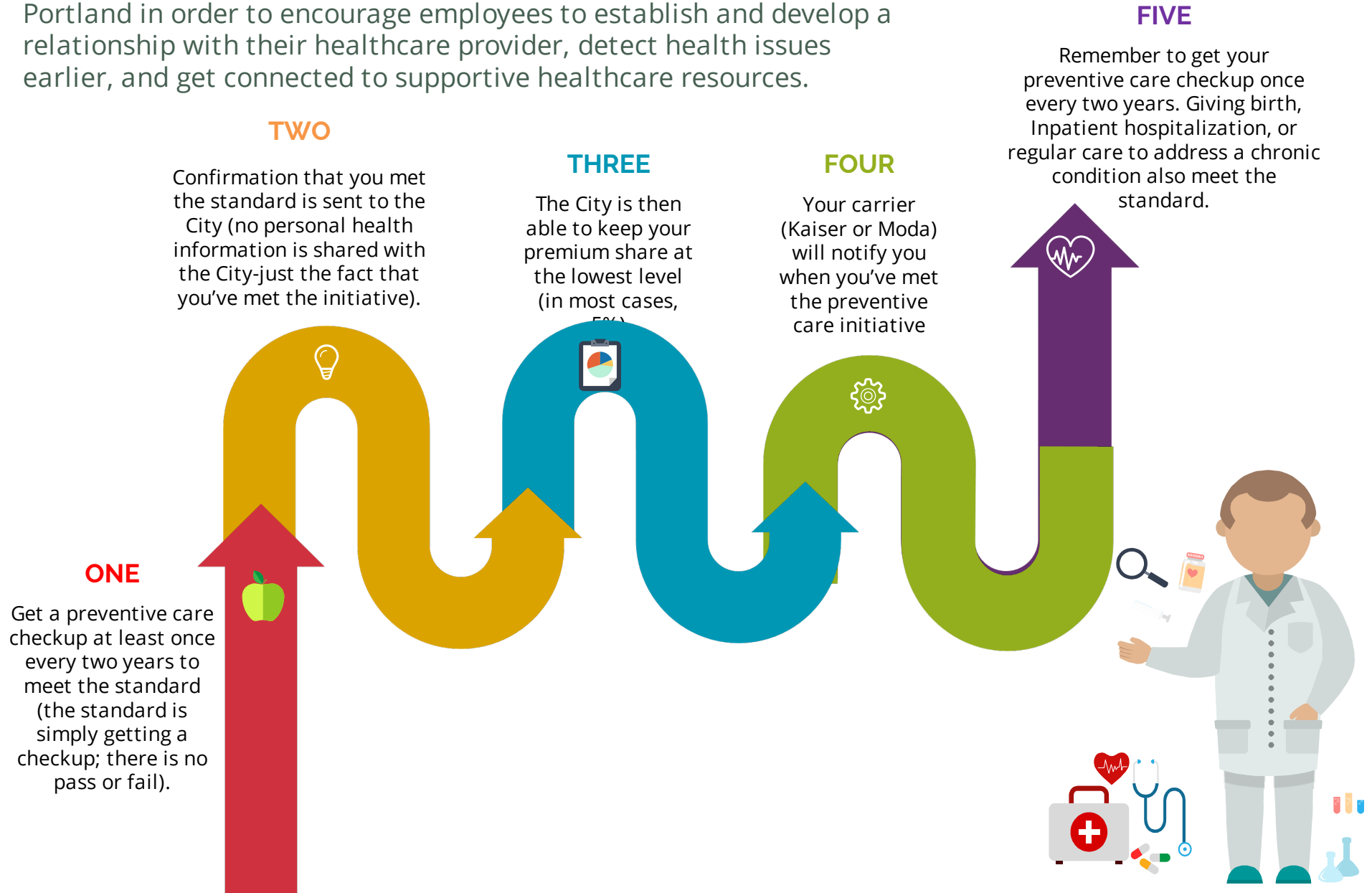
Weigh the cost of coverage as well as the service level.

