

Benefit and Pay Changes - Moving from Full Time to Part Time Status

Deschutes County employees who are in a budgeted position and are scheduled to work 40 hours a week (1.0 FTE) are considered full time employees. Any budgeted position that is less than 40 hours per week but 20 or more hours/week (.50 FTE to .99 FTE) is considered part time. This document lists impacts to benefits and pay for employees who move from full to part time status.

Health Insurance:

A change from full to part time status is a qualifying event to make a new election regarding health insurance benefits. Changes are effective the first of the month following or coinciding with the date you are considered a part time employee.

The following options are available to you:

• Enroll in the High Deductible Health Plan. You would continue to pay your current pre-tax premium cost-share (\$95 or \$116, based on family size) contribution for this option.

There are only two differences between the Standard Health Plan and the High Deductible Health Plan:

- Standard Plan = Deductible is \$500 per person; \$1,500 maximum per family unit
- Standard Plan = Out of Pocket Maximum is \$2,000 per person; \$6,000 per family unit.* (*when utilizing a preferred provider)
- High Deductible Plan = Deductible is \$2,500 per person; \$5,000 maximum per family unit.
- High Deductible Plan = Out of Pocket maximum is \$5,000 per person; \$10,000 per family unit.*
 (*when utilizing a preferred provider)

There are <u>no differences in coverage or cost of care</u> on the High Deductible Plan. You still receive dental/vision/prescription coverage, and you will still be able to utilize the DOC, the DOC Pharmacy, and Wellness Coordinator services and activities.

• You may "buy up" to the Standard Plan by paying a pro-rated portion of the full health and dental insurance premiums, which for FY26 is \$2,607. For example, a .50 FTE employee would pay \$1303.50 per month, **plus** the \$95/\$116 premium cost share that all employees pay. Once you choose to "buy up," you cannot change this election unless you have a qualifying change in FTE status (more than 25% change in FTE,) or until open enrollment in November, with the change being effective January 1 of the following plan year. Depending on when you enroll, you may be paying more for the premium to "buy down" your deductible than you would if you just paid the higher deductible. As you are probably aware, many health plan benefits are not subject to the deductible.

More information regarding health coverage can be found in the Deschutes County Health Plan Document, found at this link: https://www.deschutes.org/hr/page/health-insurance

If you have other verifiable health coverage, you can waive all county health insurance coverage for you and all dependents, resulting in a \$125 monthly stipend paid to you. You would not pay the \$95/\$116 pre-tax premium cost-share contribution. However, you would NOT have medical/dental/vision/prescription coverage, and you would NOT be able to utilize the DOC, the DOC Pharmacy, and Wellness Coordinator services and activities.

Once your change to part time status has been approved and submitted to Human Resources, you will be sent a memo regarding benefit changes via e-mail. You will subsequently be contacted so that you may indicate your choice of the options stated above.

PERS:

When an employee works at least 600 hours in a calendar year, and has served a six month wait period, the employee has established membership with PERS. In order to maintain membership, the employee must work 600 hours in each subsequent calendar year. At minimum, a .50 FTE budgeted position is approximately 1,036 hours per year. Therefore, PERS membership will continue, and contributions will be paid on your monthly salary during qualifying years. More information regarding PERS can be found at the PERS website at www.oregon.gov/PERS.

Life/Long Term Disability (LTD):

Group Life insurance is based on your annual salary, and LTD coverage is based on your monthly salary. These benefits continue for anyone in a budgeted position. Coverage amounts are prorated due to your reduction in salary.

Please contact the Benefits at (541) 317-3154 or via email at <u>benefits@deschutes.org</u> if you have questions regarding your benefits.

Leave Accrual Rate and Holidays:

Leave Accrual:

Leave is accrued based on the accrual schedule in your applicable bargaining unit contract or county policy. Part time leave accrual is pro-rated to scheduled FTE.

 Example: You currently accrue 14 hours a month as a full time employee and move to .80 (32 hours a week) FTE. Your accrual rate would be 14 x .80, or 11.20 hours per month. (Note: You do not earn leave accrual on hours worked above your scheduled FTE.)

Floating Holiday:

If you are eligible to receive floating holiday(s), the holiday is pro-rated to your FTE.

o Example: If you reduce to a .80 FTE, your pro-rated floating holiday will be 6.40 hours.

County Observed Holidays:

The Holiday Observance Schedule can be found in your applicable bargaining union contract, or on the insideDC Human Resources webpage under Common Resources. If you are eligible to receive paid holidays, they will also be pro-rated to your FTE as noted in your bargaining unit contract, or applicable county policy.

Paycheck Changes:

Your base pay will be reduced by the reduction in your FTE.

Example: If your current gross base wages are \$2,000 per month, and you reduce to .80 FTE, your gross base wages will reduce to 80% of FTE, or \$1,600 per month. Please be aware that some additional pays will also be prorated. You should check your bargaining unit contract or county policy to determine if this will affect any additional pays you currently receive, or may be eligible to receive in the future.

Please contact Dana Rugg, Payroll Supervisor, at 541-617-4746 if you have any questions regarding changes in your salary, or regarding the proration of accruals and/or holidays.