



2024 Employee Benefits Guide
For the employees of Deschutes County

Table of CONTENTS



3	Overview
4	Eligibility
5	Know Your Cost
6	Healthcare Plans
7	Prescription Plans
8	Vision Plan
9	Dental Plans
10	Deschutes Onsite Clinic (doc)
11	Managing Expenses & Saving for the Future
13	PacificSource Value Added Resources
14	Life/AD&D and Disability
17	New York Life Value Added Resources
18	LegalShield
19	Aflac
20	Retirement Plans
21	Employee Assistance Program
22	Supplemental Benefits
23	Wellness and Wellbeing
24	Protected Leave Information
27	Training and Development
28	Who to Contact

Overview

Deschutes County offers a comprehensive suite of benefits to promote health and financial security for you and your family. Many of these benefits are paid in whole, or in part by Deschutes County. Other benefits are offered as voluntary options to be paid for by employees through the convenience of payroll deductions. All the benefit plans were selected to give you flexibility, so you can choose the options that will best fit your needs.

Our comprehensive benefit package includes Medical, Prescription, Vision, Dental, Flexible Spending Accounts, Income Protection, Savings Programs, Work/Life Benefits and Paid Time Off programs. In addition to these plans, you may purchase additional Term Life, Accidental Death and Dismemberment, Critical Illness, Cancer, Hospital Confinement and Accident coverage.

If you have any questions about any of your benefit plan options, contact the Benefits Team. Reach us by email at benefits@deschutes.org, or by phone at (541) 317-3154.

Employee Self-Service (ESS)

In the employee self-service (ESS) component of our payroll system, you need to login to make your benefit enrollment elections, decline enrollment, or to make changes. This is the employee portal to the Munis system. You can view all your personal employee information in one spot. You also can request changes to personal and demographic information, benefits, and tax elections and submit “life event” changes.

Your Username is your 4-digit employee ID. Refer to the ESS user guide, found on InsideDC, if you need help logging in. You need to verify your personal information for yourself and your dependents, when prompted.

ESS Web Address:

<https://selfservice.deschutes.org/ess/>

Login in and click on the Benefits tab to view current elections and make available enrollment changes.

Plan Documents

Electronic copies of the medical and dental plan documents can be found on Deschutes County website on the benefits overview page <https://www.deschutes.org/hr/page/health-insurance>. Printed copies are requested through Human Resources.



Eligibility

Who is Eligible?

Regular employees who work 20 or more hours per week are eligible for benefits. You are covered under this Plan, and the following family members are also eligible for coverage:

Your legal spouse or your same-sex domestic partner.

Your, your spouse's, or your domestic partner's natural or stepchildren under age 26 regardless of the child's place of residence, marital status, or financial dependence on you.

Your, your spouse's, or your domestic partner's unmarried dependent children age 26 or over who are mentally or physically disabled. To qualify as dependents, they must have been continuously unable to support themselves since turning age 26 because of a mental or physical disability. The Plan Sponsor requires documentation of the disability from the child's physician and will review the case before determining eligibility for coverage.

A child placed for adoption with you, your spouse, or your domestic partner. 'Placed for adoption' means the assumption and retention by you, your spouse, or domestic partner of a legal obligation for full or partial support and care of the child in anticipation of adoption of the child. Coverage will continue assuming continued eligibility under this Plan unless placement is disrupted prior to legal adoption and the child is removed from placement.

A foster child placed with you, your spouse, or your domestic partner. Placed means an individual who is placed by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction. Coverage will continue assuming continued eligibility under this Plan unless placement is disrupted, and the child is removed from placement.

A child placed in your, your spouse's, or your domestic partner's guardianship. To be eligible for coverage, the child must be unmarried; not in a domestic partnership; under age 26; and for whom you are the court appointed legal custodian or guardian with the expectation the child will live in your household for at least a year.

When Are You Eligible?

If you are hired on the first business day of the month, your benefits will start on the first of that month (immediate benefits, either that day or back to the first of the month if the first is on a Saturday or Sunday).

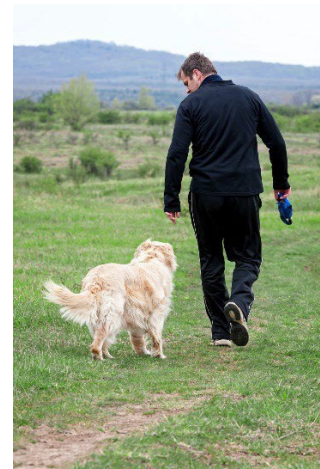
If you are hired after the first business day of the month, your benefits will start on the first day of the following month

If you are not a new employee, the open enrollment period is your only chance to change your current benefit elections without a qualifying life event.

Qualifying Changes in Family or Employment Status

To make necessary changes to your Deschutes County benefits you must notify us within 31 days of the official date of your qualifying event. Contact the Benefits Team for details on how to make the necessary changes. Reach us by email at benefits@deschutes.org, or by phone at (541) 317-3154.

- Marriage
- Divorce
- Birth or adoption
- Spouse gains or loses employment
- Death of a spouse or dependent
- Dependent child reaches age 26
- Approved leave of absence extending 3 months or longer
- Loss of other health coverage



Know Your Costs

In general, the amount you pay towards the cost of the health and dental coverage is before federal, state, and Social Security taxes are withheld from your paycheck. This means your taxable income is lower after these expenses.

Please note that domestic partner contributions are regulated by the IRS and must be made on an after-tax basis. Similarly, the company contribution toward the cost of domestic partner coverage and his/her dependents is taxable income to you. Contact your tax advisor for more details on how these apply to your specific situation.

Can I Opt Out?

If you elect not to participate in the Deschutes County Employee Health Benefit Plan (Plan) including medical, pharmacy, dental and vision coverage you are entitled to receive a monthly stipend of \$125/month.

To be eligible to opt out of the Plan and receive the stipend, you must maintain coverage under another comprehensive employer-sponsored group medical benefit plan, or a comprehensive individual medical health insurance policy (“outside coverage”) and complete an opt out form annually.

Full- Time Employees		
Monthly Cost	Medical Plan – Standard or High Deductible	Dental
Employee Only	\$90.00	\$5.00
Employee + Spouse	\$111.00	\$5.00
Employee + Children	\$111.00	\$5.00
Employee + Family	\$111.00	\$5.00

Part Time Employees		
Monthly Cost	Medical Plan – High Deductible*	Dental
Employee Only	\$90.00	\$5.00
Employee + Spouse	\$111.00	\$5.00
Employee + Children	\$111.00	\$5.00
Employee + Family	\$111.00	\$5.00

* Part time employees can buy up to the standard plan for an additional cost. See HR for the additional cost.



If you complete a personal health assessment (PHA) and have a screening that includes a lipid panel and fasting blood glucose, you can get a discount on the monthly premium you pay towards the cost of the health coverage? See page 23 for more information.

Healthcare Plans

Medical Plans

DeschutesCounty offers two plan options throughPacificSource — the High Deductible Plan and the Standardplan. Both offer in-network and out-of-network coverage along with in-network preventive care services that are 100% covered, as recommendedbythe USPventiveServicesTask Forceand CentersforDiseaseControl.