COSTS AND SERVICES



Preventive Care Initiative

The Preventive Care Initiative (PCI) was created by the City of Portland in order to encourage employees to establish and develop a relationship with their healthcare provider, detect health issues earlier, and get connected to supportive healthcare resources.



Healthcare Flexible Spending Account (HFSA)

A Healthcare FSA is a pre-tax account that can be used to pay for eligible medical, dental, and vision care expenses that aren't covered by your insurance plan or elsewhere. It can be used for your expenses, and/or your eligible dependent's expenses.

Reduce Your Tax Liability



Use your funds to pay for eligible medical, dental, vision, feminine products, over-the-counter and prescription drugs. In fact, there are more than 38,000 ways you can use your FSA funds.

Annual Goal



You pick an allotted amount (your annual goal). This amount is taken out of 24 equal paychecks throughout the plan year. You must use your goal during the plan year (but you can roll over \$50-\$640 for the next plan year).

Rules & Regs



\$133 per pay check is the maximum you can elect for medical expenses each plan year. Maximum amount is prorated based on remaining pay periods in the Plan Year.



Navia Benefits Card



Pay for services or purchases on the same day you receive them by using your healthcare card. Be sure to save your receipts.



Contactless Payment with Navia Mobile Pay

Quickly and easily pay for eligible benefit account expenses, both in-store and online, using your digital wallet app on your mobile device.

Day Care Flexible Spending Account (DCFSA)

A Day Care FSA is a pre-tax benefit account that enables you to set aside money to pay for your out-of-pocket daycare or dependent care expenses.

