

Employee Benefits 101



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Active Employee Benefit Team

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email: employee.benefits@multco.us

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The Benefits Team is Here for You!

Multnomah County employees are constantly working to care for others.

Our mission is to support the employees who support our communities and we are committed to doing our best for you! Your Multnomah County benefits are designed to be a true partner in your journey, supporting you through every phase of your life and career.

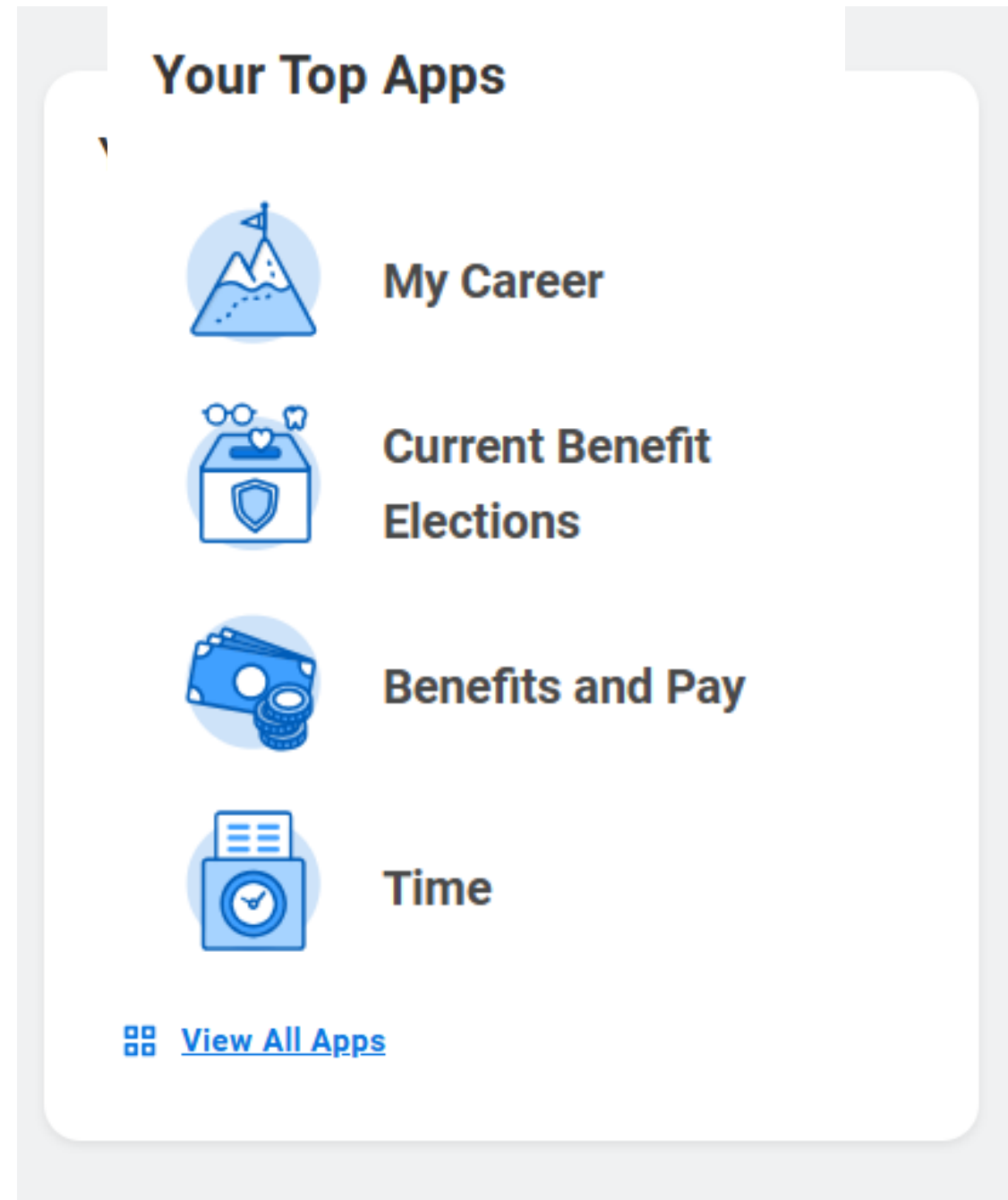
Get in touch:

- Email: employee.benefits@multco.us
- Voicemail: 503-988-3477
- Mail: 501 SE Hawthorne, Ste 300, Portland OR 97214
- Fax: 503-988-6257
- Review your benefit package, dependents, and costs - anytime - [in Workday](#).
- Check out the [Benefits website](#) for plan details, comparisons, optional plan information.