	Standard Plan			High Deductible Plan		
	Onsite Clinic doc	PacificSource Network (Navigator)*	Out-of-Network	Onsite Clinic doc	PacificSource Network (Navigator)*	Out-of-Network
Deductible Individual / Family	None	\$500 / \$1,500		None	\$2,500 / \$5,000	
Out-of-Pocket Max Individual / Family	None	\$2,000/\$6,000	\$4,000/\$12,000	None	\$5,000/\$10,000	\$10,000/\$20,000
Coinsurance- You Pay	None	20%	40%	None	20%	40%
Office Visit Primary, Specialist, Naturopath, Telemedicine	No charge	1 st 3 visits \$5; After 3 visits \$25 copay	\$25 copay then 20% (ded waived)	No charge	\$25 copay	\$25 copay then 20% (ded waived)
Preventive Care	No charge	No charge	20% (ded waived)	No charge	No charge	20% (ded waived)
Urgent Care	No charge	\$25 copay	\$25 copay then 20% (ded waived)	No charge	\$25 copay	\$25 copay then 20% (ded waived)
Emergency Care	Not available	Deductible then \$100 copay/admit plus 20%	Deductible then \$100 copay/admit plus 20%	Not available	Deductible then \$100 copay/admit plus 20%	Deductible then \$100 copay/admit plus 20%
Inpatient Hospital	Not available	Deductible then \$100 copay/admit plus 20%	Deductible then \$100 copay/admit plus 40%	Not available	Deductible then \$100 copay/admit plus 20%	Deductible then \$100 copay/admit plus 40%
Diagnostic Lab & X-ray	No charge	20% (ded waived)	40% (ded waived)	No charge	20% (ded waived)	40% (ded waived)
Imaging (CT, PET, MRI)	Not available	20% (ded waived)	40% (ded waived)	Not available	20% (ded waived)	40% (ded waived)
Outpatient Rehab	Not available	\$10 copay (after ded)	40% (after ded)	Not available	20% (after ded)	40% (after ded)
Chiro, Acupuncture and Massage Therapy	Not available	24 visits each (Massage: \$25 copay/ \$1,200)	24 visits each (Massage: \$25 copay/ \$1,200)	Not available	\$25 copay (\$1,500 max combined)	24 visits each (Massage: \$25 copay/ \$1,200)
Durable Medical	Not available	20% (after ded)	40% (after ded)	Not available	20% (after ded)	40% (after ded)

*PacificSource uses the Navigator network to ensure maximum access to providers for all members. Visit [PacificSource.com/find-a-provider](https://www.pacificsource.com/find-a-provider) or call Customer Service for assistance finding participating providers in your network. **myPacificSource Mobile App** - On-the-go access to all your coverage information, no matter where you are. Available for both iPhone® and Android™. Visit [PacificSource.com/mobile](https://www.pacificsource.com/mobile) for more information.



Prescription Drug

You are automatically enrolled in the following pharmacy plan once you select a medical plan. Prescription Drug co-payments/co-insurance amounts do not apply toward the medical maximum out-of-pocket amount. They have their own limits listed below. For prescription insulin benefits, see below*.

Out-of-Pocket Limit	Per Person Per Calendar Year Maximum	Per Family Per Calendar Year Maximum
Standard Health Plan	\$1,200	\$3,600
High Deductible Health Plan	\$1,200	\$3,200

Standard and High Deductible Health Plan	Onsite Clinic doc	Northwest Pharmacy Services	Out-of-Network
30-Day Supply			
Generic	\$2 copay	\$20 copay	50% coinsurance
Formulary Drug	\$20 copay	Greater of 20% coinsurance or \$50 copay up to max of \$100	50% coinsurance
Non-Formulary Drug	\$40 copay	Greater of 20% coinsurance or \$75 copay up to max of \$125	50% coinsurance
90-Day Supply			
Generic	\$4 copay	\$40 copay	50% coinsurance
Formulary Drug	\$40 copay	Greater of 20% coinsurance or \$100 copay up to max of \$200	50% coinsurance
Non-Formulary Drug	\$80 copay	Greater of 20% coinsurance or \$150 copay up to max of \$300	50% coinsurance

*Prescription Insulin:

- Deductible waived
- Member cost not to exceed \$75 per 30-day supply For additional information regarding your pharmacy options:

Deschutes Onsite Clinic Pharmacy	Call: 541-385-1071 http://www.deschutes.org/benefits/page/doc-pharmacy
Prescriptive	Call: 206-686-9016 https://prescriptive.com/contact-us/
Mail Order: Walmart Home Delivery	Call: 800-273-3455 https://walmart.com/homedelivery



Vision

Even if you don't need vision correction, problems such as diabetes and high blood pressure can be detected through a simple routine vision exam.

Remember, if you have an FSA, you can use it to pay your additional out-of-pocket costs for vision supplies and services.

	Onsite Clinic doc	PacificSource Network (Navigator)*	Out-of-Network
Ages 18 and Younger			
Vision Exam	Not available	No charge, one per calendar year	
Vision Hardware includes glasses (lenses and frames) and/or contacts	Not available	No deductible up to \$250 per calendar year then subject to deductible and 20% co-insurance.	
Ages 19 and Older			
Vision Exam	Not available	\$25 copay, one per calendar year	
Vision Hardware includes glasses (lenses and frames) and/or contacts	Not available	No deductible, No Charge up to \$250 per calendar year, then member responsibility	

In-network Providers: PacificSource can add value to your vision benefits by contracting with a network of vision providers. Those providers offer vision services at discounted rates, which are passed on to you in your benefits.

*PacificSource uses the Navigator network to ensure maximum access to providers for all members. Visit PacificSource.com/find-a-provider or call Customer Service for assistance finding participating providers in your network.



PacificSource
HEALTH PLANS

Dental

There is a strong connection between oral health and overall health. In fact, oral health symptoms occur when other diseases such as diabetes or heart disease are present in your body.

If you have an FSA, you can use it to pay your out-of-pocket costs for dental treatments like braces, fillings, and oral surgery.

	PacificSource Network (Navigator)*	Out-of-Network
Annual Benefit Maximum	\$2,000 per person For members age 18 and younger, Class I Services do not apply towards the Annual Benefit Maximum.	
First Year and Year 2+ of Dental Eligibility	All Services: Services during the first year of eligibility will have 20% co-insurance, in addition to the co-pay amounts listed below. In the second year of eligibility, you will only pay the co-pay amounts listed below.	
Class 1 Services (Examples: Exams, X-rays, Cleanings, Fluoride, Sealants, Space Maintainers)	\$15 copay	\$15 copay
Class 2 Services (Examples: Fillings, Simple Extractions, Periodontal, Oral Surgery, Root Canal)	\$25 copay	\$25 copay
Class 3 Services (Examples: Crowns, Dentures, Bridges, Implants)	\$25 copay	\$25 copay
Orthodontia	You pay 50% up to \$2,000 per person lifetime maximum	
Reimbursement Basis	Advantage Network dentists* contract with PacificSource to provide dental services and supplies for a set fee. That fee is the contracted allowable fee. Participating providers agree not to collect more than the contracted allowable fee. When you use an Advantage Network dentist, you will not be balance billed.	If you choose not to use a participating dentist, or do not have access to them, reimbursement is based on the 90th percentile of the usual, customary, and reasonable fee (UCR). If charges exceed the UCR fee, the excess charges are your responsibility, called balance billing.

