# Meet Your Benefits

**City of Portland Health and Financial Benefits (PFFA)**
**benefits@portlandoregon.gov**

# Getting Started

- 35 days from hire date to enroll in benefits
- Coverage starts 1st of the month following 30 days of service
- Dependent documentation is required
- Log into your Benefits Portal to choose plans

# Choose all your benefits in your Benefits Portal

## Portland.gov/benefits

**Access Your Benefits Portal**
Learn how to access the benefits portal here: Access Your Benefits Portal

*Please note that Seasonal Employees don't have access to this portal*

## Employees with City email

Active Employee

I'm an active employee

## Employees without a City email

Active Employees with Limited Access to City Network / No City Email

I'm an active employee with Limited Access to the City Network

company code: COP

# Log into your Benefits Portal for Customized Plan Comparisons and Rates

# Dependents

| Eligible Dependents | Required Documentation |
|---|---|
| Spouse | Marriage Certificate |
| Domestic Partner | Notarized City of Portland Domestic Partner Affidavit |
| Children under the age of 26 | Birth certificates, adoption paperwork or court-appointed guardianship paperwork |
| Disabled children over the age of 26 | Determination of Disability from the Social Security Administration |
| Grandchildren | Birth certificates. Both child and grandchild must be enrolled and reside at your address |

**Remember: To enroll dependents, you must submit supporting documentation in your benefits portal.**

# Will I be taxed on the value of the City's cost for my domestic partner's insurance?

**Yes. You will have imputed income added to your checks.**

**The IRS does not recognize domestic partners as legal dependents for tax purposes.**

**The IRS requires that the amount that the City pays for benefits on behalf of your domestic partner be added to your gross income.**

# Can I change my benefits mid-year?

# Life Events

**Certain life changes allow you to make updates to your benefits mid-year. Changes must be reported within 60 days.**

- ❑ Birth/adoption/legal custodianship, or guardianship
- ❑ New Domestic Partnership
- ❑ Marriage / Divorce
- ❑ Death
- ❑ Loss or Gain of Other Coverage
- ❑ Change in work hours / job

# Open Enrollment (May 2027)

**Time of year when everyone can make changes to their benefits**
**Add or drop dependents, re-enroll in your FSA, change healthcare plans**

**Premium Share**

**Copay**

**Deductible**

**Out of Pocket Maximum**

**Annual Open Enrollment**

# 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** | • The amount you pay for coverage each month. Also called a "contribution" or "premium."<br>• 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 |
| **Annual Open Enrollment** | • Every May you can make specific changes to your health insurance plans without needing a Qualifying Life Event.<br>• Add/drop dependents, re-enroll/change elections |

# Big Picture – Your Healthcare Plans

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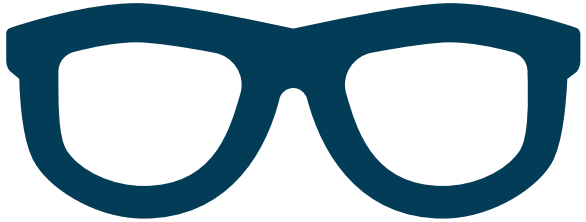


**3 Medical Plans, with Vision and Pharmacy bundled**

**3 Dental Plans**

# Plan option #1: CityCore Medical + VSP Vision

moda + vsp VISION +

**PPO Plan administered by Moda Health**

**Medical bundled with VSP Vision, Buy-Up Option**

**Includes Express Scripts Pharmacy coverage**

**Connexus Network:**

- Legacy
- OHSU
- Portland Adventist
- Providence

## Premium Cost Per Paycheck

| Employee Only | Employee + 1 | Employee + 2 or more |
|---|---|---|
| $27.20 | $51.42 | $73.07 |