Finding Your Benefits

- From Workday Apps:



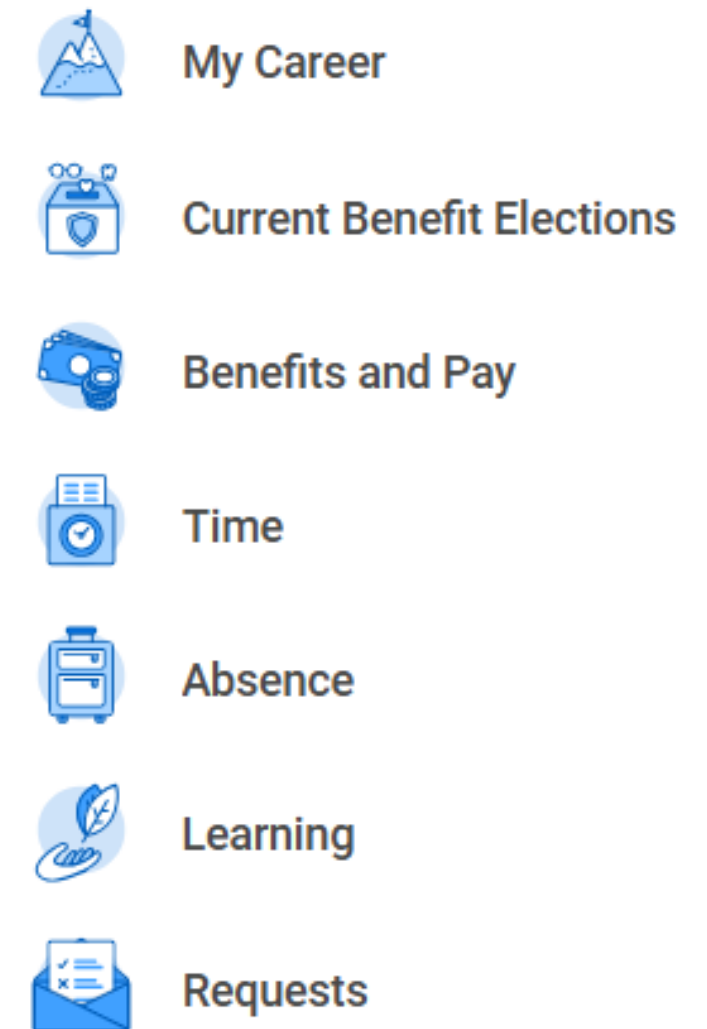
- From Main Workday Menu Apps

*Find the Menu in upper left of main Workday screen.



*Your app menu will likely look different since Workday remembers how frequently you use the different apps.

Your Saved Order



Reviewing Your Benefits

- Current Benefit Elections - Summary View - Alphabetical, no cost or dependent info.
- Current Benefit Elections - “Card” View - Need to click into “cards” for dependent & beneficiary info. Use right/left arrows to see all plans.

← Current Benefit Elections	
Plan	Coverage
Basic Life - The Standard 1x Salary <250K (Employee) ...	1 X Salary
Deferred Compensation 457b - Voya	2%
Dental - Kaiser Permanente DHMO 15 Dental - FT	Employee + 1 (Legal Spouse or Child)
EAP - Compsych	

*To see more:

[View More Details...](#)

My Cost \$297.03 Employer Cost \$1,563.72

[Change Benefits](#)

[View as Grid](#)

Health Care and Accounts



Medical

Moda PPO 400 - FT

Cost per paycheck \$117.58

Coverage Employee + 2 or more (Legal Spous...