* PacificSource uses the Dental PPO dental network to ensure maximum access to providers for all members. Visit [PacificSource.com/find-a-provider](https://www.pacificsource.com/find-a-provider) or call Customer Service for assistance finding participating providers in your network.



Deschutes Onsite Clinic (doc)

The doc provides a wide range of health & wellness services, including treatment for illnesses and injuries, exams, labs, immunization, and other services. The doc offers convenient hours, same day appointments and **NO out-of-pocket cost to patients!**

Although the doc is not a walk-in urgent care clinic, the staff will make every effort to accommodate your appointment request. Call (541) 317-3189 or stop in.

Clinic Hours

Monday/Wednesday/Friday: 7:00am – 5:00 pm
Tuesday/Thursday: 7:00am – 6:00pm
1st & 3rd Saturdays each month: 8:00am-1:00pm

doc Wellness

Jenessa Thomas and Sara Kuhn are the on-site Wellness Coordinators and Jenessa is the primary contact. Both Coordinators are available to provide nutrition counseling, fitness programming, smoking cessation, health, and wellness coaching and more!

To schedule an appointment, call (541) 330-4613, send an email to jenessa.thomas@premisehealth.com or to sara.kuhn@premisehealth.com or simply stop in! Their office is located at 1340 NW Wall Street in Bend - just steps from your doc. Appointments with Jenessa and Sara are available at no charge to anyone enrolled on the DeschutesCounty Employee Benefit Plan.

doc Pharmacy



The DOC Pharmacy is a full-service pharmacy where anyone enrolled in the County Employee Benefits Plan, including employees (and their dependents) of Deschutes County or COIC, retirees, and people enrolled in COBRA coverage can have their prescriptions filled and pay a discounted copay. The doc Pharmacy is located adjacent to the Deschutes Onsite Clinic doc and is operated by Premise Health (Walgreen's). The doc Pharmacy provides convenient access to comprehensive services, including:

- Access for Employees and Dependents
- Reduced Copays
- 100 Day Supply
- Easy Prescription Transfers
- Personal Pharmacy Consultations
- Option to receive maintenance medications by mail to Oregon addresses. * Please call the pharmacy for more information about this service.

PHARMACY HOURS

Monday - Friday, 9:00 a.m. - 6:00 p.m.
Closed for lunch 1:30 p.m. - 2:30 p.m.

The doc Pharmacy follows the Deschutes County holiday schedule and is closed during those scheduled holidays.

COPAYS – 30-day/90-day Supply

Generic: \$2/\$4
Brand in Formulary: \$20/\$40
Brand Not in Formulary: \$40/\$80



- 1) Anyone enrolled in the County Employee Benefits Plan, including employees (and their dependents) of Deschutes County or COIC, retirees, and those enrolled in COBRA coverage may use the doc, doc Pharmacy, and Well Connect. Adults and children ages 5+ for Well Child and 2+ for sickness.
- 2) Your no-shows impact others. Unused appointment times cost the plan time and money. Please make every effort to call and cancel your appointment 24-hours in advance if you cannot make it.

Managing Expenses & Saving for the Future



Flexible Spending Accounts

A Flexible Spending Account (FSA) lets you set aside money—before it is taxed—through payroll deductions. The money can be used for eligible healthcare and dependent day care expenses you and your family expect to have over the next year. The main benefit of using an FSA is that you reduce your taxable income, which means you have more money to spend.

The catch is that you must use the money in your account by plan year's end. This is a "use it or lose it" account, meaning if you do not use it by the end of the year, you lose the money in the account. You must re-enroll in this program each year. PacificSource Administrators administers this program.

Dependent Care FSA Account

Dependent Care Assistance Plan (DCAP)

This plan allows reimbursement for eligible out-of-pocket dependent care expenses with pre-tax dollars. Eligible expenses may include daycare centers, in-home childcare, and before or after school care for your dependent children under age 13. Other individuals may qualify if they are considered your tax dependent and are incapable of self-care.

- It is important to note that you can access money only after it is credited to your dependent care FSA.
- All caregivers must have a tax ID or Social Security number. You must include this information on your federal tax return.
- If you use the dependent care reimbursement account, the IRS does not allow you to claim a dependent care credit for reimbursed expenses.
- Consult your tax advisor to determine if enrolling in this plan is right for you.
- You can **set aside up to \$5,000 per household** for eligible dependent care expenses for the year.





Healthcare FSA Account

With a Flexible Savings Account (FSA), you can save pretax money for healthcare expenses, including medical, dental, and vision expenses that are either not covered or only partially covered by your insurance plan.

These expenses can be for you, your spouse or child(ren). They do not have to be enrolled on your employer's group insurance plan.

You may access your entire annual election from the first day of the plan year and you can set **aside up to \$3,050 in 2024**.

Reimbursement Time Frame

Reimbursements may be requested during the plan year or after it ends. Your claim submission period ends 90 days after the plan year ends. This is known as a run-out period.

All eligible reimbursement claims for services you received between January 1st and December 31st must be submitted by March 31st of the following year for reimbursement.

If the 2024 plan year ends before you use all your Health FSA funds, you are allowed to have up to \$610 carry over to the next FSA plan year. If you have more than \$610 remaining, you will lose those additional funds, along with all other account balances. To get the \$610 carryover, you are required to make a salary reduction contribution in the new Plan Year.

MyFlex: Online Account Access for Participants

Visit: www.psa.pacificsource.com/PSA

- File a claim online.
- Access information on the most recent reimbursement payments and claims.
- Check account balances, annual election, and year-to-date deposits. Change your address and other personal information.
- View FAQs and fliers.
- Download claim forms, direct deposit forms, and more

Important Considerations

- Expenses must be incurred between 1/1/2024 and 12/31/2024 and submitted for reimbursement no later than 3/15/2025.
- You cannot change elections during the plan year, unless you have a qualified change in family status (and the election change must be consistent with the event)
- You will lose unused amounts at the end of the plan year, so it is important you plan carefully before making your election
- You can use FSA funds for you, your spouse, and your tax dependents only
- You can obtain reimbursement for eligible expenses incurred by your spouse or tax dependent children, even if they are not covered on the Deschutes County health plan
- Reimbursement for eligible expenses for a domestic partner (or their children) is not permitted unless they qualify as tax dependents*
- Receipts need to be kept for proof of IRS eligibility
- Please consult with your tax advisor on the tax status of your domestic partner and their children

PacificSource Value Added Resources



Condition Support

Our Condition Support Program offers education and support to members with asthma, diabetes, heart failure, chronic obstructive pulmonary disease, coronary artery disease, or juvenile diabetes. This program is available to eligible PacificSource members with medical coverage.

Accordant®

With Accordant, we offer rare disease management and specialty pharmacy programs that provide individual support and coordination for our members with certain rare diseases, or those requiring injectable medications or biotech drugs.

For more about health management programs and other health and wellness extras, visit [PacificSource.com](https://pacificsource.com).

Weight Management Programs

As part of your Deschutes County coverage, administered by PacificSource, you can enjoy exclusive offers from WW® (formerly Weight Watchers). Be reimbursed for some program costs when you participate in person or in the online program.