# Plan option #1: CityCore Medical + VSP Vision

**Plan Year Deductible**
$250 / person
$750 / family

**Average Copay**
$20 - $35

**Out of Pocket Max**
$1,800 / person
$5,400 per family

**Up to $1,000 ($2,000 family) reimbursement when you see a Top Provider.**

## Premium Cost Per Paycheck

| Employee Only | Employee + 1 | Employee + 2 or more |
|---|---|---|
| $27.20 | $51.42 | $73.07 |

moda

# garner™

1) Make your account
2) Find your doctors
3) Get reimbursed up to $1,000 (individuals) $2,000 (families)

# Plan option #1: CityCore Medical + Vision

moda

**Why choose this plan?**

- ✓More provider choice
- ✓Garner can offset cost
- ✓Includes acupuncture and chiropractic
- ✓Includes special partners – Hinge Health, CirrusMD, Virta, Meru

meru health

garner™

virta

Hinge Health™

CIRRUS MD

# Plan Option #2: Kaiser Medical + Kaiser Vision

KAISER PERMANENTE®

**Bundled with Kaiser Vision and Kaiser Pharmacy**

**HMO Plan Administered by Kaiser Permanente**
**Kaiser Network in Oregon and SW Washington. Can only see Kaiser in-network providers.**

## Premium Cost Per Paycheck

| Employee Only | Employee + 1 | Employee + 2 or more |
|---|---|---|
| $24.78 | $46.69 | $66.30 |

# Plan Option #2: Kaiser Medical + Vision

KAISER PERMANENTE®

**Plan Year Deductible**
$150 / person
$450 / family

**Average Copay**
$20

**Out of Pocket Max**
$1,000 / person
$2,500 per family

**Easy Mobile App and Telehealth options**

## Premium Cost Per Paycheck

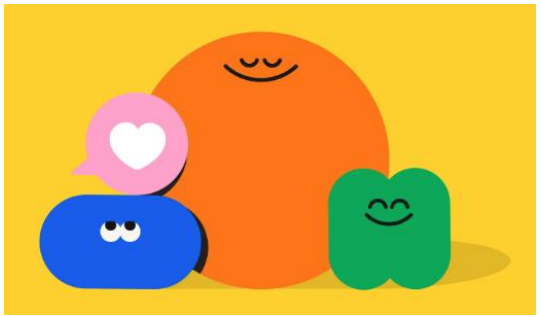
| Employee Only | Employee + 1 | Employee + 2 or more |
|---|---|---|
| $24.78 | $46.69 | $66.30 |

KAISER PERMANENTE®

# Plan Option #2 Kaiser Medical + Vision

## Free Access to Self-Care Resources

Calm



Headspace

Heraya
Smart Solutions. Healthy Results.

## Alternative Care

**Self-referred Acupuncture and Chiropractic Visits Included**

## Kaiser Rewards - $150

**Kaiser members can earn up to $150 this calendar year when you participate in health activities.**

# Plan Option #2: Kaiser Medical + Vision

KAISER PERMANENTE®

**Why choose this plan?**

- ✓One stop for care – ease of use
- ✓Lower premium, deductible, and out of pocket max
- ✓Integrated telehealth (phone and video appointments
- ✓Includes chiropractic and acupuncture

# Plan Option #3: CityHD High-Deductible Plan

moda + vsp VISION +

**PPO Plan administered by Moda Health**

**Medical bundled with VSP Vision, Buy-Up Option**

**Includes Express Scripts Pharmacy coverage**

**Connexus Network:**

- **Legacy**
- **OHSU**
- **Portland Adventist**
- **Providence**

**$0**

**No premium cost for employees**

# Plan Option #3: CityHD High Deductible Plan

moda

**Plan Year Deductible**
$1,700 / person
$3,400 / family

**20% Coinsurance**

**Out of Pocket Max**
$4,050 / person
$8,000 per family

garner™

**After you meet your deductible,**
**up to $1,000 ($2,000 family) reimbursement when you see a Top Provider.**

**$0**

**No premium cost for employees**

# Plan Option #3: CityHD High Deductible Plan

moda

**Why choose this plan?**

- ✓$0 Employee premium cost
- ✓More provider choice
- ✓Not subject to Preventative Care Initiative
- ✓Includes acupuncture and chiropractic
- ✓Includes special partners – Hinge Health, CirrusMD

