

## ***Columbia 9-1-1 Communications District***

### EMPLOYEE BENEFITS SUMMARY Overtime Exempt & Non-bargaining Unit Employees January 2023

#### **HEALTHCARE**

##### **Long Term Disability, Accidental Death and Dismemberment, Life Insurance**

Full premium payment is provided for eligible employees for a long-term disabilities plan (LTD), an Accidental Death and Dismemberment (AD&D) plan and Life insurance. The life insurance benefit for each employee is \$50,000. Eligible begins 90 days from date of employment.

##### **Health insurance for medical, dental, vision, prescription and other options**

Employees must choose between the following two insurance plans provided through the *City County Insurance Services administrators (cisoregon.org)*:

Regence Blue Cross Blue Shield Copay Plan B (\$500 deductible) and Well Baby Care, VSP-3 Vision, Dental II with Ortho Option

OR;

Kaiser Medical Deductible Plan A (\$250 deductible) with Vision, Dental and orthodontia

Premium participation: District pays 95% of monthly premium. The employee portion of 5% is eligible to be deducted pretax through the District's IRC Section 125 plan.

All benefits are provided subject to the requirements and adjustments of the benefit carrier. Eligibility begins the first of the month following two months of employment.

##### **Employee Assistance**

Employee Assistance is provided through the Reliant Behavioral Health.

##### **Flexible Spending Account**

The District makes available an IRC Section 125 plan to receive voluntary employee contributions in accordance with the Internal Revenue Code and the Plan. Deposited funds may be withdrawn for payment of medical insurance premiums, reimbursement of eligible medical expenses which are not covered by insurance and for eligible childcare expenses. Funds must be fully expended during the plan year.

##### **Gym Membership**

The District pays 50% of employee membership fee to District approved gyms. Approved gyms must provide participation information to the District. Continued membership payment is dependant upon proof of regular employee participation at the gym.

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**PAID LEAVE**

**Earned Leave**

Earned Leave is accrued monthly by regular, full-time employees, at the applicable rate, and is expressed in hours. Accruals for each month are earned at the close of each calendar month. Months of service are calculated from the employee's anniversary date.

The equivalent of six (6) months of earned leave (108 hours) is credited to the full-time employee's earned leave bank on the first day of the seventh (7th) month of employment, and may be used thereafter. Further earned leave accrual begins with the completion of the seventh (7th) month.

Earned Leave is accrued at the following rates:

Months of Service	Hours Per Month
0-60	18
61-120	20
121-180	22
181-240	24

**Sick Leave**

Full-time employees shall accrue sick leave at the rate of (10) hours for any month in which the employee is compensated for more than eighty (80) hours.

Full-time employees accrue sick leave from the anniversary date and are eligible to use it following the first month of accrual. The maximum accrual is one thousand eighty (1080) hours.

**Holiday**

Regular full-time administrative employees will receive a day off with pay on each of these normally recognized seven (7) holidays: New Year's Day, Veteran's Day, Memorial Day, Christmas Day, Labor Day, Thanksgiving Day and the Fourth of July.

**Other Leave**

Other leave benefits include specified eligibility for parental and primary caregiver leave, military service, jury/witness duty, bereavement and funeral participation leave.

**RETIREMENT**

**PERS**

The District enrolls employees in the Public Employee's Retirement System (PERS) or Oregon Public Service Retirement Plan (OPSRP) when and as required by the PERS retirement plans and laws. For each employee

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enrolled in PERS plan(s), the employee pays the employee's contribution to the retirement plan by payroll deduction, utilizing pretax dollars.

The District supplements retirement benefits by participating in the earned and unused sick leave credit program provided by the PERS.

**Deferred Compensation**

The District makes available an IRS approved deferred compensation plan to receive contributions for the benefit of employees who elect to participate. The District provides a two percent (2%) employer paid match to employee deposits made to this plan. This contribution is calculated up to 2% of employee base salary + earned incentives.

**Health Reserve Account (HRA)**

The amount of the annual contribution made by the District to each non-bargaining unit employee's HRA account shall be equivalent to two and one-half percent (2.5%) of top step Communications Specialist plus \$20 per pay period. Funds are accrued during employment with the District and are owned by the employee upon vestment. Withdrawals from this account may be used for eligible medical related expenses which are not covered by insurance, including Medicare supplement premiums.

