



BRC 101 ORIENTATION

CLACKAMAS COUNTY'S EMPLOYEE BENEFITS PROGRAM

BENEFITS 101 ORIENTATION

Benefits Review Committee (BRC) Mission Statement

The Benefits Review Committee believes that employee benefits are an integral part of each employee's total compensation.

A well designed employee benefits program should:

- Provide comprehensive coverage for the protection of the health and welfare of employees and their dependents.
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- Be responsive to the needs of employees.
- Provide competitive benefits that assist in attracting and retaining qualified employees.
- Maintain reasonable costs to employees and the County taxpayers

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Benefits Overview:

- Medical / Vision Plans
- Dental Coverage
- Disability
- Life Insurance

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Benefit Highlights:

- **Choice of benefits**
- **Meets individual benefits needs**
- **Before-tax employee contributions**
- **Opt Out provisions with cash**

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Who's Eligible?

- **Regular Status Employees**
 - 30 or More Hours Per Week = Full Benefits
 - 20 - 29 Hours Per Week = County paid Medical & EAP Only Optional Dental, FSAs, GUL, AD&D and LTC
- **Dependents**
 - Spouse or Domestic Partner
 - Children to age 26

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Changes To Coverage

Within 60 Days

- **Annual Open Enrollment**
- **Qualified Life Event (Plan Changes consistent with type of family status change)**
 - **Marriage**
 - **Birth/Adoption**
 - **Divorce/Legal Separation**
 - **Death of Spouse/Child/Domestic Partner**
 - **Retirement of Spouse**
 - **Change in Your Employment Status**
 - **Change in Spouse's/Domestic Partner's Employment**
 - **Loss of Employee's or Spouse's Coverage**
 - **Loss of Domestic Partner's Coverage**

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Medical Plans To Choose From:

Kaiser Permanente - HMO

Providence Health Plan - Personal Option

Providence Health Plan - Open Option



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Kaiser Overview:

- Health Maintenance Organization (HMO)
- Must use Kaiser-Approved Physicians/Facilities
- Monthly Employee Contribution - Pre-Tax
 - Non-Represented - Tiered Rate
 - Represented - Composite Rate



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Providence Health Plan - Personal Option

- Exclusive Provider Organization (EPO)
- Benefits for In Plan Providers Only
- No Primary Care Physician Required
- Self-Referral to In-Plan Specialists

- Monthly Employee Contribution - Pre-Tax
 - Non-Represented - Tiered Rate
 - Represented - Composite Rate



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Providence Health Plan - Open Option

- Benefits for In And Out of Plan Providers
- No Primary Care Physician Required
- Self-Referral to In-Plan Specialists
- Monthly Employee Contribution - Pre-Tax
 - Non-Represented - Tiered Rate
 - Represented - Composite Rate



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Opt-Out Medical Option:

- Signed Opt-out Waiver Agreement
- Cash Back Added to Gross Pay - See Benefits Information Form for amounts
- Can Still Enroll In Dental Coverage

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Dental Plans to Choose From



DELTA DENTAL

- Incentive Dental Plan (70%, 80%, 90%, 100%)
- Preventative Dental Plan
- 50% Dental Plan



KAISER DENTAL

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Delta Dental Plans:

Choice of Participating Dentists

Kaiser Dental Plan:

Must use Kaiser Dentist
Enrollment in Kaiser Medical *is not* required



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Opt-Out Dental Option

- Cash Back Added to Gross Pay - See Benefits Information Form for amounts
- Can Still Enroll In Medical Coverage

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Medical and Dental Benefits Online:

- Plan Summaries & Summary of Benefits and Coverage
- Benefit Summaries & Rates
- Plan Comparisons
- Provider Contacts

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Disability Insurance Benefits

- Partial Income Protection for disability
 - Illness
 - Accident
 - Pregnancy

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Disability Insurance Benefits

- **County paid coverage**
 - 60% of basic monthly earnings, plus longevity
 - Maximum monthly salary \$3,333
 - Automatic enrollment
- **Optional employee paid coverage**
 - For employees with monthly salary in excess of \$3,333
 - Maximum covered salary \$8,333 per month
 - Benefit equals 60% of basic monthly earnings, plus longevity
 - Rate calculated at \$0.58 per \$100 of salary
 - Enroll through ESS

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Disability Insurance Benefits

- **Waiting Period:**
 - Accrued Sick Leave
 - 30 Calendar Days
- **Pre-Existing Clauses**
 - **County paid benefits:** Cannot have been treated for condition for 90 days prior to when benefits take effect
 - **Employee paid benefits:** Cannot have been treated for condition 6 months prior to when benefits take effect
 - **Must be employed for 12 months & 1 day before eligible to receive the disability benefits (*pre-existing will no longer apply*)**

*Questions? Contact the Leave Admin team at
leaveadmin@clackaamas.us*

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MetLife Group Term Life (GTL):

- County paid premiums
- Optional dependent term life
 - Coverage available for Spouse/Domestic Partner/Child(ren)
- Waiver of premium - disability
- Accelerated benefit option

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MetLife Life AD&D:

- Voluntary Coverage
- Additional protection for you and your family
- Payroll deducted - after tax
- Coverage up to \$500,000 or 10 times annual salary
- Employee and family coverage available

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MetLife Group Universal Life (GUL): Voluntary

- Additional protection for you
- Payroll deducted - after tax
- Portable
- Dependent term life available
- Cash Accumulation Account
 - **2024** Interest rate: 4.00%
- Subject to health questionnaire

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Member Responsibilities

- Be dedicated to the mission of the BRC
- Represent the interests of fellow employees, regardless of group affiliation
- Be a team player and work well in groups
- Have the ability to establish and reach both short and long term goals
- Contribute innovative and creative ideas and concepts
- Regularly attend and contribute to meetings
- Keep up to date on issues reviewed and discussed at meetings
- Notify the Benefits and Wellness Division when unable to attend a meeting

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BRC Proposal Process and Procedure:

1. Only voting members can make proposals, but nonvoting members may ask voting members to make a proposal, taking into consideration the cost to the County budget and the cost to employees
2. Take each proposal one at a time
3. The person proposing explains the reasoning and background of the proposal
4. Open up the floor to others to discuss the pros and cons, conducting a straw poll as appropriate, to maintain focus and forward motion
5. Proposals that do not receive unanimous support or rejection during a straw poll may be subject to further discussion and reconsideration

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BRC **101** Voting:

A quorum shall be present at a meeting in order for the BRC to transact business. Acceptable forms of voting member attendance includes, but is not limited to, in person, video (i.e. Zoom) and telephone. A quorum consists of a majority of all members of the BRC, not just those present. A vacancy on the board does not affect the quorum requirements. The BRC can take official action only with the affirmative vote of a majority of all members.

The voting on all quorum questions coming before the BRC shall be by voice vote, where each member clearly states their name and vote.

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BRC Meeting Schedule

Meetings of the BRC shall be held in accordance with the Oregon Public Meetings Law. Regular meeting will be held as business dictates on a schedule agreed to by committee members.

Meetings may be held more frequently during the annual renewal process as determined by the Benefits Manager or their designated representative.

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Thank you for being part of the Benefits Review Committee!

We look forward to working with you!

Cynthia Kodachi
Billie Hurley
Toni McGarvey

Benefits Manager
HR Specialist
HR Assistant