



BENEFITS AND WELLNESS AT FIRE DISTRICT 3

WORKPLACE WELLNESS

The District offers Wellness training, resources, and assistance to support mental, physical and retirement wellness needs. Advancing awareness, resources and support for employee wellness continues to be a priority in our workplace initiatives.

Mental Wellness: We offer education about mental wellness, resilience training and proactive solutions and tools to practice and embrace a culture of awareness and support. Approachable and accessible resources are developed and put in place for our members.

Physical Wellness: We continue to aim for ways to support, encourage and improve physical health and wellness of our employees with a focus on prevention, recovery and fitness opportunities and education.

Retirement Wellness: We host educational events with our retirement representatives to arm our employees with accurate and current information to prepare financially for their post-employment plans. Retiring well from a mental health perspective is a training event offered to staff.

Public Safety EAP: Videos, articles, tools, and resources to assist with a wide variety of professional challenges and personal problems.

Centerpoint: Confidential support, guidance, counseling (in person or via phone) for mental and emotional stress and crisis management.

PAID TIME OFF AND INCENTIVE PAY

Accrued time: Paid time off is offered to employees as accrued vacation and sick leave. Accruals increase based on years of service. Other paid leave, including floating holidays, are available depending on position and representation.

New employees working a 40-hour schedule are front loaded a 20-hour bank of sick leave upon hire.

Education incentive: Non-Represented Employees receive 3.5% for Associate's Degree or 5% for Bachelor's Degree based on monthly base salary ; Represented Employees receive 1% for Associate's Degree or 2% for Bachelor's Degree based on E Step FF monthly base salary.

EMS incentive: Chief Officers receive 5% for EMT-I (Intermediate) or EMT-P (Paramedic) based on E Step FF monthly base salary.

Represented Employees receive 3% for AEMT, 5% for EMT-I (Intermediate) or 11% for EMT-P (Paramedic) based on E Step FF monthly base salary.

RETIREMENT AND PUBLIC EMPLOYEE RETIREMENT SYSTEM (PERS)

Two Deferred Compensation accounts are available to employees to save money for retirement.

457(b): Employees can contribute funds into a 457(b) upon hire with VOYA (pre- and post-tax options) or with Nationwide (pretax only).

Employer match: After one year of employment, both represented and non-represented employees are eligible to receive employer matching funds into a 401(a) deferred compensation plan, as long as they are also contributing to the 457(b) account. Employer contribution amounts adjust based on position and years of service.

PERS: This is a PERS (Public Employees Retirement System) eligible position. The District contributes the required 6% of employee's gross salary pre-tax into the Individual Account Program (IAP defined contribution plan) administered by the Oregon PERS Board. Employer contributions are also put into employee's PERS Pension (defined benefit plan). Employees are vested after five (5) years.



HEALTH AND LIFE INSURANCE



HEALTH INSURANCE: Employees are actively covered under our health and life insurance plans the first of the month following the date of hire. Employees pay 5% of their monthly health insurance premiums, pre-tax, with payroll deduction the first payroll of every month.

LIFE INSURANCE: The District provides employer paid life insurance and AD&D coverage of \$50,000 for employees, Long Term Disability benefits of 60% of current wages.

HRA VEBA: Employees are provided an employer funded \$372 monthly contribution to an HRA-VEBA account upon hire .

Flexible Spending Account (FSA): Flexible spending accounts are an optional benefit for employees to enroll in for healthcare and dependent care expenses. Contributions to this account are payroll deducted pre-tax.

In-Network Benefits	REGENCE BCBS Innova - Primary Plan	REGENCE BCBS Innova - Secondary Plan
Annual Deductible	\$500 Ind./ \$1,000 Family	\$3,000 Ind./ \$6,000 Family
Maximum Out of Pocket	\$3,000 Ind./ \$6,000 Family	\$5,500 Ind./ \$11,000 Family
Preventive Care	No charge/Deductible does not apply	No charge/Deductible does not apply
Surgery, PT, other medical	20% Co-Insurance	20% Co-Insurance
Primary Care/ Specialist visit	\$5 copay first 3 visits/ \$20 copay after 3 visits	\$5 copay first 3 visits/ \$40 copay after 3 visits
Chiro Manipulation/ Acupuncture	20% co-insurance/ 30 annual visits each year	20% co-insurance/ 30 annual visits each year
Outpatient Lab/Xray/ MRI/CT scans	1 st \$800 paid 100%, 20% co-insurance	1 st \$800 paid 100%, 20% co-insurance
Urgent Care Visit	\$20 copay	\$40 copay
Emergency Room	20% co-insurance after \$100 copay	20% co-insurance after \$100 copay
Hospital Services	20% co-insurance	20% co-insurance
Emergency Transportation	Air/Ground 20% co-insurance	Air/Ground 20% co-insurance
Prescription Drugs	\$5 / \$25 / \$50	\$5 / \$25 / \$50
Vision	No copay exam - \$200 HDW	No copay exam - \$200 HDW
Mental Health, Behavior Health, Substance Abuse	\$5 copay/no deductible first 3 visits/year \$20 copay after 3 visits	\$5 copay/no deductible first 3 visits/year \$40 copay after 3 visits
Dental Benefits		
	DELTA Dental	Willamette Dental
Co-pay	Incentive based copay	No copay
Provider	Any covered under Delta plan	Only Willamette providers
Annual Maximum	\$2000	No annual max