**EXPENSES**

**Technology Stipend**

The District pays \$100 monthly to offset expenses incurred by employees in order to make themselves available and/or to be able to connect from remote locations to District networks using communications technologies.

**Industry Memberships**

The District pays certain annual membership fees to industry related organizations.

**Travel Expense**

District owned vehicles are available for District related travel. Other travel, lodging and meal expense allowances are set by the Board of Directors.

## ABOUT OUR TOTAL COMPENSATION PACKAGE

### HEALTH BENEFITS

#### **Medical, Dental & Vision Benefits**

C911CD offers you medical, dental and vision benefits to help protect you and your family from financial risk of catastrophe medical expenses and to help you maintain your overall health. You are automatically enrolled in the prescription drug program when you elect medical benefits. C911CD shares the cost of your medical, dental and vision benefits.

#### **LTD, AD&D and Life Benefits**

C911CD provides you, at no cost, with long term disability (LTD) insurance to help protect you and your family from the financial impact of missing work due to an accident or sickness. C911CD also provides you with \$50,000 AD&D and life insurance which helps provide financial relief to you and your beneficiaries if you are involved in an accident that results in death or dismemberment.

#### **HRA / VEBA Account**

A HRA VEBA plan is a tax-free health reimbursement arrangement that enables C911CD to make tax-free contributions into a special trust account on your behalf. These tax-free funds can then be used to pay or reimburse eligible out-of-pocket healthcare costs and premiums for yourself, your spouse and your qualified dependents. This account is funded at the end of each month.

### RETIREMENT BENEFITS

#### **Pension**

The Public Employee Retirement System (PERS) is a State of Oregon defined benefit pension plan to which both you and the District contribute to. You become a vested member after 5 years of uninterrupted service. Please visit their website at [www.oregon.gov/PERS](http://www.oregon.gov/PERS) for additional information.

#### **457(c) Savings Plan / Roth IRA**

C911CD offers you a convenient and efficient way to save for retirement through this deferred compensation plan. When you contribute to the plan, C911CD matches two percent of your base salary plus incentives.

### GOVERNMENT BENEFITS

#### **Social Security / Medicare**

Each pay period, C911CD and you are subject to Social Security and Medicare tax withholding which ultimately contributes to your retirement benefits. The Social Security benefit you receive depends on your wages throughout your career, how long you work and when you choose to begin receiving benefits.

#### **Unemployment Insurance**

C911CD pays premiums on your behalf for state unemployment insurance. If you become unemployed through no fault of your own and meet the requirements in your state, you may be eligible for benefits.

#### **Workers Compensation**

The State of Oregon requires employers to carry workers' compensation insurance on their employees. This insurance helps cover lost wages in the event of a job related illness or accident that leaves you unable to perform your job duties.

#### **OR State Work Hours Assessment**

The Department of Consumer & Business Services sets the work hours assessment rate that is applied to each hour worked by each paid employee. You are required to pay 1.10 cents per hour worked and the District matches that rate. The funds collected pays for programs that provide direct benefits to injured workers and their beneficiaries.

#### **Oregon Transit Tax**

A new statewide transit tax took effect on July 1, 2018 and requires all employers to withhold, report and remit one-tenth of one percent (0.001) of wages paid to their employees to the Oregon Department of Revenue. Revenue from the statewide transit tax will go to finance investments in and improvements to public transportation throughout Oregon, except for those involving light rail.

### OTHER BENEFITS

#### **Flexible Spending Accounts – Healthcare and Dependent Care**

C911CD offers a Healthcare Flexible Spending Account so you can set aside pre-tax dollars to pay for healthcare expenses not covered by your health benefit program, such as copayments and deductibles. The District also offers a Dependent Care Flexible Spending Account so you can set aside pre-tax dollars to pay for the care of your dependent child(ren) so you can work.

#### **Employee Assistance Program**

C911CD helps you manage your personal and work life by offering an EAP or Employee Assistance Program. The Cascade Centers EAP Services provides you and your family with confidential counseling services to help deal with personal and family issues, including marital problems, drug and alcohol dependence, financial planning, depression, stress and anxiety.