Health Education Program

Get reimbursed up to \$150 per plan year for health and wellness education classes, including first aid, CPR, and more.

Prenatal Program

If you are expecting a baby, our free Prenatal Program offers you support, useful information, and resources during this especially important time for you and your baby.

Gym Membership Program

With the Active&Fit Direct™ gym membership program, you can access any gym within your plan's network for a one-time initiation fee and a low monthly fee thereafter.

<https://pacificsource.com/members/healthy-resources/fitness-center-discount>

Nurse Case Management

PacificSource Nurse Case Managers work as part of a team with members and their doctors to improve health, financial outcomes, and quality of life. Contact us to learn more.

24-Hour NurseLine

Have a health-related question? Our 24-Hour NurseLine is staffed around the clock, 7 days a week—so you will never be without a registered nurse to talk to. Call them toll-free at 855-834-6150.

Simplified Claim Submission

Usually, your provider will submit claims for you. If you need to see a provider for a covered service before you receive your ID card, or if you see an out-of-network provider, you can pay and then submit a copy of the provider's itemized receipt or statement for reimbursement. Members can also submit reimbursement requests to Northwest Pharmacy Services/Prescriptive for prescription drug costs that were not billed through insurance at the time of service.



Employer Paid Life and AD&D



Basic Life Insurance pays your beneficiary a lump-sum if you pass away. Accidental Death & Dismemberment (AD&D) provides another layer of benefits to either you or your beneficiary if you are dismembered (e.g., loss of a limb, speech, sight, or hearing) or if you die in an accident. The cost of these benefits is paid for by Deschutes County.

Employee Basic Life Amount	
Benefit Amount	1x annual salary rounded to next highest \$1,000 up to a maximum of \$100,000
Benefit Reduction Schedule	Providing the employee is still employed; benefits will reduce to 65% at age 70, and to 50% at age 75
Spouse Basic Life Amount	
Benefit Amount	\$5,000
Benefit Reduction Schedule	Providing the employee is still employed; benefits will reduce to 65% at age 70, and to 50% at age 75
Dependent Child Basic Life Amount	
Benefit Amount	\$5,000

Employee Basic AD&D Amount	
Benefit Amount	1x annual salary rounded to next highest \$1,000 up to a maximum of \$100,000
Benefit Reduction Schedule	Providing the employee is still employed; benefits will reduce to 65% at age 70, and to 50% at age 75
Spouse Basic AD&D Amount	
Benefit Amount	\$5,000
Benefit Reduction Schedule	Providing the employee is still employed; benefits will reduce to 65% at age 70, and to 50% at age 75
Dependent Child Basic AD&D Amount	
Benefit Amount	\$5,000

Beneficiary Reminder

Open enrollment is a great time to name or update the beneficiaries you have selected for your life insurance benefit.

Employee Paid – Voluntary Life and AD&D

Voluntary Basic Life Insurance pays your beneficiary a lump-sum if you pass away. Accidental Death & Dismemberment (AD&D) provides another layer of benefits to either you or your beneficiary if you are dismembered (e.g., loss of a limb, speech, sight, or hearing) or if you die in an accident. Please note, you must purchase the Life insurance to purchase the AD&D. See HR for cost information.



Employee paid Voluntary Accidental Death & Dismemberment (AD&D) provides another layer of benefits to either you or your beneficiary if you are dismembered (e.g., loss of a limb, speech, sight, or hearing) or if you die in an accident. This is a standalone benefit option and can be purchased separately on its own. See HR for cost information.

Beneficiary Reminder

Open enrollment is a great time to name or update the beneficiaries you have selected for your life insurance benefit.

Employee Voluntary Life and AD&D	
Life Benefit Amount	Units of \$10,000
AD&D Benefit Amount	An amount equal to your voluntary life insurance benefit
Guaranteed Coverage Amount	\$100,000
Maximum	Lesser of 7 times your salary or \$500,000
Benefit Reduction Schedule	Providing the employee is still employed; benefits will reduce to 65% at age 70, and to 50% at age 75
Spouse Voluntary Life and AD&D <small>(Spouse is eligible if you apply for and are approved for coverage for yourself)</small>	
Life Benefit Amount	Units of \$10,000
AD&D Benefit Amount	An amount equal to the Spouse's voluntary life insurance benefit
Guaranteed Coverage Amount	\$30,000
Maximum	Lesser of 3.5 times your salary or \$250,000
Benefit Reduction Schedule	Providing the employee is still employed; benefits will reduce to 65% at age 70, and to 50% at age 75
Dependent Child(ren) Voluntary Life and AD&D <small>(Under age 26, if you apply and are approved for coverage for yourself. Premium includes all eligible children)</small>	
Life Benefit Amount	Units of \$2,000
AD&D Benefit Amount	An amount equal to the Child(rens) voluntary life insurance benefit
Maximum Per Child	\$10,000

Employee Voluntary AD&D (Standalone)	
Benefit Amount	Units of \$25,000
Maximum	\$300,000
Benefit Reduction Schedule	Benefits will reduce to 70% at age 70, 45% at age 75, 30% at age 80, and 15% at age 85.
Family (Standalone)	
Benefit Amount	40% of the employee's amount or 50% if you have no dependent children. Each of your covered children's benefit amount will be 10% of yours or 15% if you are a single parent.
Spouse Maximum	\$150,000
Unmarried Children Maximum <small>(Under age 19 or 25 if a full-time student)</small>	\$45,000

Guaranteed Coverage Amount - Open Enrollment

Guaranteed Coverage Amount is the amount of coverage you can elect without answering any medical questions or taking a health exam. Guaranteed Coverage is available during Initial Enrollment and other times as approved.

Once you are enrolled in voluntary life insurance, each year during open enrollment, you have the option to purchase up to two units of life insurance if the benefit does not exceed the guarantee coverage amount without answering medical questions or taking a health exam

If you apply for coverage that is above the Guaranteed Coverage Amount, or if you are applying for coverage after 31 days after you become eligible, you must fill out a Medical Evidence of Insurability form. All dependent child benefits are guarantee issue.



Long-Term Disability Insurance (LTD)

Long-Term Disability coverage pays you a percentage of your income if you cannot work because an injury or illness prevents you from performing your job functions over a prolonged period. These benefits are reduced by income from other benefits you might receive while unable to work, such as workers' compensation and Social Security.

Deschutes County pays for LTD coverage through New York Life to protect your income during this time.

Monthly Benefit Amount	66.67% of your monthly covered earnings, up to \$6,000 per month
Maximum Monthly Benefit	\$6,000 per month
Benefits Begin After:	90 days of disability
Maximum Payment Period	The later of your Social Security Normal Retirement Age (SSNRA)* or the maximum benefit period listed below
Age When Disability Begins	Maximum Benefits Period
Age 62 or under	Your 65th birthday or the date the 42nd Monthly Benefit is payable, if later.
Age 63	The date the 36th Monthly Benefit is payable.
Age 64.	The date the 30th Monthly Benefit is payable.
Age 65	The date the 24th Monthly Benefit is payable.
Age 66	The date the 21st Monthly Benefit is payable.
Age 67	The date the 18th Monthly Benefit is payable.
Age 68	The date the 15th Monthly Benefit is payable.
Age 69 or older	The date the 12th Monthly Benefit is payable.