Dependents 2

[View Details](#)



Dental

Kaiser Permanente DHMO 15 Dental - FT

Cost per paycheck \$6.12

Coverage Employee + 1 (Legal Spouse or Child)

Dependents 1

[View Details](#)



MERP - Medical FSA

PacificSource Administrators

Contribution per paycheck \$133.33

[View Details](#)



Reviewing Your Benefits

Cont'd

- View as Grid - “At a Glance” Summary

Change Benefits

View as Grid

- Has dependent and beneficiary info, what you pay, coverage levels, all on one screen.

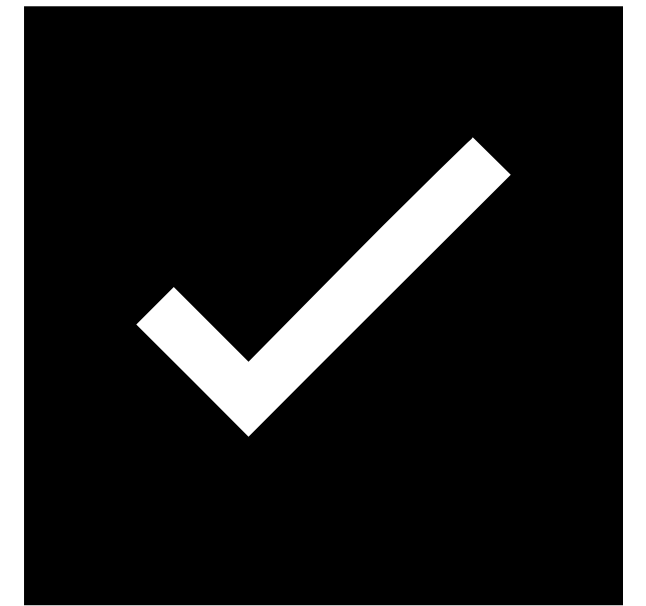
- See all your plans and dependents on your plans - medical and dental can differ!
- Calculated coverage is the benefit amount
- Employee Cost (Semimonthly) is what **you** pay per paycheck.

Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Calculated Coverage	Dependents	Beneficiaries	Employee Cost (Semimonthly)	Employer Contribution (Semimonthly)
Medical - Moda PPO 400 - FT	01/01/2023	01/01/2023	Employee + 2 or more (Legal Spouse and/or Child(ren))		Jacob Trudell Zooney Ford-Burris		\$117.58	\$1,450.30
Dental - Kaiser Permanente DHMO 15 Dental - FT	01/01/2023	01/01/2023	Employee + 1 (Legal Spouse or Child)		Jacob Trudell		\$6.12	\$81.46
MERP - Medical FSA - PacificSource Administrators	01/01/2025	01/01/2025	\$3,200.00 Annual				\$133.33	
Supplemental Life - The Standard (Employee)	01/01/2019	01/01/2019	\$200,000	\$200,000.00		Jacob (Jake) Trudell Zooney Ford-Burris	\$10.00	
Supplemental Spouse Life - The Standard (Spouse)	01/01/2020	01/01/2020	\$150,000	\$150,000.00	Jacob Trudell		\$7.50	
Long Term Disability - The Standard 6k (Employee)	01/01/2019	01/01/2019	60% of Salary	\$61,418.78				\$15.78



Choosing Medical and Dental Plans

- Resource: [Choosing Your Health Plan](#)
- Kaiser offers a closed, local network HMO plan
 - Primary Care Provider guides care, referrals are required for some services
 - Lower copays and annual out-of-pocket (OOP) maximums
 - Potentially easier to budget your costs
- Moda offers an open, national network PPO plan
 - Referrals generally not required
 - Freedom to choose from in or out-of-network providers
 - Network affiliation affects benefit levels and what you pay OOP
 - Generally higher cost share for services, deductibles, and annual OOP maximums



Medical and Dental Plans

- **Medical and Dental Overview** – PPO and HMO Plans
 - **Medical Plans** – Moda PPO 400, Moda Major Medical (PPO), Kaiser 10/20 (HMO) and Kaiser Maintenance (HMO)
 - **Dental Plans** – Delta 50 (PPO), Kaiser 15 (HMO), Willamette Dental (HMO)
 - Opting out of County medical coverage – must have other qualifying medical plan.
 - Resource: **Behavioral Health Services and Your Benefits**



Alternative Care

Your medical plan includes coverage for [Alternative Care](#):

