



10.01 BENEFITS GENERAL

Health Benefits

The City of Portland provides health benefit programs to eligible employees and their qualified dependents. 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, PTE Local 17 (COPPEA) and PPCOA members, 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.

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.

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](#) website describes the rules and benefits of the System.

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 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.

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 888.468.5826.

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 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/>

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.

CityShape Fitness Centers

Membership in the [CityShape Fitness Centers](#) is available to City employees at no cost. See the Benefits Highlights Booklet or contact the Health and Financial Benefits office for more information.

Administrative Rule History

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