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## **AUHR 10.01 BENEFITS GENERAL**

### **Health Benefits**

The City of Portland provides health benefit programs to eligible employees and their qualified dependents, including those in the Auditor's Office. The City's plans are compliant with the Affordable Care Act. For additional information, employees are encouraged to review the Employee Benefits and Wellness Program Summary Plan Description, the City's Plan Document and other related benefit material available on line or by request through the Health and Financial Benefits Office.

### **Life Insurance**

For non-represented employees in the Auditor's Office, City paid basic group term life insurance options are \$50,000 or one times annual salary up to \$50,000.

For employees represented by the District Council of Trade Unions (DCTU), City paid group term life insurance is \$10,000.

Supplemental life insurance is available for all benefit eligible employees to purchase. Coverage for spouse, domestic partner, and dependent children is also available to purchase.

See the City of Portland Employee Benefit Handbook for more details, including eligibility requirements.

### **Medical Expense & Dependent Care Reimbursement**

The City of Portland offers Flexible Spending Account Plans that are established under Section 125 of the Internal Revenue Code. Flexible spending accounts allow participants to be reimbursed for certain eligible medical and dependent care expenses with before tax dollars.

For more information regarding the City's flexible spending accounts, please see the Plan Documents or contact the Health and Financial Benefits Office.

## **Long-Term Disability**

The City of Portland provides eligible employees coverage under a Basic Long-Term Disability (LTD) plan. The City also offers a buy-up option to supplement the Basic plan. The plan provides partial income protection for you in case of loss of income due to a lengthy disability. LTD benefits are coordinated with PERS, Social Security, Workers' Compensation and other sources of income to replace a portion of your pre-disability earnings. For more information, please see the Benefits Plan Highlights Book. Contact the Health and Financial Benefits Office to file a claim.

## **Deferred Compensation**

[Deferred Compensation](#) is a voluntary plan available to eligible employees to help save for retirement on a pre-tax basis. Deferred compensation for public employees is allowed and regulated under Internal Revenue Code (IRS) Section 457. Permanent employees are eligible to participate in the Deferred Compensation Plan.

Deferred Compensation Advisory Committee is authorized to recommend specifications for deferred compensation plans. City Code Chapter 5 governs the Deferred Compensation program.

## **Public Employee Retirement (PERS)**

Under the Public Employee Retirement System, eligible employees whose appointment status is permanent, probationary, limited duration or trainee and who have worked at least six months and 600 hours are members of PERS.

The City of Portland makes a monthly contribution to PERS on your behalf. The contribution is 6% of your pre-tax annual salary. In addition, the City contributes an actuarially determined amount to PERS based on an annual valuation of plan costs.

The [Oregon Public Employees Retirement System](#) website describes the rules and benefits of the System.

## **Social Security**

Most employees pay a set amount each bi-weekly payroll cycle to the Social Security System which is automatically deducted from their paychecks. The City

matches this amount. For more information, contact the local Social Security Office.

### **Transportation Subsidies**

See [Administrative Rule on Trip Reduction Incentive Program](#).

### **Credit Union Membership**

Employees may join the Advantis Credit Union. Members are entitled to savings and loan services through payroll deduction plans. A minimum deposit of \$25.00 is required to join Advantis. For further information, contact the Credit Union office 800-547-5532.

Employees may also join the Point West Credit Union. Members are also entitled to savings and loan services through payroll deduction plans. A minimum deposit of \$25.00 is required to join Point West Credit Union. For further information, contact the Credit Union office 888-468-5826.

### **New Homeownership Program**

The City of Portland, in association with HomeStreet Bank, offers an Employee Assisted Housing Program to City employees. Prosper Portland and HomeStreet Bank administer this program.

Employees are eligible to receive discounted services and special loan programs through HomeStreet Bank when purchasing a home in the City of Portland. The home must be located within the Portland city limits and be owner-occupied.

Program highlights include:

- Reduced interest rate on Homeownership Opportunity Initiative Program
- Reduced closing costs on all mortgage programs
- Reduced loan fees on all mortgage programs
- Flexible program guidelines/underwriting
- Free pre-approvals
- 72-hour loan approval
- Free homebuyer seminars

HomeStreet Bank created a special department to provide service and extended hours to City of Portland employees. A telephone hotline is also available. The Hotline number is 503-227-3956, or toll free 1-888-408-0066.

HomeStreet Bank conducts monthly home buyer seminars. For more information or to enroll in a seminar, call the Home Town Hotline at 503-227-3956, or toll free 1-888-408-0066.

You can also access information on HomeStreet's website at <http://www.homestreetbank.com/>

### **CityKids Child Care Center**

Joyful Noise, Inc. operates the CityKids childcare center. For more information, call them directly at 503-823-6163.

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### **Human Resources Rule Information and History**

Questions about this administrative rule may be directed to the [Management Services Division](#) of the Auditor's Office.

Adopted by the City Auditor December 11, 2017.

Adapted from City of Portland Human Resources Administrative Rule 10.01 Benefits General.

Adopted by Council March 6, 2002, Ordinance No. 176302.

Last revised April 25, 2016.