



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 online or by request through the [Health & Financial Benefits](#) Office.

Employees who are not hired into benefits eligible status may still qualify for City paid coverage under the Affordable Care Act (ACA), if they average 26 hours weekly over a pre-determined six month measurement period. Benefits will be equivalent to CityBasic medical, dental, and vision coverage. Eligibility can be maintained for up to six months, provided a worker is employed and in paid status. Coverage may continue if an employee averages 26 hours a week during the next measurement period. Additional information (including measurement period dates, hours required, cost to employee and bureau, health plan details) can be found in the current Benefits Handbook.

Life Insurance

For non-represented employees, Professional and Technical Employees Local 17 (PTE-17), District Council of Trade Unions (DCTU), Municipal Employees Local 483 Recreation, Municipal Employees Local 483 Portland City Laborers, AFSCME Local 189-3 Portland Housing Bureau, Emergency Communications Operators (BOEC), and PPCOA members, City paid basic group term life insurance options are 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.

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 [Basic coverage for short and long-term disability coverage](#) a ~~Basic Long-Term Disability (LTD)~~ plans. The City also offers ~~a~~ buy-up options to supplement the Basic plans. The plans provides partial income protection for you in case of loss of income due to ~~a lengthy~~ disability. [STD and LTD](#) benefits are coordinated with eligible entitlements such as 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)

Eligible employees can establish membership under the Public Employee Retirement System (PERS). For information, contact PERS directly.

The City of Portland makes a monthly contribution to PERS on behalf of eligible employees. The contribution is 6% of pre-tax annual salary and 9% for sworn Portland Police and Fire & Rescue employees. 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](#).

Administrative Rule History

Adopted by Council March 6, 2002, Ordinance No. 176302
Effective April 5, 2002
Revised July 9, 2007
Revised April 17, 2009
Revised April 25, 2016
Revised February 15, 2018
[Revised January 1, 2020](#)
