Meet Your Benefits

City of Portland Health and Financial Benefits | benefits@portlandoregon.gov

Portland Police Bureau

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

You must report life changes (like divorce and legal separations) to our office within 60 days.

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." • 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. • Add/drop dependents, re-enroll/change elections

Big Picture – Your Healthcare Plans

3 Medical Plans, with Vision and Pharmacy bundled

3 Dental Plans

Plan option #1: CityNet 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
$28.13	$54.98	$73.75

Plan option #1: CityNet Medical + VSP Vision

moda

Plan Year Deductible
$150 / person
$450 / family

Average Copay
$20 - $35

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

garner™

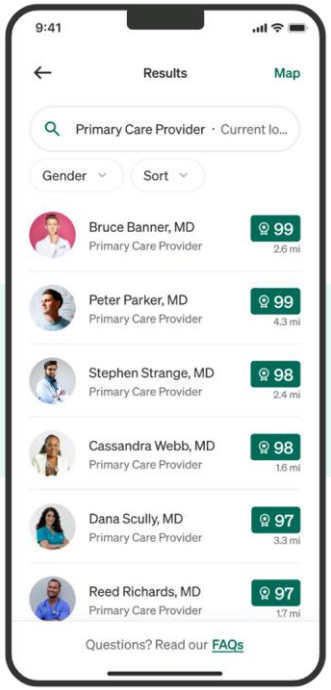
Up to $1,000 ($2,000 family) reimbursement when you see a Top Provider.

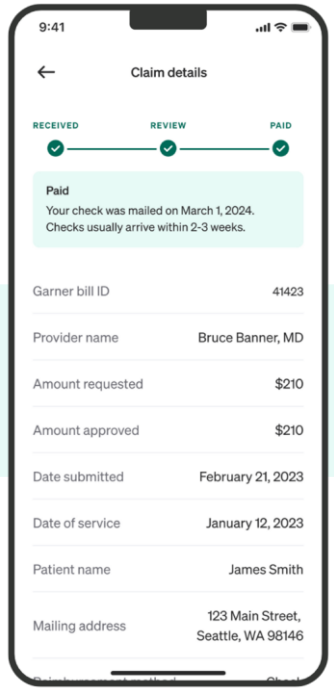
Premium Cost Per Paycheck

Employee Only	Employee + 1	Employee + 2 or more
$28.13	**$54.98**	**$73.75**

How to use Garner

Costs from Top Providers **qualify for reimbursement up to $1,000 for individuals and $2,000 for families**





1. **Find** a Top Provider

2. **Visit** a Top Provider

3. Get **Reimbursed**

Proprietary & confidential. Do not distribute.

Plan option #1: CityNet 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®

$0

No Premium cost for employees

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

Bundled with Kaiser Vision and Kaiser Pharmacy

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

$0

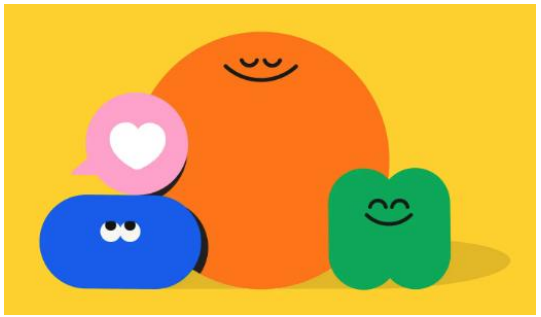
No Premium cost for employees

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 premiums
- ✓Includes chiropractic and acupuncture

Plan Option #3: CityHDP High-Deductible Plan

moda + vsp VISION +

PPO Plan administered by Moda Health Part of Connexus Network:

- Legacy
- OHSU
- Portland Adventist
- Providence

Medical bundled with VSP Vision, Buy-Up Option

Includes Express Scripts Pharmacy coverage

$0

No premium cost for employees

Plan Option #3: CityHDP High-Deductible Plan

moda

Plan Year Deducible
$1,700 / person
$3,400 / family

20% Coinsurance

Out of Pocket Max
$3,500 / person
$7,000 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, Virta, Meru, CirrusMD

meru health

garner™

virta

Hinge Health™

CIRRUS MD

If you have proof of other coverage you can Opt-Out.

Upload proof of other coverage to the benefits portal.

Dental Plans – 3 Options

- ✓ Dental is independent from your Medical Plan
- ✓ All 3 plans cover Orthodontia (at least 50%) and preventative care (cleanings) at no cost.
- ✓ 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	$200 or $220 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. New employees have at least 12 full calendar months before they are subject to PCI
3. No medical or personal details are shared with the City
4. City able to keep your premium at lowest level in most cases – 5% premium share
5. Check your Moda online portal to confirm you've met the initiative
6. Applies only to employees – not dependents

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

Life Insurance

- City paid 50K in Basic Life Insurance for employees ($0 cost to employees)
- Supplemental Life Insurance for employees + dependents
- Guarantee issue opportunities for supplemental life insurance

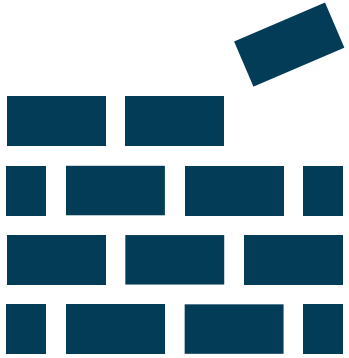
Take Advantage of Guarantee Issue

Enroll in Additional Life Insurance *without answering medical questions.

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**

if elected within 60 days from hire date



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

**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 6% 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

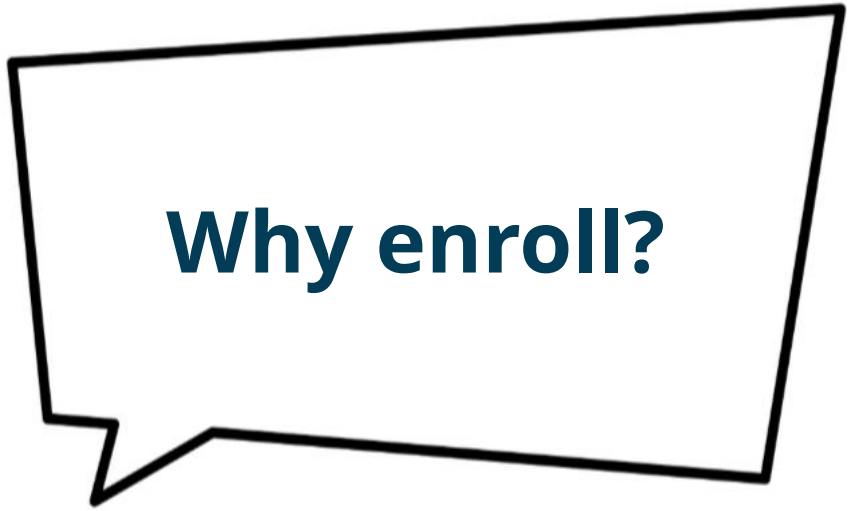
- ✓ Eligible after 30 days of employment
- ✓ Pre-tax and Post-tax (Roth) options
- ✓ Deducted from paycheck

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	6% 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 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

Insurance

- City paid 50K in Basic Life Insurance for employees
- 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! Create your accounts, learn about what's offered and make the most of all your benefits
- ☑ Report any changes ASAP – 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 Insurance

Need help?
Contact us!

benefits@portlandoregon.gov

Call: (503) 823-6031