Hinge Health™

CIRRUS MD

# If you have other coverage you can Opt-Out.

# Upload proof of other coverage to the benefit portal.

# Dental Plans – 3 Options

- ✓ Dental is independent from your Medical Plan
- ✓ All 3 plans cover Orthodontia (at least 50%)
- ✓ Opting Out of Medical? You can still enroll in dental coverage, with a $0 premium from your paycheck.

KAISER PERMANENTE®

DELTA DENTAL®

| Kaiser Dental | Delta Dental Basic | Delta Dental Buy-Up |
|---|---|---|

# Delta Dental Basic vs Buy-Up

| | Delta Dental Basic | Delta Dental Buy-Up |
|---|---|---|
| Cleaning Frequency | Covered twice per year | Covered three times per year |
| Plan Year Maximum | $2,000 per person over 19. No maximum for children under 19 | $2,500 per person over 19. No maximum for children under 19 |
| Major Services (e.g. Crowns) | You pay 50% after deductible | You pay 20% after deductible |

DELTA DENTAL®

# VSP Vision Basic vs Buy-Up

| | VSP Basic | VSP Buy-Up |
|---|---|---|
| Exam Frequency | Once every 24 months for adults | Once every 12 Months for adults |
| Frame, Lense, & Contact Frequency | Once every 24 months | Once every 12 months |
| Frame Allowance | $150 or $170 for featured brands. 20% discount on remaining cost | $170 or $190 for featured brands. 20% discount on remaining cost |
| VSP Easy & VSP LightCare Upgrade Options | Not Covered | Choose one additional upgrade. See Highlights Guide for more details |

vsp VISION™

# Choose the right plan option for you and your family.

# Keep the lowest premium share - get a preventative check up

1. Get a preventative care checkup, at least once every 2 calendar years
2. **NFPA physical counts for PCI Compliance**
3. New employees have at least 12 full calendar months before they are subject to PCI.
4. City able to keep your premium at lowest level in most cases – 5% premium share
5. Check your Moda or Kaiser online portal to confirm you've met the initiative.
6. Applies only to employees – not dependents

# NFPA Physicals

**Annual physicals following NFPA 1582 guidance – and covered at 100%**

- **Partnership with OHSU Health Promotion and Sports Medicine to receive voluntary NFPA Physicals once per year**
- **OHSU appointments available to Moda, Kaiser and Opt-Out**
- **Can be seen by your own PCP for this physical too and still covered at 100%**

**Reminder: take NFPA Physical flyer from Moda to your appointment**

# Flexible Spending Accounts

navia
benefit solutions

City of Portland

# Healthcare Flexible Spending Account

A Healthcare FSA allows you to set aside a portion of your salary pre-tax to pay for qualified medical expenses

- Covers your whole family (Domestic Partner expenses are not eligible per IRS)
- Use for OTC Medications, Copays, PPE, Rx, Sunscreen – and more!
- Dental, medical, vision expenses
- Use for Co-pays, Deductibles

1. Estimate your annual election during Open Enrollment
2. BI-Monthly paycheck deductions
3. Pay with debit card or submit claims for reimbursement

# Garner + Healthcare FSA

**Flexible Spending Accounts**

navia benefit solutions

Garner reimburse **only** for Garner Top-Providers

- Office Visits
- Imaging
- Lab Work
- Procedures
- Prescriptions

**Free** – no contributions required.

**Not available** for Kaiser or Opt-Out members

| Plan Coverage | Garner Top-Provider Reimbursement | Healthcare Flexible Spending Account (FSA) Reimbursement |
|---|---|---|
| **Individual** | **Up to $1,000** | **$120 - $3,300** |
| **Family** | **Up to $2,000** | |