- Naturopathy (unlimited*/yr) *unlimited when medically necessary
- Acupuncture (20 visits/yr)
- Chiropractic (20 visits/yr)
- Massage (12 visits/yr)

Co-pays vary depending on type of care and, [for Moda members](#), whether the provider is in- or out- of-network

 KAISER PERMANENTE® +  Kaiser Members: Select “Kaiser Permanente Self-Referred” through [Heraya Health](#)



Moda Members: The best benefit is with in-network providers. ([Find a Provider](#) - select “Connexus” network)



Wellness Program Highlights



- [Employee Assistance Program \(EAP\)](#)
 - 6 counseling sessions per person, per issue, per year
 - Can be used by any person residing in your household
 - And more! Check out the link.
- Fitness Resources, Gym Resources & Fitness Challenges
 - [Class Pass and Gym Discounts](#)
 - [County Fitness Center Access](#)
- See the [Wellness Commons page](#) for the most updated information.



More Wellness!

More Programs & Discounts

- [Resiliency Resources](#), financial wellness, lactation support
- [Guided mindfulness sessions](#)
- Discounts for sports tickets and stores (Columbia, Nike, etc)
- Explore the [Wellness Website](#) or contact wellness.program@multco.us



TriMet & Travel Assistance

- **TriMet Pass**

- All benefit-eligible County employees can get a pass.
- Hop FastPass for all TriMet rides and C-Tran non-express routes.
- Employees must fill out the [request form](#) to receive a pass.
- If you have already filled out the form, email employee.benefits@multco.us for a replacement pass.

- **Travel Assistance Through The Standard**

- All benefit-eligible employees are enrolled
- [Print/save the flyer to have ready!](#)



FSA Plans - Administered by BenefitHelp Solutions (BHS)

FSA Plans - FSA plans reduce your tax burden by setting aside money for essential spending before taxes are taken out.

- **MERP** - (Medical) Use to pay for eligible out-of-pocket medical, dental, and vision care expenses for eligible family members. 2026 to 2027 rollover is \$680.
- **DCAP** - (Dependent Care) Use to pay for dependent care services, such as preschool, before/after school care, or elder daycare. **No rollover.**
- **TRP Parking/Transit** - (Transportation) Use to pay for eligible commuting expenses to/from work such as parking in non-County garages and transit not covered by TriMet (i.e. C-Tran Express). **All funds rollover.**



Disability Insurance Plans

- **Optional Short Term Disability** - Check your employee group benefit summary to see if you are eligible. Full-time employees can enroll (anytime) in self-paid coverage. Part-time employees, in any group, are not eligible to enroll.
- **County Paid Short Term Disability** - Check your employee group benefit summary to see if you are eligible. Some groups have this benefit paid by the employer, for part-time and full-time employees.
- **Long Term Disability** - Partial pay replacement for qualifying conditions extending beyond 90 days. All non-elected, benefit eligible employees have employer paid coverage.



Long Term Care Insurance

- Long Term Care Insurance
 - Check your employee group benefit summary to see if you are eligible.
 - Medical insurance and Medicare may not cover the help you need for daily living when dealing with a long term diagnosis or recovery.
 - Rates remain the same from date of enrollment.



Basic Life Insurance



- [Basic Life Insurance](#) is employer-paid life insurance for all benefit eligible employees.
- [Check your employee group](#) benefit summary to see plan benefit.
- Review your coverage and beneficiaries - anytime - [in Workday.](#)



Supplemental Life Insurance

- All benefit-eligible employees are eligible to apply for [Supplemental Life Insurance](#).
- Employee may request enrollment for self and spouse or domestic partner (DP).
 - Employee is the beneficiary of spouse and DP policies - cannot be changed.
- Apply for any amount from \$30,000 to \$500,000 for yourself and/or spouse/domestic partner.
- An additional medical form (Evidence of Insurability - EOI) is required when applications are over the guarantee issue amounts and/or when outside of the the new hire, or other family status change, periods.
- Special opportunity for **existing employee policies**:
 - During Open Enrollment you may increase self-paid employee Supplemental Life Insurance up to \$30,000 (minimum of \$10,000 increments) more than what you are enrolled in now, up to \$200,000 total for yourself, guaranteed (no medical questionnaire required).



