



10.01 BENEFITS GENERAL

Health Benefits

The City of Portland provides health benefit programs which include medical, pharmacy, dental and vision coverage for employees and their eligible dependents. See the Benefits Plan Highlights booklet and the [Benefits website](#) for more details.

Life Insurance

For Beneflex participants, non-represented employees, COPPEA, PPCOA, and non-represented sworn members of the Police and Fire Bureaus, City paid basic group term life insurance options are \$50,000 or one times annual salary up to \$50,000.

City paid basic group term life insurance for Portland Police Association (PPA) and Portland Fire Fighters Association (PFFA) is \$50,000. For District Council of Trade Unions (DCTU), Municipal Employees of Local 483 (Recreation Instructors) and Emergency Communications Operators (BOEC), City paid group term life insurance is \$10,000.

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

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 Benefits Office at 503.823.5318.

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 Risk Management at 503.823.6123 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.

The 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 publishes a Member Handbook which describes the rules and benefits of the System. The book is available through the benefits office or on-line at <http://www.pers.state.or.us/>.

Social Security

Most City 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 PACE Credit Union. Members are entitled to savings and loan services through payroll deduction plans. A minimum deposit of \$25.00 is required to join PACE. For further information, contact the Credit Union office 503.234.9851.

City 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 503.546.5000.

New Homeownership Program

The City of Portland, in association with HomeStreet Bank, offers an Employee Assisted Housing Program to City employees. The [Portland Development Commission](#) and HomeStreet Bank administer this program.

City of Portland employees are eligible to receive discounted services and special loan programs through Continental Savings 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

Continental Savings 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.

Continental Savings 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 Continental's website at <http://www.homestreetbank.com/>

Contact the [Portland Development Commission](#) at:

1900 SW 4th Avenue
Portland, OR 97201
503.823.3410

CityKids Child Care Center	Joyful Noise, Inc. Operates the CityKids childcare center in the Portland Building. For more information, call them directly at 503.823.6163.
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US Savings Bonds	City Employees may join the payroll savings plan by purchasing US Savings Bonds . Employees can indicate how much to put aside from each paycheck and the denomination of the bond desired. The amount is deducted from the paycheck each month. Bonds are automatically sent to the employee once the savings add up to the purchase price. For more information on US Savings Bond, contact the Payroll office.
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CityShape Fitness Centers	Employees of the City of Portland may purchase membership in the CityShape Fitness Centers . See the Benefits Highlights Booklet or contact the Benefits office at 503.823.6031 for more information.
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Administrative Rule History	Adopted by Council March 6, 2002, Ordinance No. 176302 Effective April 5, 2002