Find a complete list of eligible items at www.naviabenefits.com

Annual Goal

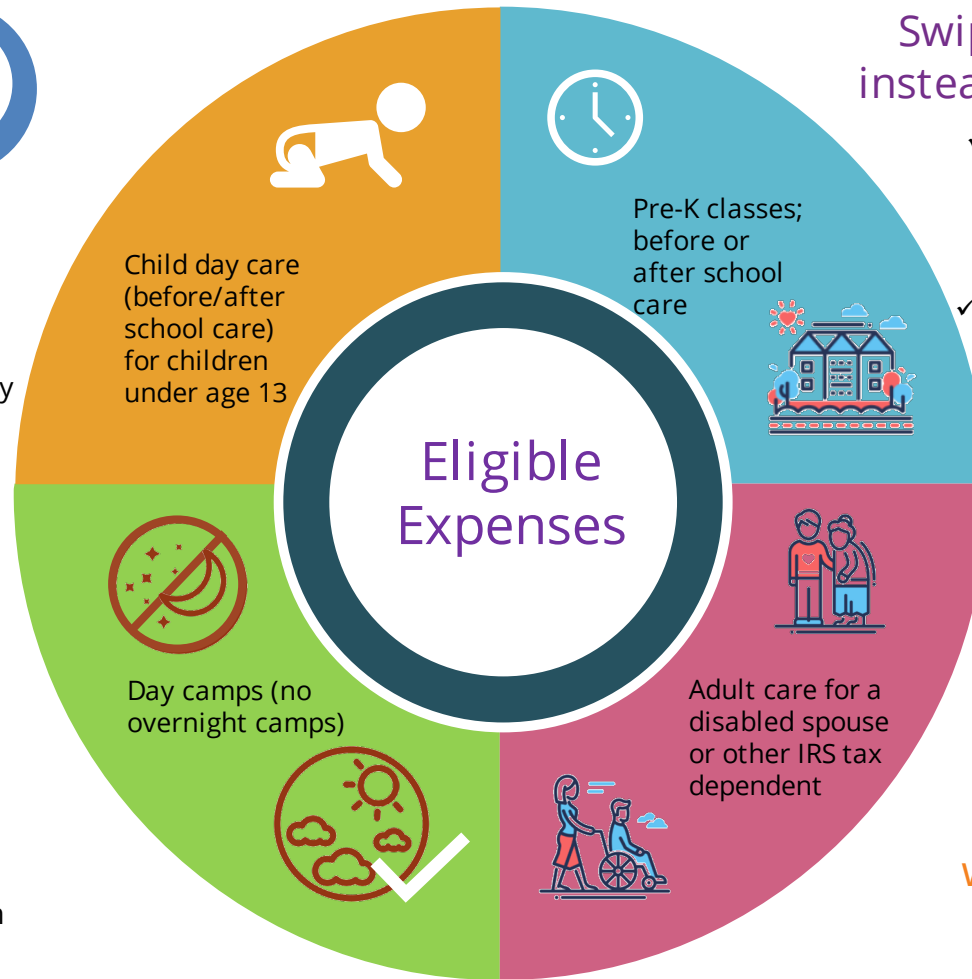


You pick an allotted amount (your annual goal). This amount is taken out of 24 equal paychecks throughout the plan year. You must have eligible expenses to claim for reimbursement during the current plan year, or you will lose any remaining funds in your account at the end of the plan year.



Rules & Regs

\$208.33 per pay check is the maximum you can elect for dependent care each plan year. Maximum amount is prorated based on remaining pay periods in the Plan Year.



Swipe your Navia Card instead of Reimbursement

- ✓ Check your DCFSA balance on your portal or mobile app.
- ✓ Swipe your card for no more than your balance at your daycare provider.
- ✓ Remaining balance can be paid using a different personal account.



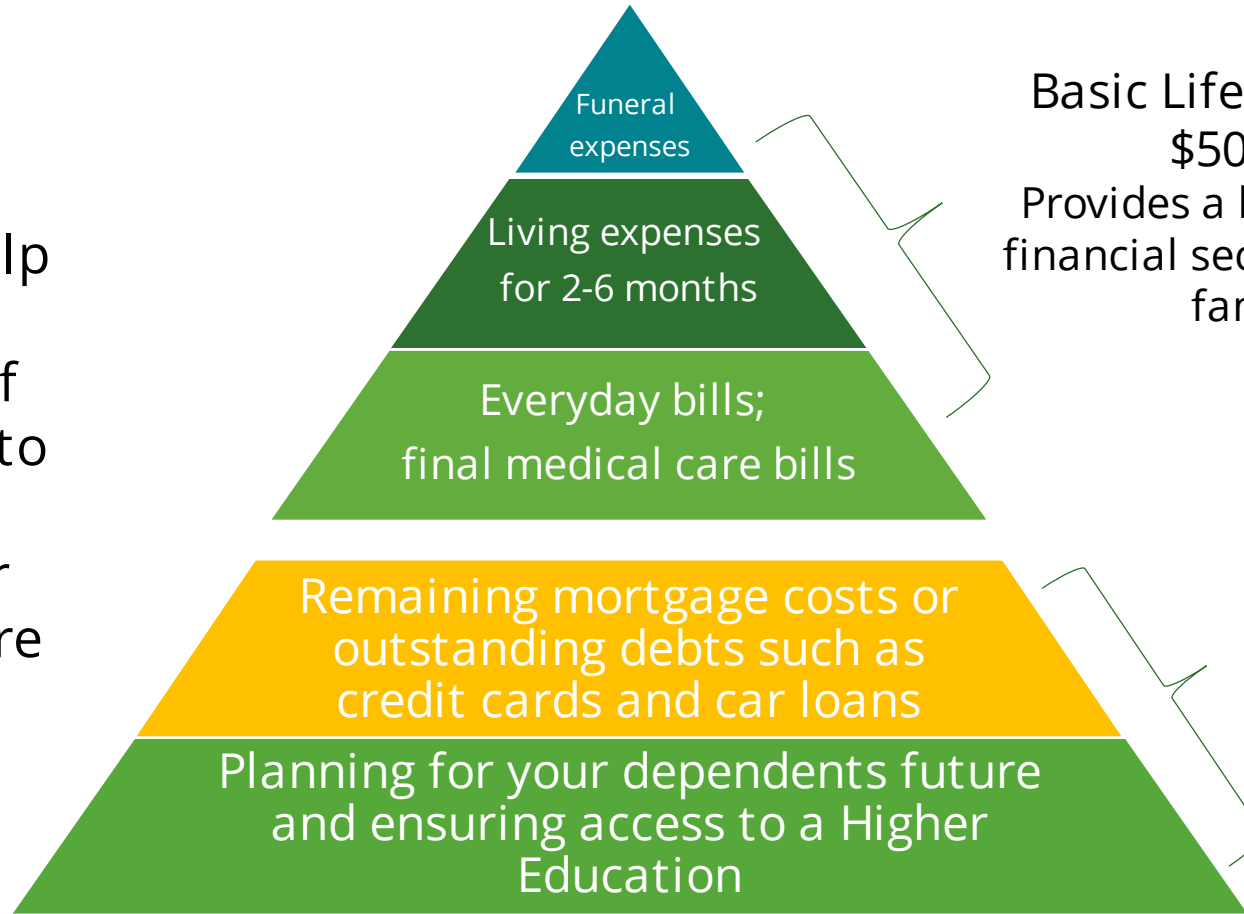
Contactless Payment with Navia Mobile Pay