*SSNRA means the Social Security Normal Retirement Age in effect under the Social Security Act on the Policy Effective Date.

New York Life Value Added Resources



NYL Life Assistance Program

Life. Just when you think you have it figured out, along comes a challenge. Whether your needs are big or small, your Life Assistance & Work/Life Support Program is there for you.

Call anytime, any day. Help is just a phone call away whenever you need it. At no extra cost to you, an advocate can help you assess your needs and develop a solution.

Visit a specialist. You have three face-to-face sessions with a behavioral counselor available to you -and your household members. Call to request a referral.

NYL Secure Travel Protection

NYL Secure Travel® offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home at no cost to you. Service is a phone call away, 24/7/365 – in an emergency you can even call collect. To learn more call (888) 226-4567.

Pre-Trip Planning:

Immunization requirements, Visa and passport requirements, Embassy/consular referrals, foreign exchange rates, Travel advisories and weather conditions, and cultural information

Traveling Assistance:

24-hour multilingual assistance, interpretation and translation services, referrals to physicians, dentists, medical facilities and legal assistance providers, arrangements for payment of medical expenses up to \$10,000 if required prior to treatment, assistance with lost or stolen items, including luggage and prescription replacement services, emergency cash advances, up to \$1,500

Emergency Assistance Such As:

Emergency evacuation and repatriation, when medically necessary; transportation to the nearest adequate medical facility, Travel

arrangements for the return of a travel companion or children under age 18 who are left unattended due to the covered person's medical emergency, Emergency message relay, toll-free, assistance with making emergency travel arrangements, etc.

Achieve work/life balance. If you need help managing life's demands, they can refer you to a service in your community and provide guidance on these topics:

Legal consultation. Receive a free 30-minute consultation, and up to a 25% discount on select fees.

Parenting. Get guidance on child development, sibling rivalry, separation anxiety and much more.

Senior care. Learn how to solve the challenges of caring for an aging loved one.

Childcare. Whether you need care all day or just after school, find a place that is right for your family.

Pet care. From grooming to boarding to veterinary services, find what you need to care for your pet.

Financial Services & Referral. Receive a free 30-minute consultation and 25% discount on select fees.

Life Assistance and Wellness Support Program –24/7 Support (800) 344-9752; guidanceresources.com

NYL Secure Advantage

New York Life Secure Advantage offers a full-service financial wellness program that can help support the financial health of your household, at no cost to you.

Includes money coaching, identity theft protection, will preparation services, and a free 30-minute legal consultation with a licensed practicing attorney to obtain advice or review legal documents, and a 25% discount off standard fixed or hourly attorney's fees. To learn more call (888) 724-2262.



LegalShield



LegalShield

What is LegalShield?

A pre-paid Legal Service that provides you with access to valuable benefits covering the most common legal needs you may encounter. With access to professional legal counsel not only for traditional legal problems, but for everyday events such as, buying house or car, creating a will. All for a low monthly cost that can be deducted from your paycheck.

Why LegalShield?

Legal coverage without the complexity because life can be unpredictable, and the law can be complicated. LegalShield created a model for legal coverage, so you know exactly what you get and precisely how much you are paying for it. Once you sign up, just sit back, relax, and know you are covered by an entire law firm.

What Does it Cover?

Advice, Consultation & Representation, 24/7 Emergency Assistance if you are arrested, injured, or served with a warrant, Family Matters, Document Preparation such as wills and power of attorney, Traffic Incidents, IRS, and Tax Issues, and many more services. Also included is a 25% discount if you need additional legal coverage.



How Much Does it Cost?

\$18.95 per family per month
You pay the cost through payroll deductions.

Who is Covered Under the Monthly Fee?

- The member
- The member's spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never married, dependent, children who are full-time college students up to age 26
- Physically or mentally disabled children living at home

How do I Enroll?

Benefit eligible employees can enroll during the new hire benefits enrollment. Benefit eligible employees can add or drop coverage during open enrollment every fall.

How Do I Access?

By phone or using LegalShield on the go! The LegalShield phone app puts your law firm in the palm of your hand. Tap to call your law firm directly, access free legal forms, and send info directly to your law firm with features like Prepare Your Will and Snap (for speeding tickets). The LegalShield app makes it easy to access legal guidance you can trust. You can download the free app from the App Store or Google Play.

For More Information Contact

David Bruerd, Account Manager

503-453-9370





What is Aflac?

Aflac provides supplemental insurance to help pay out-of-pocket expenses your major medical insurance does not cover.

What Policies are Available Through Aflac?

Short-Term Disability

If you find yourself unable to work, Aflac short-term disability insurance will provide cash to help ease the financial stress of a covered illness or injury.

Hospital Confinement Indemnity

Hospital insurance helps with the expenses not covered by major medical, which can help prevent high deductibles and out-of-pocket expenses from derailing your life plans.

Accident

Get peace of mind and help paying for emergency treatment in the case of an accident.

Cancer/Specified-Disease

Get help coping with the financial and emotional effects of cancer and other specified diseases.

Critical Illness

Use our critical illness insurance to help with the treatment costs of life-changing illnesses and health events.

Dental or Vision Coverage

Choose from Aflac's dental coverage options for the level and premiums that are right for you.

Term Life

If something happens to you, Term Life would protect the financial future of your loved ones.

Juvenile Term Life

Help protect your child's future by guaranteeing them insurability as an adult and giving them a jump-start on the road to financial independence.

How Do I File a Claim?

Go to [Aflac.com/MyAflac](https://www.aflac.com/MyAflac) or download the MyAflac Mobile app from the App Store or Google Play Store to register and enroll in direct deposit.

When you need to file a claim with Aflac, access Aflac SmartClaim from MyAflac or the MyAflac Mobile app on your mobile device. Aflac SmartClaim will guide you through the claim process.

For more information, or to enroll in coverage, contact:

Becky Swanson, Account Manager
541-531-5759
Rebecca_swanson@us.aflac.com





Deferred Compensation (457 Plan)

Deschutes County offers three carrier options to help plan your retirement. You can set aside pre-tax or post-tax dollars to save towards retirement.

To change your deferred compensation election, complete the change form located on the Open Enrollment webpage on www.deschutes.org/hr. Changes can be made during any time of year. All changes are effective the month following receipt of the form by HR, per IRS regulations.

Contact the account representative anytime during the year to establish a deferred compensation account or for questions regarding your existing account.

Laramy Ayers
(202) 759-7127
lcayers@missionsq.org



Phillip Carbajal
(360) 953-4841
phillip.carbajal@nationwide.com



(866) 816-4400



Defined Benefit Plan = pension benefit at retirement is based on a predetermined formula (years of service and average ending salary). This is a lifetime benefit.

Defined Contribution = benefit at retirement is based on the contributions to the plan plus any investment earnings. This is not a lifetime benefit.

Oregon Public Employee Retirement System (PERS)



Pension benefits are provided to you when you are working in a pension qualifying position. The pension program is administered by the Oregon Public Employees Retirement System (PERS), which determines the plan available to you.

Qualifying Position = Is a position that is expected to complete the six-month waiting period and is expected to work at least 600 hours in the calendar year.

Your public employee pension plan has two components:
1) OPSRP Pension or the PERS Pension program
2) the Individual Account Program (IAP).

