

## VAN Quarterly Meeting - May 9, 2011

### Retirement 101

#### Pick Retirement Dates: 1) County Retirement, and 2) PERS Retirement.

► Multnomah County retirement date (SAP "termination date"):

- Bargaining Unit Employees: Termination date is the first day after the employee's last day of work.
- Management/Exempt Employees: Termination date is the first day after the employee's last day of work.  
- or -  
If approved for vacation (up to two full pay periods of vacation prior to retirement), termination date is the first day following the vacation leave.

- PERS retirement date may be the first of the month following the Multnomah County retirement date - if County employee is initiating a PERS pension immediately after separating from County employment.

#### Notify your Supervisor and your Human Resources Department HR Maintainer to:

- Learn the procedure your Department follows when employees terminate County employment.
- Some Departments require employees to submit a letter of resignation.
  - Make arrangements to turn in Multnomah County property (ID, bus pass, etc.)
- Make arrangements for your final paycheck.

#### Termination of Current Multnomah County Employee Benefits:

- Benefit end dates are based on the Personnel Rules and bargaining unit contracts.

Coverage Type	If Termination date is:		Coverage Continuation Option
	1st - 15th of Month Coverage Ends	16th - 31st of Month Coverage Ends	
Health Plan	Month end	Next Month's end	COBRA * +
Dental Plan	Month end	Next Month's end	COBRA * +
Opt Out	Termination Date	Termination Date	
EAP (Employee Assistance Program)	15th	31st	
Basic Life Insurance	Month end	Month end	Portability *
Supplemental Life Ins.	Month end	Month end	Portability *
AD&D (Accidental Death & Dismemberment Insurance)	Month end	Month end	Portability *
Short Term Disability Ins.	15th	31st	
Long Term Disability Ins.	15th	31st	
Long Term Care Insurance	Month end	Month end	Election Form *
MERP (Medical Expense Reimbursement Plan)	15th	31st	COBRA *
DCAP (Dependent Care Assistance Plan)	15th	31st	
Bus Pass	Termination Date	Termination Date	
HRA/VEBA (Voluntary Employees' Beneficiary Association Account)	Termination Date	Termination Date	COBRA *

\* Election forms automatically mailed at separation from County employment.

+ May be eligible to enroll in County Retiree health insurance coverage.

#### County Retiree Health and/or County Retiree Life Insurance:

See enrollment timelines (page 2) and requirement resources (attached).

- The Multnomah County Guide to Retirement outlines County Retiree Health and Life Insurance benefits. This resource is available on the Employee Benefits MINT page.

## **County Retiree Health and Life Insurance Benefits**

### **Checklist**

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#### **90 Days Prior to Retirement**

Contact the Employee Benefits Office (EBO) to request a Retiree Headstart Packet.

Retiree Headstart Packets are individually prepared and include: 1) information on the County Retiree Health and Life Insurance Programs, 2) formal quote for County Retiree health insurance premium, and 3) enrollment forms which must be completed prior to termination of active County employee health insurance coverage.

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#### **90 Days Prior to Retirement**

If Employee or Dependent is Medicare eligible, contact the Social Security Administration (SSA) to request the following:

- 1) Medicare Part A & B Application
- 2) Request for Employment Information form (if applicable).

If the Medicare Initial Enrollment Period (seven month period that begins three months before first eligible for Medicare) coincides with the date of retirement, Employee (or Dependent eligible for Medicare) submits a completed Medicare Part A & B Application to SSA.

If enrolling in Medicare after the Initial Enrollment Period, Employee (or Dependent [spouse or dependent adult children] eligible for Medicare) completes Medicare Part A & B Application. Employee forwards Original Medicare Application and the Request for Employment Information Form to the Employee Benefits Office. EBO finalizes the forms and mails them directly to SSA.

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#### **30 Days Prior to Retirement**

Turn in Enrollment Forms for County Retiree Health and/or Life Insurance to the Employee Benefits Office.

The Employee Benefits Office will mail a confirmation statement upon receipt of forms, which include health insurance benefit start date and first premium payment due date.

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#### **30 Days Prior to Retirement**

If Employee or Dependent is Eligible for Medicare with Kaiser as Health Insurance provider:

Turn in completed Kaiser Senior Advantage Application (application included in the County Retiree Headstart Packet). Proof of enrollment in Medicare Part A and Part B must be submitted with the application.

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#### **After Retirement, when Available** County Retiree Life Insurance. Requirement:

Retirees who were Management/Executive employees - and some bargaining unit members - must initiate a PERS pension at separation from County employment. Turn in documentation from PERS showing pension benefits initiated at separation from Multnomah County employment. (Exceptions: Local 48, 701, ONA, and Painters eligible to receive County Retiree Life Insurance are not required to provide PERS pension documentation.)