Quickly and easily pay for eligible benefit account expenses, both in-store and online, using your digital wallet app on your mobile device.

Financial Security: Helping Protect Your Family's Future

The City offers life insurance that can help with planned and unplanned expenses if the unexpected were to occur.

How much would your family need if you were no longer here to provide for them?



Basic Life Insurance
\$50,000
Provides a base level of financial security to your family

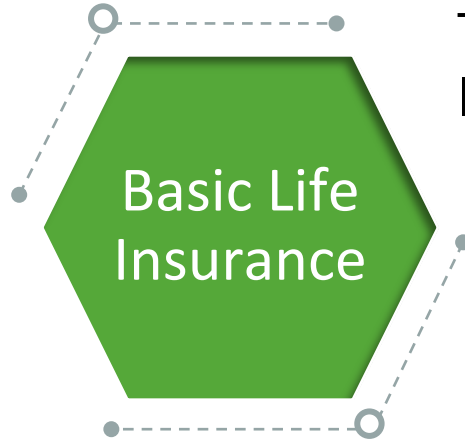
Supplemental Life Insurance
Provides additional financial security to your family

Guarantee Issue

Newly benefit eligible employees have a guaranteed issue, no questions asked, for up to \$300,000 in Supplemental Life Insurance, up to \$30,000 in Spouse Life Insurance and for the Long-Term Disability Buy-Up, if elected within 60 days from hire date.

