



## Lane County Employee Benefit Summary

This document is intended to be a brief summary of benefits available to qualified Lane County employees. For additional information contact Lane County Employee Benefits, at (541) 682-4569 or (541) 682-4221, Pacific Source Customer Service at (541) 686-1242 or (800) 228-0978, ODS Dental at (877) 277-7280, or Willamette Dental Group at (800) 461-8994.

Employees in a paid status on the first work day of the month and working a minimum of 20 hours per week in a regular benefit eligible position are covered by Lane County group medical, dental and vision programs. Paid medical, dental and vision coverage for dependents is determined by labor agreement or APM, as applicable. Coverage becomes effective the first of the month following thirty-one (31) calendar days of employment, subject to adjustment for unpaid leaves during 31 day waiting period.

**Medical** Lane County provides paid medical coverage to eligible employees through Pacific Source. Employees have the option of choosing their coverage based on their labor group.

Review the medical comparisons carefully prior to selecting coverage to be certain you understand the benefits provided.

**Dental** ODS dental coverage is provided in full to eligible Lane County employees. Coverage is an incentive program that pays 70% the first year, with 10% increment increases each calendar year the basic service is used.

Lane County offers an alternative dental program. This program is an HMO-style plan and coverage is provided by Willamette Dental Group.

**Vision** Vision coverage is provided to eligible Lane County employees based on their labor agreement. Benefits for adults renew once every 24 months (LCPOA ONLY, once every 12 months). Benefits for children 18 and under renew every 12 months. Eye exams, with a participating provider, are paid in full after a \$15.00 co-pay.

Supplemental vision hardware insurance is offered through EyeMed with payroll deduction, for labor groups with exam only coverage.

**Flexible Spending Program** Employees have the option of enrolling in the Unreimbursed Health Expense and/or the Dependent Care Expense Flexible Spending Program. The Unreimbursed Health Expense program may be used to pay for eligible medical expenses incurred during the Plan Year with pre-tax dollars that have been deducted from your salary. The Dependent Care Expense program may be used to reimburse you for expenses you incur for the care of an eligible dependent.

**Note:** You will not be eligible for a Health Savings Account if you elect this option.

**Health Savings Account** Employees have the option of enrolling in the health savings account (HSA) if they enroll in the high deductible health plan. An HSA allows eligible employees to set aside pretax dollars to pay for qualified medical expenses. Refer to page 9 of this manual.

**Note:** You will not be eligible for a Health Savings Account if you or your spouse has a flexible spending account that is not considered "limited".

**Health Advocate** Lane County offers free enrollment in Health Advocate. This service offers employees a personal health advocate, trained to assist them in healthcare and Rx coordination, resolves claims and billing issues and advocates for your personal health issues.

<b>Life Insurance</b>	<p>Lane County provides an employee life, and accidental death and dismemberment term policy. Refer to labor agreements or Administrative Procedures Manual (APM) for current amounts of coverage.</p> <p>Optional employee-paid insurance: Voluntary Term Life Insurance is available for an employee only or the employee and dependents. Voluntary Accidental Death is available for an employee only or for the family.</p>
<b>AFLAC</b>	<p>Optional employee-paid voluntary group coverage is available through AFLAC. Critical Illness, Accident, and Hospital plans are guaranteed issues if you sign up at initial hire. Cancer plans are also available.</p>
<b>Disability Insurance</b>	<p>After six (6) months of employment and following an employee elimination period, paid Short-Term Disability leave is provided for a medically authorized absence, up to 90 calendar days from the first day of absence. Long Term Disability provides 66 2/3% of the employee's pre-disability salary when return to work is not possible due to disability. Benefits are taxable.</p> <p>Lane County complies with all State and Federal disability laws for employee, family, parental and pregnancy leaves regulations.</p>
<b>Time Management</b>	<p>Provides employees with a bank of hours to be used for sick, vacation and family emergencies, and personal days. Accrual rates are based on months of service.</p>
<b>DIRECTION Employee Assistance Program</b>	<p>DIRECTION Integrated Behavioral Health (IBH) and Employee Assistance Program (EAP) service is a Lane County employee benefit that provides confidential professional counseling for individuals who are experiencing personal problems that interfere with everyday functioning. This service is available to the employees and members of their immediate households for up to 6 free visits per incident per year.</p> <p>PRE-AUTHORIZATION: Outpatient mental health and chemical dependence treatment is pre-authorized by DIRECTION EAP. For pre-authorization and/or referral contact DIRECTION EAP at (541) 345-2800 or (866) 293-4327.</p>
<b>Holidays</b>	<p>There are nine (9) paid holidays per year, posted annually. Reference the Administrative Procedures Manual or employee labor contract, as appropriate.</p>
<b>Retirement</b>	<p>Eligible employees will be enrolled in the Oregon Public Service Retirement Plan (OPSRP) during the first full pay period following six (6) full months of employment. OPSRP is a combination Defined Benefit/Defined Contribution plan. Lane County pays 6% of the employee's gross salary to the Individual Account Program (IAP).</p>
<b>Deferred Compensation</b>	<p>Employees have the option to enroll in a deferred compensation program through Great West Retirement Services. The program meets IRS codes for 457 plans and allows the employee to save pre-tax dollars for the purpose of retirement planning.</p>
<b>Other Voluntary Benefits</b>	<p>Group discounted rates are available on a direct bill basis for the following:</p> <ul style="list-style-type: none"> <li>Liberty Mutual – Homeowners and Auto Insurance</li> <li>Veterinary Pet Insurance (VPI) – Pet Health Insurance</li> </ul>
<b>Credit Union</b>	<p>Membership to LANECO CREDIT UNION is available to employees and their eligible family members.</p>