

Benefits Highlights Guide

CityBasic Health Plan (for Seasonal and Casual Employees)

Plan Year 2024-2025



Health & Financial Benefits
HEALTHY LIVING. HEALTHY FUTURE.



Benefit Highlights Guide

CityBasic Health Plan (for Seasonal and Casual Employees)

Please note: This guide is meant to be a quick reference tool and does not imply or constitute an employment agreement. Each plan is governed by contracts and other legal documents. If there's a dispute about benefits, the contract or plan document will decide your actual benefits.

Benefits Eligibility

Seasonal Maintenance Workers (SMWs) and Seasonal Park Rangers (SPRs)	
When does coverage begin?	If you're hired or rehired to work at least 28 hours a week, your benefits start on the first of the month after your start date. For example, if you start on April 6, 2024, your benefits start on May 1, 2024. You'll keep getting coverage as long as you're paid for at least 112 hours each month. Starting July 1, 2018, you can be paid for fewer than 112 hours in one month per year and still keep your coverage.
When does coverage end?	The last day of the month in which you separate from City employment, have not worked 112 hours for the second month in the year, or you are in an unpaid status.
Affordable Care Act (ACA) Employees	
When does coverage begin?	<p>Initial eligibility is met by meeting the 6-month measurement requirement starting the first of the month after date of hire or rehire. You must be paid a total of at least 676 hours during the measurement period, or an average of 26 hours per week. Coverage begins the 1st of the month following the 60-day administrative period, and proceeds for 6 months.</p> <p>Standard eligibility is met by meeting the 6-month measurement period listed below. You must be paid a total of at least 676 hours during the measurement period, or an average of 26 hours per week.</p> <p>Measurement Periods</p> <ul style="list-style-type: none"> • May 1 - October 31 (measurement period for benefits effective January 1 - June 30) • November 1 - April 30 (measurement period for benefits effective July 1 - December 31) • If rehired within 13 weeks of separation, your initial eligibility will be measured from your original hire date.
When does coverage end?	The last day of the month in which you separate from City employment, or you are in an unpaid status.

Who can be enrolled?

- Spouse
- Domestic Partner
- Children under the age of 26
- Disabled Children over the age of 26
- Child of an eligible child (must reside in the same house as the employee)

To prove your connection to your dependent, you need to upload certain documents to the benefits portal. For instance, you might need to submit copies of birth certificates if you're adding a child, a marriage certificate if you're adding a spouse, or a domestic partnership affidavit if you're enrolling a domestic partner.

How do I begin the enrollment process?

You're automatically signed up for coverage just for yourself as an employee once you've met eligibility requirements. If you want to add your dependents, fill out and send back the Dependent Enrollment Form. You can find it online at www.portland.gov/benefits.

When Coverage Ends

If you leave your job or no longer qualify for coverage, the city-paid insurance stops at the end of that month. You can find more info about when coverage stops on our website at www.portland.gov/benefits. Look for the document called "Health Insurance Resources after your City Insurance Ends."

Helpful Contacts



Moda (CityBasic) Customer Service

503-243-3974
1-877-337-0649
www.modahealth.com



Express Scripts Rx (ESI) Customer Service

(800) 282-2881
www.express-scripts.com



Delta Dental Customer Service

503-265-5680
1-877-277-7280
www.modahealth.com



Vision Service Plan (VSP) Customer Service

1-800-785-0699
www.vsp.com



Employee Assistance Plan (CityStrong Guidance Resources, through ComPsych)

855-888-9891
www.guidanceresources.com
and enter company ID CityStrong

Benefits Website for Seasonal Employees:



The Health & Financial Benefits Office

1120 SW 5th Ave, Room 987 ATTN: Heather Holz

Portland, OR 97204

Phone: 503-823-6031 Email: benefits@portlandoregon.gov

CityBasic Plan Overviews



CityBasic Medical Plan Overview

The CityBasic medical plan is a health plan administered by Moda Health utilizes the Connexus network. This means that you can see any providers in Legacy, OHSU, Portland Adventist and Providence.