PERS manages the OPSRP pension, the PERS pension, and the Individual Account Program (IAP) for eligible public employees. Participation in the pension program (OPSRP, PERS) is based on an employee's original eligibility date with a PERS participating employer and their current membership status.

The OPSRP and PERS component of the pension program is a defined benefit plan and is funded by Deschutes County and provides a lifetime pension benefit.

The IAP component of your pension program is a defined contribution plan and is funded by contributions of 6% of your subject salary. Deschutes County pays the 6% contribution for you. Your account is credited with earnings/losses annually based on investment returns. At retirement, the funds can be withdrawn as a lump-sum payment or in installments.

Please note that members earning more than \$2,500 per month will have a portion of their 6% Individual Account Program (IAP) contributions redirected to a new Employee Pension Stability Account (EPSA). You have the option to make additional, after-tax "IAP voluntary contributions," to make up the redirected amount.

For more information regarding the PERS retirement benefit such as contributions and vesting, see Human Resources. For general PERS information, visit <http://oregon.gov/PERS/>.

Employee Assistance Program - Canopy

Employee Assistance Program

The Employee Assistance Program (EAP) with Canopy EAP is a FREE and CONFIDENTIAL benefit that can assist you and your eligible family members with any personal problems, large or small.

Personal Consultation with an EAP Professional

Five (5) counseling sessions face to face, over the phone, or online for concerns such as:

Marital conflict, Conflict at work, Depression, Stress Management, Family Relationships, Anxiety, Alcohol or Drug Abuse, Loss, Career Development

Work/Family/Life

Canopy will help locate resources and information related to Eldercare, Childcare, and Identity Theft.

Legal Consultations/Mediation

Access to a free 30-minute office or telephone consultation. A 25% discount from the attorney's/mediator's normal hourly rate is available thereafter.

Financial Coaching

Coaches will provide 30 consecutive days of financial coaching to help develop better spending habits, reduce debt, improve credit, increase savings, and plan for retirement.

Home Ownership Program

Assistance and discounts for buying, selling, and refinancing.

Pet Parent Resources

Free pet information and support, including pet insurance discounts, new pet parent resources and bereavement support.

Includes Wellbeing Tools such as will preparation kits, online legal tools, tax preparation Q&A, gym membership discounts, and much more.

EAP Member Site

Access innovative tools, chat for support, view videos and webinars, and more. Access at: www.canopywell.com, select "Member Log-In," register as a new user or log-in. Enter your company name when you register as:

Say you are with "Deschutes County" or "Central Oregon Intergovernmental Council"

Life Balance

Discounts on outdoor adventures, travel, amusement, self-care, wellness resources and more. Access in the EAP member site or at LifeBalanceProgram.com/login using code: CAS2948

WholeLife Directions

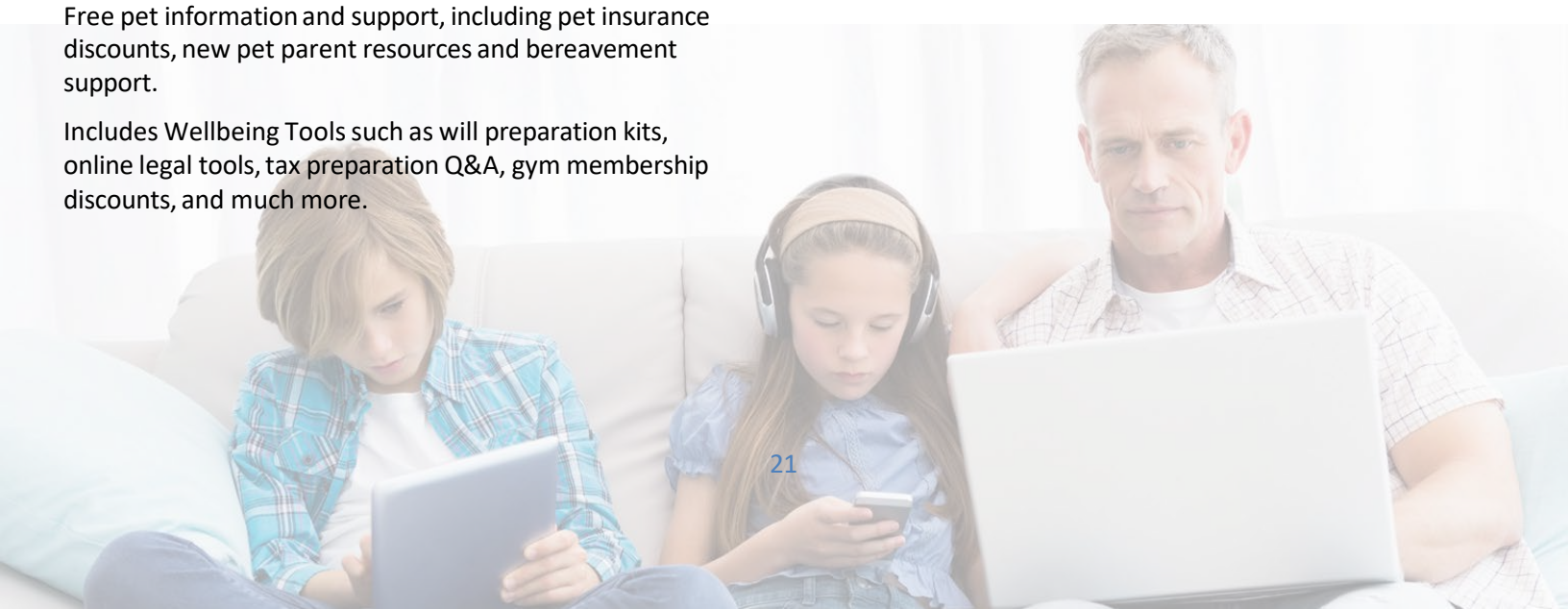
Take a confidential survey and get connected to interactive tools to improve the way you feel. Access in the EAP member site or search WholeLife Directions in the App Store or Google Play.

Counselors are available – 24/7

Call: (800) 433-2320

Text: (503) 850-7721

email: info@canopywell.com



Supplemental Benefits

Childcare Program

Deschutes County leases space to a third party for an on-site childcare center for children of employees. The center is located on the first floor of the Mike Maier Building at 1130 NW Harriman (next to the Community Development Department) in Bend. The center is operated by Munchkin Manor Child Care and Preschool.

The facility is open weekdays from 6:30 a.m. to 6 p.m. Monday through Friday with occasional closures during holidays. Children from 3 months of age through 12 years can be enrolled. Drop-ins are accepted on an as-available basis. There is space for approximately 45 children in the center. Fees are discounted because of the space and utilities provided to Munchkin Manor. Fees may periodically change, so contact Munchkin Manor for the current fee schedule.

The childcare center is also open to State employees who are tenants of the County. However, Deschutes County employees have priority for vacancies.

For further information, please contact Munchkin Manor at (541) 317-3130.

Commute Options Reward Program

Join the Commute Options Partner (COP) incentive program. You can save money on driving costs, get healthy, save parking spaces, and earn rewards!