## Don’t double dip!

**Do not** use your Garner's Health Reimbursement and Healthcare FSA for the **same expenses**.

FSA reimburses eligible healthcare expenses **with any provider**

- OTC Medications
- Dental work
- Medical Supplies
- Lab fees + Copays
- Glasses and Contacts
- 38,000+ more…

**Bi-monthly payroll deductions** required.

Available for **all** benefits eligible employees

# Dependent Care Flexible Spending Account

City of Portland

Dependent Care FSA helps you pay for day care expenses that you already pay out of pocket.

- Child Daycare (before/after school care) for children under the age of 13
- Preschool
- Day camps
- Elder Care

1. Estimate your annual election during Open Enrollment
2. BI-Monthly paycheck deductions
3. Pay with debit card or submit claims for reimbursement

| Health Care Flexible Spending Account | Dependent Care Flexible Spending Account |
| --- | --- |
| $3,400 Maximum Annual Contribution (Maximum $141.67 per pay period) | $7,500 Maximum Annual Contribution (Maximum $312.50 per pay period) |
| $120 Minimum Annual Contribution | $3,750 max if married, filing separately |
| Rollover allowed for balances between $50 and $680 | No rollover allowed – funds must be used during the plan year (ends June 30th) |
| Account 'pre-loads'. You have access to full amount immediately | You have access to funds as they accumulate throughout year |

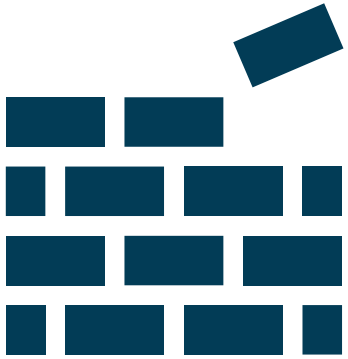
# Life and Disability Insurance

- City paid 50K in Basic Life Insurance for employees ($0 cost to employees)
- Supplemental Life Insurance for employees + dependents
- City Paid Long-Term Disability Insurance with Buy-Up Option
- Guarantee Issue Opportunities for Supplemental Life Insurance and LTD Buy-Up

# Take Advantage of Guarantee Issue

Enroll in Additional Life and Buy Up Long Term Disability Insurance *without answering medical questions.

**Enroll in Buy Up Long Term Disability – add 10% (total of 60%) of your eligible earnings**



**Newly benefit eligible employees can be automatically approved for**

- **Up to $300,000 in Supplemental Life Insurance**
- **Up to $30,000 in Spouse/Partner Life Insurance**
- **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.

citystrong revive CARROT

# City Paid Support + Wellness ($0 cost for you)

- 13 free confidential counseling sessions per year
- Gender-Affirming Care
- Hormonal Health Resources
- Family-Building Support
- Elder and Child Care Resources
- Employee Fitness Classes

# PERS Retirement (OPSRP + IAP)

## City Contributes to PERS on your behalf – two accounts

### 1) Oregon Public Service Retirement Plan - OPSRP (pension)

- Enrolled after 6 months, vested after 5 years.
- Distributed monthly after you retire based on years of service and final average salary
- Goal: cover 45% of your salary at full retirement

### 2) IAP (Individual Account Plan)

- Eligible after 6 months, vested immediately
- Personal investment account – can access in retirement separate from pension
- **City contributes 8.25% (for sworn Fire) of your wages on your behalf**
- Automatic enrollment – you don't have to do anything