Understanding Life Beneficiaries

- Beneficiaries are who gets your life insurance benefits if you pass away.
 - Be sure to check your beneficiaries periodically - especially after a life change!
 - TIP: Check at least every year before open enrollment.
 - Primary beneficiaries - benefit is split by percentage based on your designations
 - Secondary beneficiaries - who gets the benefit if none of the primary beneficiaries are alive.

		Benefits
		Benefit Elections
		Benefits by Date
		Dependents
		Beneficiaries
		ACA Forms

Beneficiaries Kristin Ford

Beneficiaries 2 items

Beneficiary	Relationship	Benefit Elections	Actions
Jacob (Jake) Trudell	Spouse	Basic Life - The Standard 1x Salary <250K (Employee): 75% Primary Supplemental Life - The Standard (Employee): 75% Primary	Edit
Zooey Ford-Burris	Child	Basic Life - The Standard 1x Salary <250K (Employee): 25% Primary Supplemental Life - The Standard (Employee): 25% Primary	Edit



Beneficiaries Across Programs

- **Basic and Supplemental Life Insurance**
 - [Update Online in Workday](#)
 - Spouse/DP policies are automatically paid to the employee, cannot designate other beneficiaries for those plans
 - Retiree Life Insurance - [access form online](#) and send to retiree benefits - retiree.benefits@multco.us
- **PERS**
 - [Tier One/Two Pre-Retirement Beneficiary Designation](#)
 - [OPSRP IAP Pre-Retirement Designation of Beneficiary Packet](#)
- **Deferred Compensation**
 - [VOYA Online Beneficiary Maintenance](#)



Employee Benefit Changes

Benefits You Can Apply for, Change, or Cancel at Any Time

- [Optional Short Term Disability](#) - Extended waiting period for 1st year you are enrolled.
- [Supplemental Life Insurance](#) - Evidence of insurability required
 - Special supp life increase offer at open enrollment for existing employee policies.
- [DCAP](#) with change in care cost/need
- [TRP](#) with change in cost/need
- [Long Term Care](#) - Apply any time with Evidence of Insurability. No special open enrollment offer. Subject to Evidence of Insurability/Unum approval.



Employee Benefit Changes

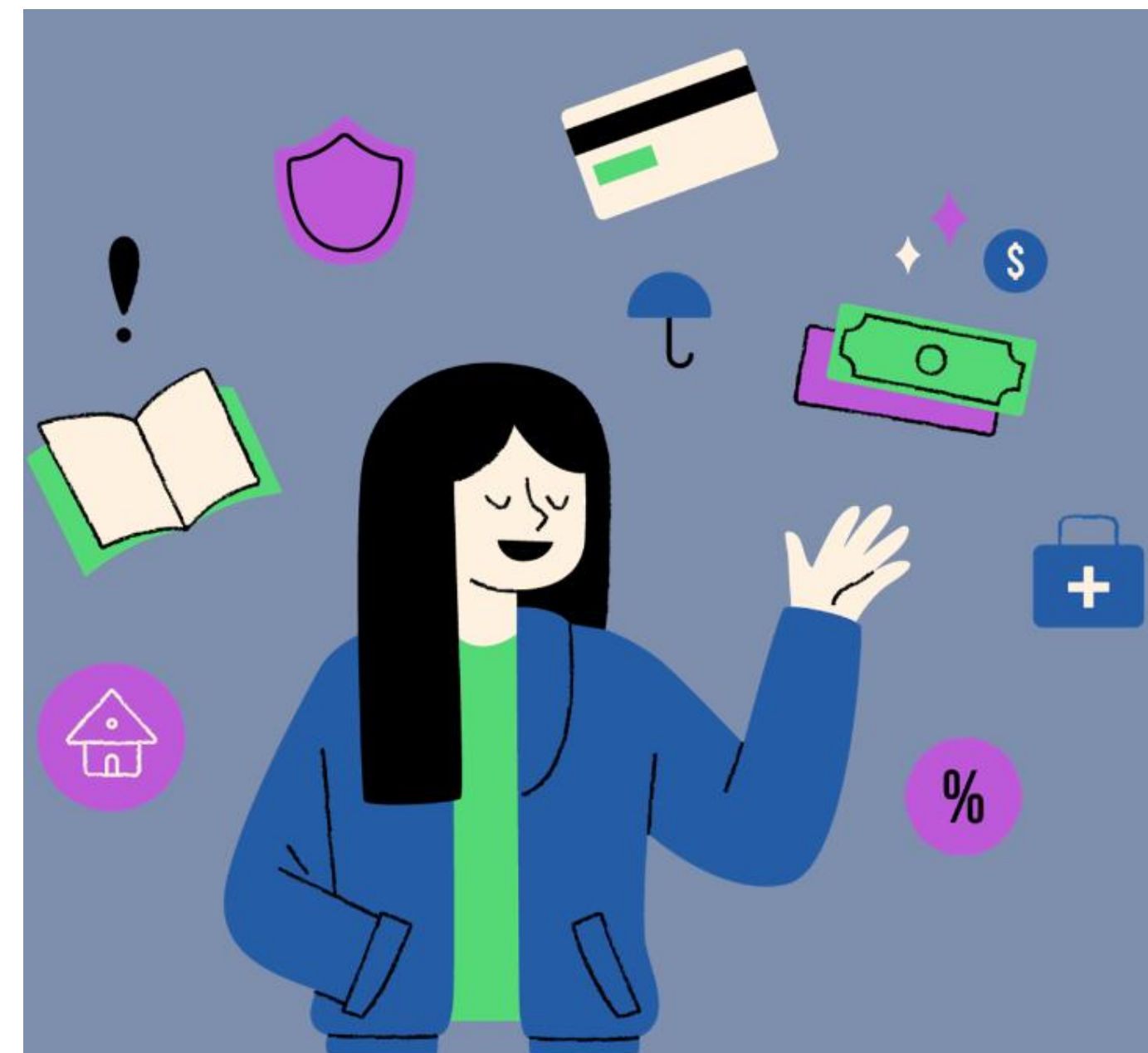
Special Enrollment Rules for Family Status Changes