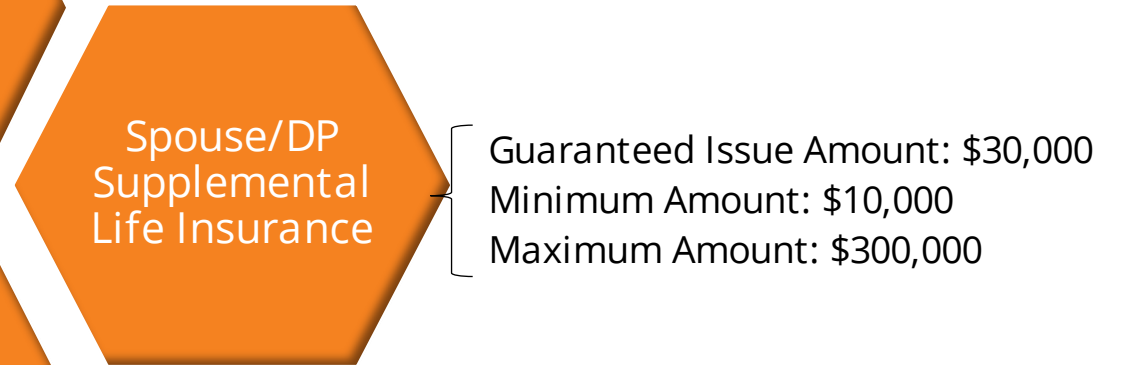
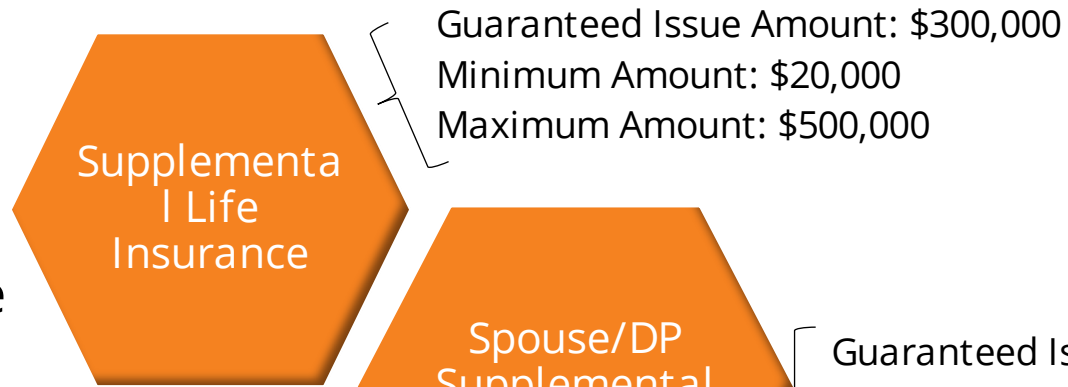
You can apply for coverage at any time, but after your initial 60 days from hire/rehire date, Evidence of Insurability is required, and your approval is determined by The Standard Insurance Company.

Financial Security



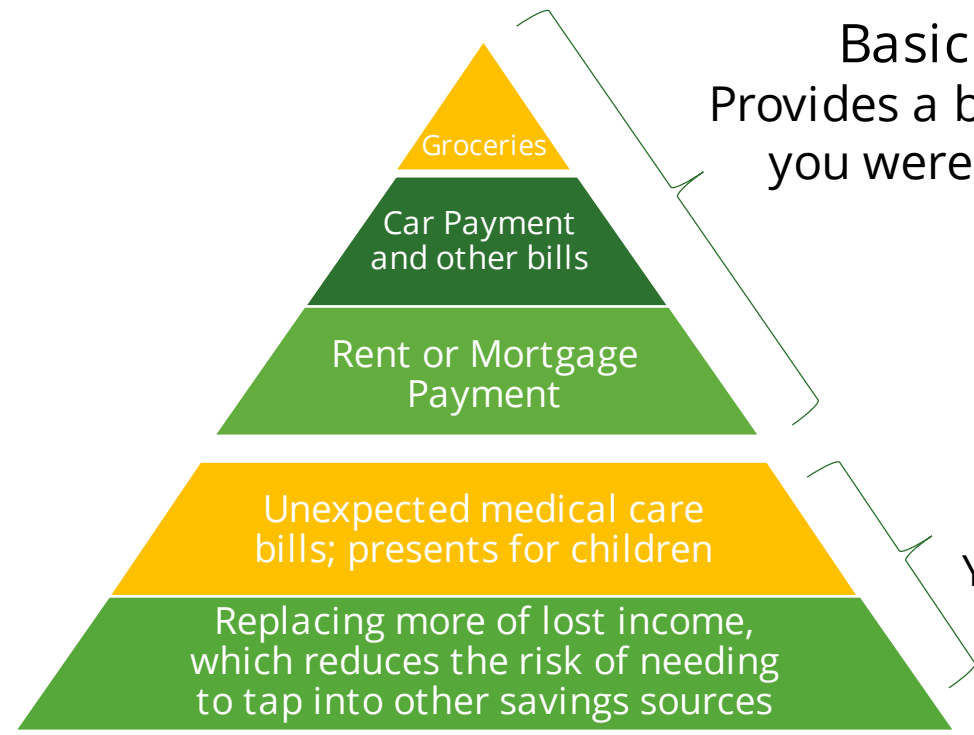
The City offers Basic Life Insurance of a flat \$50,000

You may choose to apply for supplemental life insurance(s).