Earn a \$20 gift card for every 45 days you use a commute option. Get started by going to getthere.rideamigos.com. Register and start tracking your days! For more info contact:

Web: www.commuteoptions.org

Phone: 541-408-6111

Email: kim@commuteoptions.org

Bus Pass Program



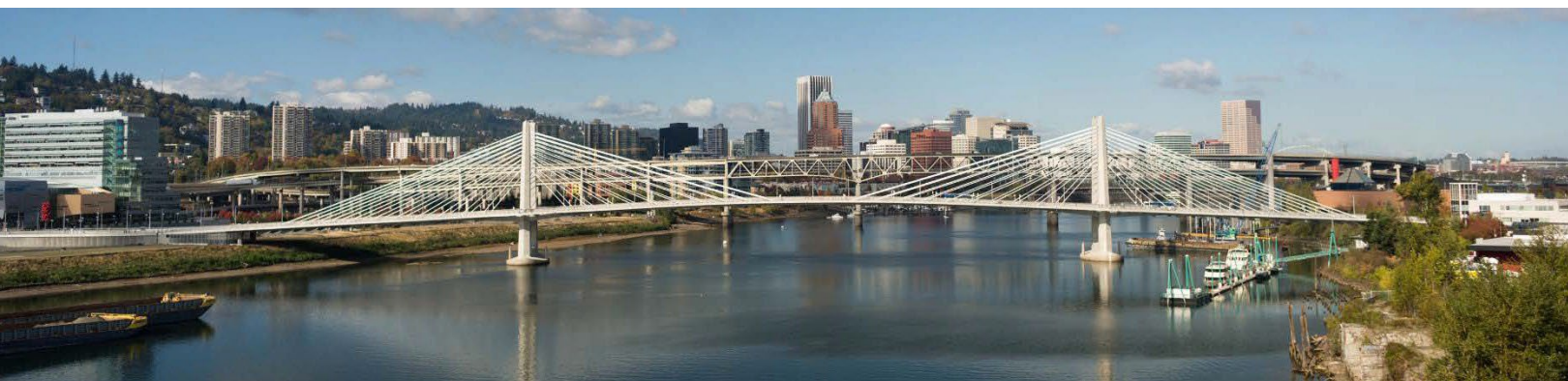
Deschutes County and CET (Cascades East Transit) <https://cascadeseasttransit.com> have partnered to provide free, unlimited ridership to all full-time and part-time benefited Deschutes County employees for Zone 1: City of Bend fixed routes.

The Multi-Zone TouchPass card is for employees whose work commute requires travel between two or more zones (e.g., Redmond to/from Bend). The Multi-Zone card includes travel between Zones 1-4 only.

Note: Recreational routes/zones are not included in either pass (e.g., Ride the River, Lava Butte, or Mt. Bachelor).

If you are interested in one of the passes above and meet the requirements, complete the Bus Pass Program Participation form found on the Human Resources inside DC page under Other Employee Programs, and return it to Human Resources to receive your Zone 1 validation sticker or Multi-Zone TouchPass card.

For questions, contact Human Resources at (541) 388-6553 or hr@deschutes.org.



Wellness and Wellbeing



doc Wellness

Well Connect provides anyone enrolled in the Deschutes County Employee Benefits Plan, including employees (and their dependents) of Deschutes county or COIC, retirees, and people enrolled in COBRA coverage access to wellness program information and additional resources.

The on-site Wellness Coordinator is your primary contact for wellness; they are available to provide nutrition counseling, fitness programming, smoking cessation, health, and wellness coaching and more!

Need a place to start? Get moving with daily movement breaks or join fitness classes.

Health is a lifestyle:

It is not something to get finished, or that can change in a moment's notice. It should not be a struggle to take care of your needs to maintain your health; it should be a positive choice.

Health is balance:

Between how we properly feed, move, and rest our bodies and minds.

Health is happiness:

If we treat our bodies and minds with respect, health and happiness will follow. With health come energy, clarity, and calmness for a high quality of life.

County Wellness Initiatives

- ✓ Monthly wellness topics
- ✓ Freedom From Smoking workshops
- ✓ Fitness facility discounts
- ✓ Workplace CSA (Community Supported Agriculture) program
- ✓ Dietary and nutritional counseling
- ✓ Wellness goal setting
- ✓ County supported sports teams
- ✓ Annual Fitness PLUS Challenge
- ✓ Annual Wellness Fair
- ✓ Onsite fitness facilities and classes
- ✓ Digestive health support group
- ✓ 5k race sponsorship
- ✓ Sleep and stress management resources

Personal Health Assessment

A Personal Health Assessment (PHA) is a two-step process that includes a biometric screening and a follow-up clinic visit which includes an online questionnaire of your health habits. Collectively, the PHA gives you a snapshot of your current health status and potential health risks. Your visit with a provider allows you to have a personalized analysis of your health and recommended steps for improvement.

You can receive a monetary incentive for your participation in the PHA. All employees and spouses who are eligible for the Deschutes County Employee Benefits Plan can participate, including retirees and COIC employees. All personal health information is confidential and protected.

What You Will Receive.

1. SAVINGS on your Health Insurance Premium! Upon completion of your PHA, single employees get a one-month premium holiday on the cost share. Married employees get a one-month premium holiday on the cost share if both employee and spouse complete the PHA. If only one of the married couples completes the PHA, the employee will save 50% of the monthly premium cost share. Savings incentives only applies to the employee and spouse. Incentives are administered the month following completion.
2. A tangible gift of appreciation is at your follow-up appointment!

TO SCHEDULE YOUR PERSONAL HEALTH ASSESSMENT, CALL THE doc AT (541) 317-3189



Protected Leave Information

The Federal Family and Medical Leave Act (FMLA), the Oregon Family Leave Act (OFLA), and Paid Leave Oregon (PLO), were enacted to assist employees and employers in balancing the demands of the workplace with the needs of employees and their families when leave is needed for qualifying reasons. FMLA, OFLA and PLO often provide job and benefits protections. Leave may be taken all at once or on an intermittent basis as the need requires. To the extent permissible under the law, OFLA, FMLA, and PLO leave will run concurrently. Deschutes County is a qualifying employer under all three protected leave laws.



U.S. DEPARTMENT OF LABOR

Federal Family and Medical Leave Act

Eligibility Requirements for Employees: Worked 12 months and at least 1,250 hours in 12-month period preceding leave.

For more information: <https://www.dol.gov/general/topic/benefits-leave/fmla>



Oregon Family Leave Act

Eligibility Requirements for Employees: Worked average of 25 hours per week in 180-day period preceding leave. For parental leave, only required to have worked 180 calendar days.