#### **Employee Benefits Office Contact Information:**

Interoffice Mail: 503/4/Retiree Insurance  
Email: retiree.benefits@multco.us  
Telephone: 503-988-5651

US Mail: 501 SE Hawthorne, Suite 400  
Portland, Oregon 97214  
Hand Deliver: 501 SE Hawthorne, Suite 320

<b>Multnomah County</b> <b>Retiree Health and Life Insurance Programs</b> <b>Contract Language References by Bargaining Units</b>			
<b>Bargaining Unit</b>	<b>Contract</b>	<b>Multnomah County Retiree Health Insurance</b>	<b>Multnomah County Retiree Life Insurance</b>
Civil Deputies	2004-10 Amended 6/25/09 and Extended Through 6/30/14	Page 28	Page 32
Electricians (Local 48)	2007-12	Page 72	Page 37
Engineers (Local 701)	2007-12	Page 74	Page 39
FOPPO	2007-10	Page 44	Page 21
Juvenile Custody Services	2010-13	Page 69	Page 47
Local 88	2007-11	Page 77	Page 46
MCCDA	2004-10 Amended 8/14/08 and Extended Through 6/30/14	Page 31	Page 33
MCDSA	2004-10 Amended 6/25/09 and Extended Through 6/30/14	Page 28	Page 32
ONA	2007-12	Page 36	Page 40
Painters (Local 1094)	2007-12	Page 63	Page 34
Prosecuting Attorneys	2009-13 *	Page 18	Page 19

\* Prosecuting Attorneys' contract references Ordinance 629, which has been repealed by Ordinance 741 (dated 12/3/1992).

Multnomah County Non-represented Employees  
Information on the County Retiree Health and Life Insurance Programs

Multnomah County Retiree Health Insurance Program

Ordinance No. 981, Section 9.5 Retiree Medical Benefits, adopted on 5/2/2002, (attached).

A complete copy of Ordinance No. 981 may be found on the MINT at:

<http://www2.co.multnomah.or.us/cfm/boardclerk/>

Multnomah County Retiree Life Insurance Program

Personnel Rules, Rule 4-20 Benefits.

Elected Officials and the District Attorney:

Refer to Section 4-20-010 (attached).

All Other Non-represented Employees:

Refer to Section 4-20-060 (attached).

A complete copy of Personnel Rules may be found on the MINT, under Employee Resources – click on Policies & Procedures.

§ 9.450 Voting.

Each bargaining unit, the management and executive employee representative, and the employer representative will have one vote.

§ 9.500\* RETIREE MEDICAL BENEFITS.

§ 9.510 Policy.

Effective March 14, 1982, the Board extended health insurance benefits to eligible county employees after retirement in the interests of the public health, safety and general welfare of Multnomah County citizens and the economic welfare of county employees after retirement. (Ord. 295, Added, 02/11/1982; Ord. 629, Amended, 11/21/1989; Ord. 631, Amended, 11/30/1989; Ord. 741, Amended, 12/3/1992; Ord. 877, Amended, 4/3/1997)

§ 9.520 Medical Insurance.

(A) "Retiree" means a person who retired from the county service on or after March 14, 1982, and at the time of retirement occupied a position covered by the employee compensation plan.

(B) Only employees who hold regular status in a management or executive classification immediately preceding retirement are eligible for medical insurance coverage under §§9.520 and 9.530 if otherwise qualified.

(C) Retirees may continue to participate in a county medical plan. Coverage of eligible dependents terminates when coverage of the retiree terminates, except as otherwise required by applicable state or federal law.

(D) Retirees are permitted to choose between the same plans under the same conditions as executive and management employees. Retirees are subject to any change or elimination of benefits, carrier, administrator or administrative procedures to the same extent and at the same time as executive and management employees.

(E) Retirees are responsible for promptly notifying the Chair, in writing, of any changes in the retiree's current address and of any changes in retiree or dependent eligibility for coverage.

§ 9.530 Terms.

The following terms apply:

(A) The county will pay one-half of the monthly medical insurance premium on behalf of a retiree and eligible dependents from the retiree's 58th birthday or date of retirement, whichever is later, until the retiree's 65th birthday, death, or eligibility for Medicare, whichever is earlier, if the retiree had:

(1) Five years of continuous county service immediately preceding retirement at or after age 58 years, or

(2) Ten years of continuous county service immediately preceding retirement prior to age 58 years, or

(3) Ten years of continuous county service immediately preceding retirement in the event of disability retirement.

(B) The county will pay one-half of the monthly medical insurance premium on behalf of a retiree and eligible dependents from the retiree's 55th birthday or date of retirement, whichever is later, until the retiree's 65th birthday, death or eligibility for Medicare, whichever is earlier, if the retiree had 30 years of continuous service with employers who are members of the Oregon Public Employee Retirement System and 20 or more years of continuous county service immediately preceding retirement.

(C) Employees employed on or before July 1, 1992, who are eligible for PERS regular retirement with 30 years of PERS service and 20 years of county service are eligible for county payment of one-half the medial premium without waiting until age 55.

(D) Actual application for Medicare is not required for a finding that a retiree is "eligible for Medicare" under subsection (A).

(E) Part-time service in a regular budgeted position will be prorated for purposes of the service requirements under subsection (A).