Medical In-Network Services	CityBasic
Network	Connexus Network
Annual Deductible	\$200 per person/\$600 per family
Out-of-Pocket Maximum	\$1,800 per person/\$5,400 per family
Co-Insurance after Deductible	30% paid by you/70% paid by the Plan
Preventive Exam (once every 12-months)	\$0 copay
Office Visit	\$15 copay
Specialist	Deductible then Coinsurance
Urgent Care	\$15 copay
Telehealth/Virtual Visits	\$10 copay (OHSU)
Alternative Care	Deductible then Coinsurance
Outpatient Mental Health Services	\$0 copay
Inpatient Mental Health Services	Deductible then Coinsurance
Pregnancy	\$15 copay per prenatal office visit/Deductible then Coinsurance
Sterilization/Contraceptives	\$0 copay
Ambulance	Coinsurance, no deductible
Emergency Room (copay waived if admitted)	\$50 copay; Coinsurance, no deductible

Delta Dental Plan Overview

Dental coverage is through Delta Dental. Preventive exams are covered at \$0 cost once every 6-months. Other dental services may be coverage at an additional cost. Find a dental provider on modahealth.com

Delta Core	Description and Features
Annual Maximum	\$2,000
Deductible	\$25 person/\$75 family
Routine Services (i.e. fillings)	20% after deductible
Major Services (i.e. crowns)	50% after deductible
Orthodontia	50% coverage with a \$3,000 lifetime benefit

VSP Vision Plan Overview

Vision coverage is through VSP.

VSP Vision	Description and Features
Exams	\$15 copay / 1 Exam every 24 months (adults) / 1 Exam every 12 months (children)
Eyeglass Lenses	\$150 allowance / \$170 allowance for featured frames 20% discount on anything over allowance / \$80 for Costco Frames (limited to one pair every 24 months)
Eyeglass Frames	Plan pays 100% for single lenses, lined bifocals or lined trifocals once every 24 months / \$0-\$110 copay for progressive lenses and \$7-\$45 copay for anti-reflective lenses Tinted, UV protected, blended lenses and colored contacts are not covered.
Contacts	\$60 Exam Copay / \$130 allowance in lieu of glasses every 24 months / Medically necessary contacts covered at 100% after copay.

Express-Scripts Rx Plan Overview

90-Day Retail or Mail Order available at 2x stated coinsurance or maximum. See list of in-network pharmacies at www.express-scripts.com.

Prescription Coverage	Express-Scripts	Mental Health/Substance Abuse Prescriptions
Generic 30-Day	10% coinsurance (\$3 min/\$25 max)	\$3 minimum/\$15 maximum Retail/Mail Order 30-Day Supply
Preferred Brand 30-Day	20% coinsurance (\$10 min/\$50 max)	\$3 minimum/\$30 maximum Retail/Mail Order 90-Day Supply
Non-Preferred Brand 30-Day	30% coinsurance (\$25 min/\$150 max)	(Not applicable to Non-Preferred Brand Drugs)

Rates

Premium is collected from the first two paychecks of each month. If premium deductions are missed, they will be collected from a future paycheck.

Cost per pay period	Employee Only	Employee + 1	Family
CityBasic Medical, Dental, and Vision	\$16.47	\$30.54	\$43.94

COBRA and Retiree Rates

Total Monthly Cost	Employee Only	Employee + 1	Family
CityBasic Medical, Dental, and Vision	\$664.16	\$1,226.84	\$1,762.90
CityBasic Dental	\$48.03	\$82.92	\$147.31

Additional Benefit

Employee Assistance Program

The City of Portland partners with CityStrong GuidanceResources to provide free and confidential support to employees and eligible dependents. CityStrong GuidanceResources® is available to all bargaining units. Services Include:

- Confidential Counseling
- Work-Life Solutions
- Legal Support
- Financial Information
- GuidanceResources® Online
- Interactive Digital Tools



Call: 855-888-9891, or go to GuidanceResources Online at www.guidanceresources.com, and enter your company ID: **CityStrong**.