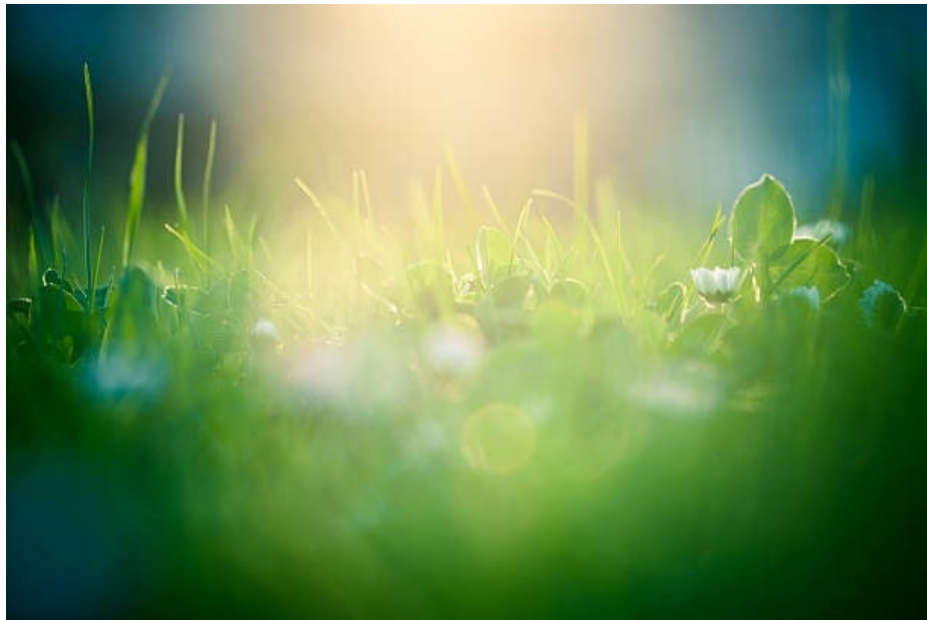
For more information: <https://www.oregon.gov/boli/workers/pages/oregon-family-leave.aspx>



Paid Leave Oregon (PLO) is an optional paid leave benefit administered by the State of Oregon Employment Department. Employees applying for PLO benefits will apply directly through the state and will be required to request a leave of absence from the county as well. When an employee applies for PLO, the state will determine an employee's qualifications for the benefit and will approve or deny claims for PLO benefits.

Eligibility requirements for Employees: Must have earned \$1,000 in wages in the year prior to event and contributed to PLO through payroll deductions. Employees who meet eligibility requirements may apply for PLO from their first day of employment but may not have job or benefits protections until they have worked for the county for 90 days.

More information and how to apply through the state for PLO benefits, visit: <https://paidleave.oregon.gov/>



Training and Development

Employee Training and Development

Public Sector Partners Employee Training

The Public Sector Partners Employee Training Program was created by Human Resources representatives from several organizations collaborating with Central Oregon Community College's Continuing Education program.

Partner organizations include Deschutes County, City of Redmond, City of Bend, Deschutes Public Library, Bend Park & Recreation District and Central Oregon Intergovernmental Council (COIC). All participating organizations are committed to providing learning opportunities for their employees and welcome your participation in courses focusing on building professional, leadership, and technology skills. Courses are specifically for public sector employees and represent an opportunity to connect and network with dynamic instructors and employees of other local government entities. Course catalogs are published on a semi-annual basis and may be located on insideDC.

Tuition Reimbursement

Deschutes County encourages the continuing, job-related education of its employees by offering tuition reimbursement that is available to all County employees subject to department approval. The courses must be offered through an accredited institute of higher education in Oregon. The program's purpose is to aid employees who wish to participate in specific job-related coursework to enhance their work and contributions to County services.

Employees participating in this program are eligible for reimbursement of up to eighty percent (80%) of the tuition for approved coursework upon completion with a grade of "C" or better. Books and other materials purchased for the course will be the employee's expense and will remain the property of the employee. Employees interested in being considered for tuition reimbursement benefits may consult with their supervisor.

Skidcar Training

The Deschutes County Skidcar Training Program is an all-weather driver enhancement program, taught with the aid of the Skidcar Training Platform: a wheeled frame and hydraulic dolly system that attaches to the frame of a regular passenger car with the ability to reduce or increase the amount of traction the vehicle has.

- Four-hour class, one hour in the classroom and three hours driving
- Free to County employees and volunteers
- Offered seven days a week, either 8:00AM-12:00PM or 1:00PM-5:00PM. Three participants per class.

To schedule a class, contact Laurie Smith at (541) 385-1749 Laurie.Smith@deschutes.org

Employee Recognition Program

The three components of the program are:

- 1. Exemplifying County Values:* You know which of your co-workers exemplifies County Values, let them know how much you appreciate them by filling out a Stellar Employee form.
- 2. Years of Service:* Employees who reach five-year service milestones receive one-time awards of four Time Management Leave (TML) or Vacation hours for each five years of service.
- 3. Department Recognition:* Each department will be provided with funds based on total department FTE. How the funds are used is at each department's discretion.

Check out the latest Employee Training Catalog for more information. See complete program details at the County's employee Intranet site or call (541) 330-4640 or (541) 322-7697 for help.

Who to Contact

Plan Type	Provider	Phone	Website/Email Address	Policy/Group #
Deferred Compensation	MissionSquare Retirement	202-759-71271	lcayer@missionsq.org	Deschutes County
Deferred Compensation	Nationwide	360-953-4841	phillip.carbajal@nationwide.com	Deschutes County
Deferred Compensation	Empower Retirement	866-816-4400		Deschutes County
Dental	PacificSource	888-246-1370	www.PacificSource.com	G0037173
EAP	Canopy	800-433-2320	https://canopywell.com	Deschutes County or COIC
FSA	PacificSource Administrators	800-422-7038	www.PacificSource.com/PSA	Deschutes County
Human Resources	Deschutes County	541-317-3154	benefits@deschutes.org	
Life / AD&D	New York Life	800-362-4462	www.newyorklife.com	Life: FLX964626 AD&D: OK 966213
Long Term Disability	New York Life	800-362-4462	www.newyorklife.com	LTD: LK 963252
Medical	PacificSource	888-246-1370	www.PacificSource.com	G0037173
Onsite Clinic	Premise Health	541-317-3189	www.Deschutes.org/clinic	Deschutes County
Onsite Pharmacy	Premise Health (Walgreens)	541-385-1071	www.Deschutes.org/benefits/page/doc-pharmacy	Deschutes County
Retirement Plan	PERS	888-320-7377	www.oregon.gov/pers	Deschutes County
Vision	PacificSource	888-246-1370	www.PacificSource.com	G0037173
Voluntary	LegalShield	503-567-9912	www.legalshield.com	Deschutes County
Voluntary	AFLAC	541-531-5759	rebecca_swanson@us.aflac.com	Deschutes County

Notes and Disclaimers

This Benefit Summary highlights the main features of your benefit programs. It is intended to help you choose the benefits that are best for you. This brochure does not include all plan rules, details, limitations, or exclusions. The terms of your benefit plans are in the legal plan documents, the plan documents are the final authority on plan benefits.

Deschutes County reserves the sole and exclusive right to alter, reduce, or eliminate any pay practice, policy, or benefit at any time and without advance notice, except for those provisions required by law. Terminating employees will be entitled to only those benefits in place at the time of termination of employment, although those benefits are subject to change. Health and welfare benefits are not vested benefits and are subject to change at the sole discretion of Deschutes County. Every effort has been made to assure that the information provided herein is accurate. In all cases, however, the benefit plans will be administered in accordance with the governing plan documents, insurance contracts, or company policies. These documents are available to participants upon request. The choice of physician, or provider of services and/or supplies, is always the participant's choice. Although the benefit plans have been designed to encourage use of cost-effective network providers who have contractually agreed to discounted fees (in some cases benefits may be limited or excluded for use with non-network providers) the choice of who will provide treatment is at the sole discretion of the participant.

Network providers practice independently of the plan.