# Retirement Savings – Deferred Compensation

## Deferred Compensation 457(b) available through VOYA Financial

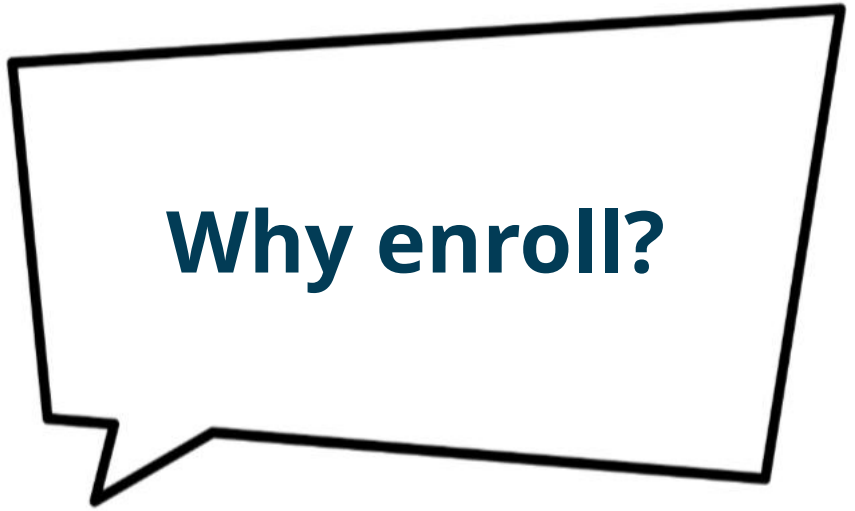
- ✓ Eligible after 30 days of employment
- ✓ Pre-tax and Post-tax (Roth) options
- ✓ Deducted from paycheck

**Get started through your VOYA online account.**

**https://prime.beready2retire.com**

# Retirement Savings – Deferred Compensation

- ✓ **Pre-tax or post-tax (Roth) options**
- ✓ **Save automatically with every paycheck** – easy and consistent deductions without having to remember
- ✓ **Can update amounts anytime**
- ✓ **Customize your investments –** choose from a range of funds based on your risk tolerance and retirement goals
- ✓ **Bridge the gap in retirement income –** supplement PERS (45% of your income)
- ✓ **1:1 Financial Advice and Coaching with Voya**



# Retirement Savings Plan Summary

| | Deferred Comp | PERS/OPSRP IAP | PERS/OPSRP Pension |
|---|---|---|---|
| **How Funded?** | By the Employee | City | City |
| **How much is contributed?** | Minimum contribution: $10 or 1%; can update at anytime | 8.25% (for sworn Fire) of your gross earnings is contributed every paycheck 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; PERS Formula determines your monthly lifetime benefit |
| **Funds available?** | After separation | At Retirement | At Retirement |

# Know your Benefits. Use your Benefits.

## Healthcare

- City covers 95% of healthcare premiums.
- Preventative Care covered at no cost
- Dental Insurance with Buy-Up Option
- Vision Insurance with Buy-Up Option
- Waived copays for outpatient mental health services (office visits)
- Alternative Care

## Insurance

- City paid 50K in Basic Life Insurance for employees
- Long-Term Disability Insurance with Buy-Up Option
- Supplemental Life Insurance for employees + Dependents
- Travel Assistance

## Financial

- Healthcare and Dependent Care FSA
- Deferred Compensation – 457b
- Home Buying Assistance
- Financial Planning

## Support + Wellness

- 13 free confidential counseling sessions per year
- Gender-Affirming Care
- Hormonal Health Resources
- Family-Building Support
- Elder and Child Care Resources
- Employee Fitness Classes

City of Portland

# Final Takeaways

- ☑ Enroll in your benefits within 35 days of hire date
- ☑ Use your benefits! Learn about the plans offered, create your accounts and make the most of all your benefits
- ☑ Report any changes – marriage, divorce, birth, new coverage
- ☑ Reach out to our team along the way! We love to help.

benefits@portlandoregon.gov

# Know your benefits.
# Use your benefits.

Healthcare

Flexible Spending Accounts

Dental + Vision

Life + Disability Insurance

**Need help?**
**Contact us!**

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