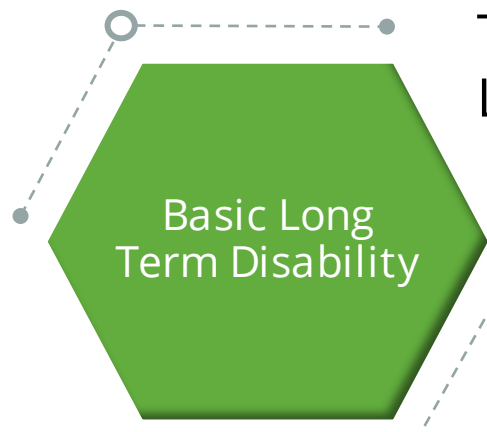
If you leave employment you can port up to \$200K and convert any remaining amount & your basic life into an individual policy

Income Protection



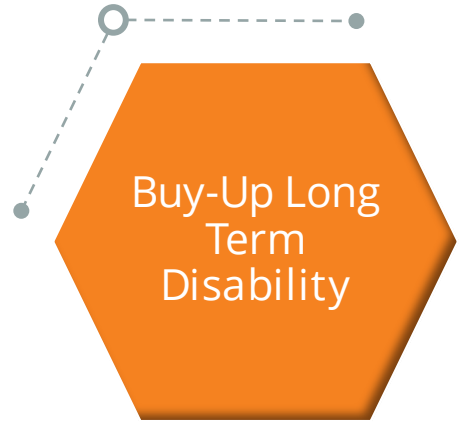
Basic Long-Term Disability (50% of Salary)
Provides a base level of financial security to your family if you were to become disabled for an extended period

Buy-Up Long-Term Disability (60% of Salary)
You purchase an additional 10% of coverage to add additional financial security



The City provides Basic Long-Term Disability

City pays premium in full for 50% salary benefit



You may choose to apply for Buy-Up Long-Term Disability

An additional 10% LTD benefit. (Guarantee Issue available 60 days from hire)

CARROT

Carrot Fertility

- Your Carrot benefit gives you access to fertility and family-forming education, virtual chats with physicians and other specialists, an expert-authored library of resources, exclusive discounts, and holistic pregnancy support through Carrot Pregnancy

- ❖ Employees do not need to enroll. This benefit is automatic and paid for by the City.
- ❖ Eligible dependents, such as spouses and domestic partners will also have access to this benefit.
- ❖ Learn more at get-carrot.com/signup or email support@get-carrot.com.



Ready to get started?

Activate your benefit today and explore all the resources Carrot has to offer. Learn more about your benefit at www.carrotfertility.com

Canopy Employee Assistance Program



- Available to *anyone* in your household
 - *Family Members (siblings, cousins, grandparents, aunts/uncles, chosen family members)*
 - *Roommates/Housemates*
- 10 **FREE** Counseling Sessions
- Confidential Emotional Support
- Work-Life Balance/Solutions
- Legal Guidance
 - Free 30-minute consultation & 25% reduction in fees
- Financial Resources
- Home Buying Assistance
- Childcare/Eldercare Assistance

To Access:

1. Go to www.canopywell.com
2. Click "Member Log-In"
3. Register as a new user
4. For Company Name Access Code enter: FirePolicePortland

Call: (800) 433-2320

Text: 503-850-7721

Email: info@canopywell.com



Watch for Your Enrollment Notice



Watch Your Email for Your Log-In Access

This will come to you via work or personal email a couple weeks after your start date, and gives you access to your benefits portal to enroll online.

