

Lincoln County, Oregon

Public Works Director Detailed Benefits

- **401k Retirement Account** - The County's retirement account is through TransAmerica. The County contributes 11% towards employee retirement each pay period whether the employee contribute any or not. Employees are also able to make additional contributions to your 401k up to the IRS limits. There is a 4-year vesting period for this account, or automatic vesting for those over the age of 55. Employees are able to contribute \$22,500 of their own money.
- **PEHP Account** - As a non-represented employee the county also offers a contribution to a Post-Employment Health Plan (PEHP) account. They contribute \$100/month to this plan, which is also an investment account, and can be used to pay for qualifying medical expenses when employee's leave employment with the County.
- **PTO** - Each month the PW Director will accrue 22 hours of paid time off. The cap for PTO is 528 hours. There is no delay in accessing the accrual bank.
- **Health** - Our health insurance is with Regence Blue Cross Blue Shield. We have a high deductible health plan. For an individual the deductible is \$1700 and for a family the deductible is \$3,400.
- **Vision** - Our coverage is through VSP. Exams, Lenses, and contacts are covered every year, while frames are every other year.
- **Dental** - Delta Dental is our dental coverage and has a \$1,500 per member per calendar year maximum coverage. Under this plan, benefits start at 70% your first calendar year of coverage. Thereafter, payments increase by 10% each calendar year (up to a maximum benefit of 100%) provided the individual has visited the dentist at least once during the previous calendar year. Preventative services do not count towards the calendar year maximum. Orthodontia Adult/Child Benefit is coverage at 50% up to a lifetime maximum of \$1,000. See the Summary of Benefits and Coverage for more information.

For Medical, Dental and Vision Benefits: The County pays 90% of the premium and the employee is responsible for the remaining 10%.

- **HSA** - The county offers an HSA account to those individuals that are eligible, to help offset the cost of the high deductible. The County offers the full deductible amount split into two payments, half in January and the other half in July. Employees are also able to contribute to their HSA, which would reduce taxable income and can help build up this savings for unexpected medical expenses down the road. The HSA can roll over from year to year and can also be used as an investment account, allowing their money to grow. The HSA is also portable, meaning it is the employee's money and goes where they go.
- **Life Insurance** - The county provides a \$40,000 life insurance policy.
- **Accidental Death and Dismemberment (AD&D)** - The county provides a \$40,000 AD&D policy.
- **Long Term Disability (LTD)** - The county pays the premium for the LTD Policy.
- **Holidays** - 10 Paid Holidays.