- Mid-Year Changes - Changes need to be requested within 60 days of change event.
- Family Status Change Events Include: Marriage, DP new eligibility, new child, divorce, death of dependent, self or dependent losing/gaining coverage, spouse job loss.
 - Plan changes allowed depend on the kind of event. Reach out to us for more info when your family, job, or work changes.
 - New life insurance guarantee issue opportunity for some family status changes!



Open Enrollment – Oct/Nov every year!

- **Pay Attention in Workday and to Weds Wires**
 - We release information about Open Enrollment as details are confirmed with unions and vendors, usually starting in September.
- **Occurs in late-Oct to early-Nov each year (specific dates announced in September). Changes effective 1st of following year.**
- **Did you know?**
 - Moda PPO 400 members have vision coverage through VSP. Moda Major Med plan does not have vision.
- **Bookmark this page: www.multco.us/openenrollment**



Open Enrollment

What to remember every year during Open Enrollment:



- Check your current benefits and dependent information in Workday.
- Check your dependent enrollment on all plans. They can differ! Beneficiaries too!
- Beneficiaries can be updated at any time. Let us know if you need help
- FSA Plans - You must re-enroll every year to participate!
- Take a look at your spending, upcoming medical, Rx, dental or orthodontic plans and have have a plan for MERP enrollment.



Contacts & Resources for Other Benefits

- [Retirement Benefits](#) - Retiree medical, dental and life Insurance
 - [Guide to Retirement](#)
 - Retiree benefits team: retiree.benefits@multco.us
- [Deferred Compensation](#) - Retirement savings through [VOYA](#)
 - Portland Voya service team: (503) 937-0378 or email deferredcomp@lewis-stefani.com
 - Multnomah County deferred compensation contact: deferred.comp@multco.us
- [PERS Information](#) -
 - Contact PERS: 888-320-7377 PERS.Member.Services@state.or.us
 - Multco PERS contact: tomoko.cantlin@multco.us or PERS@multco.us
- [Payroll Information](#) - Tax withholding, student loan verification, W-2s
 - Central Payroll team: central.payroll@multco.us or 503-988-3309 (x23066)
- [Leave Information](#) - Leaves of absence, catastrophic leave, short and long term disability claims
 - Leave team: leave.information@multco.us
 - Apply online using the webform - [Leave Request Form](#)





Thank you!