Complete Your Enrollment within 35 Days of Hire

Upload supporting documents (marriage license, birth certificates, domestic partnership affidavit) directly to your benefits portal.

Install the 'MyChoice Mobile App' on Google Play or Apple Store



- Quick access to benefit details
 - Store your ID Cards

1. Login at www.portland.gov/benefits using the same username and password for your Portland online account.
2. Select your benefits.
3. Remember to submit your documents, if required.

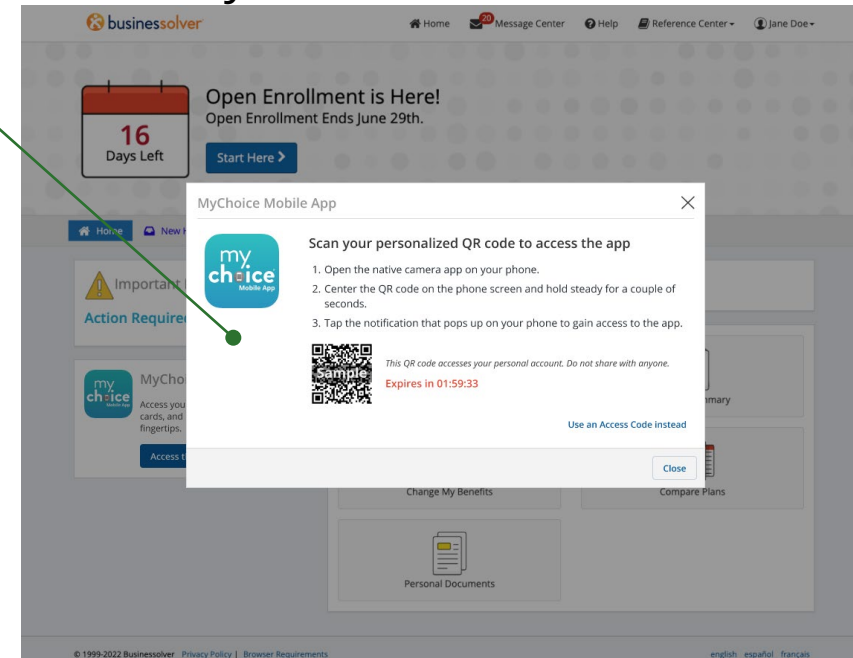
Get the MyChoice Mobile App

1. Login at www.portland.gov/benefits using the same username and password for your Portland online account.
2. To securely access your account on the mobile app, locate your personalized QR code that shows on your benefits home page and scan it with your mobile device's camera (focus on the QR code until you see a link pop up).
3. You will be directed to download the MyChoice mobile app and complete your set-up.
4. Follow the instructions within the mobile app to have easy access to your benefits on the go.

Install the 'MyChoice Mobile App' on Google Play or Apple Store



- Quick access to benefit details
- Store your ID Cards





Retirement Overview



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Oregon Public Service Retirement Plan (OPSRP)



- The City contributes to this fund on your behalf
- Automatic Enrollment after 6 months of employment - you don't have to do anything
- Automatically vested after 5 years
- Distributed when retired

The intention of the PERS Pension is to cover 45% of your salary at full retirement.

www.Oregon.gov/pers

Member Services 888-320-7377

Individual Account Program (IAP)



- Eligible after 6 months of employment
- City contributes the equivalent of 5.25% of wages on your behalf
- Automatic enrollment-you don't have to do anything (but be sure to complete a beneficiary form)

Example:

\$50,000 annual salary

Per pay period earnings = \$1,923

6% contribution per pay period = \$115

Annual IAP contribution = \$2,990

***Amortized over 25 Years, using a 5% annual return
and 2% annual salary increases gets you approximately***

\$175,000 in addition to your pension*

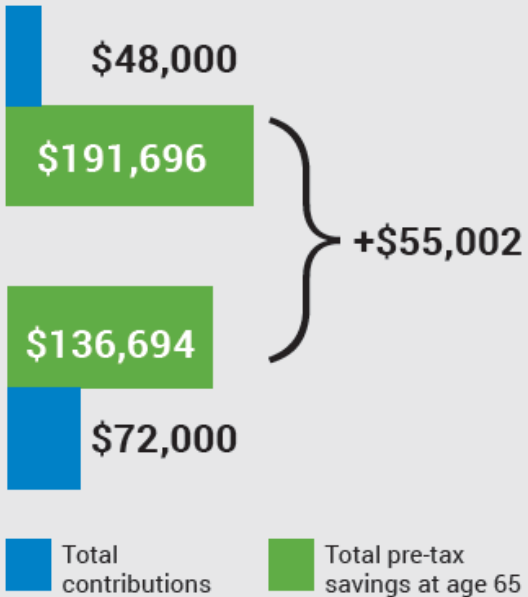
(Illustration only and not a guarantee of savings)

With more time to grow,
Angie contributes less...
but ends up with more.



Angie starts saving \$100 a month at age 25. After 40 years she saved \$191,696.

Larry starts saving \$300 a month at age 45. After 20 years he saved \$136,694.



Deferred Compensation 457 plan

- The Deferred Compensation plan is a voluntary savings plan. It is a meaningful supplement to your pension benefit.
- Eligible after 30 days of employment
- Pre-tax and Post-tax (Roth) options
- Comes out of your paycheck
- The plan is administered by Voya Financial, and they have services including:
 - Financial Planning & Coaching
 - Voya Service Days
 - Financial Wellness – Tools & Resources

Note: This hypothetical illustration is based on an annual effective rate of return of 6% and does not reflect the performance of any specific investment option. It does not take into account the payment of taxes and does not intend to predict investment results. Systematic investing does not ensure a profit or guarantee against loss. Not intended to serve as financial advice or as a primary basis for your investment decisions.

Deferred Compensation Contact



- Meet with a local Voya Rep to review investment allocations or financial planning assistance
 - Online scheduling appointment system
- Make contributions through Voya®
 - Online account: prime.beready2retire.com
 - Voya mobile app: Voya Retire
- Designate, review and update your beneficiary elections online through Voya®

Contact our local Portland Office

Lewis-Stefani-Group

5331 S Macadam Ave, Suite 207

Portland, OR 97239

800.238.6281 or 503.937.0378

deferredcomp@lewis-stefani.com

Christina Pham

City's Deferred Compensation Administrator

(503) 823-6140

Christina.pham@portlandoregon.gov

Savings Plan Summary

	Deferred Comp	PERS/OPSRP IAP	PERS/OPSRP Pension
How Funded?	By the Employee	City	City
How much is contributed?	Recommend \$10 or 1% to start or what you can afford; make an annual increase of 1%	5.25% of your gross earnings is contributed every 2 weeks to your IAP account	Rate set by PERS through actuarial study every 2 years (current rate is approximately 7%)
How to Enroll	Eligible after 30 days of employment: online via Voya website or with a Voya rep	Automatic after 6 months Employee 100% vested	Automatic after 6 months Vested after 5 years Formal determines your monthly lifetime benefit
Funds available?	After separation or if an unforeseen Emergency occurs	At Retirement	At Retirement

Thank You!
Questions?



BHR BUREAU OF
HUMAN
RESOURCES



Benefit Days

We come to
you!



Find these tools and more online at

www.portland.gov/benefits.com



Events Calendar

Seminars, webinars,
and more!

Questions?

We are here to help!

- Email: benefits@portlandoregon.gov
 - Call us at (503) 823-6031

Contacts List

Names, numbers,
websites, and
more for all your
benefit carriers
and vendors



Benefits Employee Analyst:
Maranda Henderson

Maranda.Henderson@portlandoregon.gov