(F) In addition to the other requirements of this section, continued medical plan participation or benefit of county contributions is conditioned on the retiree's continuous participation in a county medical insurance plan from the time of retirement, and upon the retiree's timely payment of the applicable retiree portion (i.e., 50% or 100%, as applicable) of the monthly premium. Failure to continuously participate or make timely and sufficient payment of the retiree portion of the monthly premium terminates the retiree's rights under this section.

(G) Payments by retirees of their portion of the monthly premiums is timely if the retiree has directed their financial institution to regularly deduct the monthly premium from their account and remit the proceeds to the county, or if it is received by the county by the 20th day of the month prior to the month for which the resulting coverage will apply. The Chair must inform the retiree where to send the monthly payments, the identity and address of the county's collection agent and must thereafter give the retiree at least 45 days notice of any change.

(H) If county medical insurance premium payments on behalf of retirees or their dependents are made subject to state or federal taxation, any additional costs to the county must be directly offset against such payments required under this section.

## **Rule 4-20**

### **BENEFITS**

**§§:**

- 4-20-010 Benefits for Elected Officials and the District Attorney**
- 4-20-020 Domestic Partners and Other Non-IRS Eligible Dependents Enrolled for Health Plan Coverage**
- 4-20-030 Benefits Eligibility**
- 4-20-040 Health Care Benefits**
- 4-20-050 Flexible Spending Account**
- 4-20-060 Life Insurance**
- 4-20-070 Disability Program**
- 4-20-080 Education Assistance**
- 4-20-090 Deferred Compensation Program**
- 4-20-100 Universal Bus Pass Program**
- 4-20-110 Incidental Benefits**
- 4-20-120 VEBA-HRA**
- 4-20-130 PERS-OPSRP Membership**
- 4-20-140 Retiree Medical Benefits**

#### **§ 4-20-010 BENEFITS FOR ELECTED OFFICIALS AND THE DISTRICT ATTORNEY**

Elected officials and the District Attorney receive the following benefits:

- (A) Workers' Compensation;
- (B) Health, Dental, and Life Insurance;
- (C) Retirement pensions and retiree medical benefits;
- (D) Flexible Spending Accounts;
- (E) Deferred Compensation; and
- (F) Tri-Met Bus Pass program.

#### **§ 4-20-020 DOMESTIC PARTNERS AND OTHER NON-IRS ELIGIBLE DEPENDENTS ENROLLED FOR HEALTH PLAN COVERAGE**

County health plan eligibility rules are broader than IRS eligible dependent rules. This creates situations where family members may be eligible for enrollment in County employee's health plan coverage, but that coverage may be taxable to the Employee under IRS guidelines. For the purpose of benefit plan enrollment Domestic Partners (both same and opposite sex) are treated the same as spouses.

The value of health plan benefits for domestic partners and other enrolled but non-IRS eligible dependent benefits is treated as imputed income under the federal Internal Revenue Code. Imputed income is calculated based on the total premium for the coverage minus any after-tax employee cost share paid for the non-IRS eligible dependent's coverage. The balance is the imputed value of the coverage and is subject to taxation. Employee cost shares for non-IRS eligible dependents are taken from after-tax wages.

(C) Employees on a leave of absence without pay will have MERP participation cancelled when there is no longer a pay source to make MERP contribution. Employees may re-enroll in MERP when they return from leave of absence.

(ER 319, Amended, 04/15/2008)

#### **§ 4-20-060 LIFE INSURANCE**

(A) The county will insure each employee, at no charge, under a term life insurance policy in the amount of the employee's base annual salary, to a maximum of \$50,000.

(B) The county will insure each retiree with at least 10 years of county service, at no charge, under a \$2,000 term life insurance policy while the retiree receives pension benefits.

(C) Employees may purchase supplemental term life insurance coverage for themselves, their spouse or domestic partner consistent with insurance carrier contracts.

#### **§ 4-20-070 DISABILITY PROGRAM**

(A) Employees are enrolled in a county paid disability program. Specific terms and conditions of this program are controlled by the plan documents.

(B) Elected officials are not eligible for the county's paid disability program and are subject to the State of Oregon's rules regarding pay for elected officials.

(ER 328, Amended, 03/12/2009)

#### **§ 4-20-080 EDUCATION ASSISTANCE**

(A) Each employee may be reimbursed for part or all of the cost of tuition for any course of study taken on the employee's own time which, in the judgment of the Director or supervisor, is related to the employee's position, will result in improved job performance, and is within existing budget limitations and priorities.

(B) In lieu of tuition reimbursement, the employee may be provided with time off with pay so that the employee may attend the course.

(C) Employees must apply for approval for reimbursement or time off at least 30 days before the proposed enrollment, or as soon as the employee becomes aware of the training opportunity. If approved, the employee will be reimbursed within 30 days after the employee presents proof of satisfactory completion of the course. Satisfactory completion is considered a "C" or above or a passing grade as defined by the institution. An employee may receive an advance payment to cover the cost of tuition and related incidental expenses under the following conditions:

(1) In the judgment of the Director or supervisor, such an advance is consistent with the county's financial and operational needs and priorities; and