

**JOSEPHINE COUNTY
BENEFIT OVERVIEW – AFSCME EMPLOYEES**

**Insurance
Available to Full-Time employees only**

Oregon Educator’s Benefit Board

Medical – Moda Health*	Plan Alder: Deductible \$400/\$1,200, Max Out of Pocket \$3,000/\$9,000 Plan Birch: Deductible \$800/\$2400, OOP Max \$4,000/\$12,000 Plan Cedar: Deductible \$1200/\$3600, OOP Max \$5,000/\$13,700 Plan Dogwood: Deductible \$1,600/\$4800, OOP Max \$6,850/\$13,700 Plan Evergreen (HSA qualified): Deductible \$1,600/\$3,200, OOP Max \$6,550/\$13,100
Dental – Moda Health/ODS*	Plan 1: Deductible \$50, Benefit Max \$2,200 Plan 2: Deductible \$50, Benefit Max \$1,500 Plan 3: Deductible \$50, Benefit Max \$1,500 Plan 4: Deductible \$50, Benefit Max \$1,500 Plan 6: Deductible \$50, Benefit Max \$1,200
Dental – Willamette*	Plan 8: \$20 co-pay
Vision – Moda Health*	Plan Opal: Benefit Max \$600 Plan Pearl: Benefit Max \$400 Plan Quartz: Benefit Max \$250

**County Contribution and Employee premiums vary based on enrollment.*

Life/AD&D	Employee Life: \$50,000, Dependent Life: \$5,000, AD&D: \$30,000
Long Term Disability	66 2/3% of lost wages after 90-day waiting period

Retirement

PERS	Employee Contribution 6% upon eligibility
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Leave Benefits

Pro-rated for less than Full-Time

PTO	1 - 6 months	16.0 hours	96 hours/year
	7 - 24 months	17.5 hours	210 hours/year
	25 - 60 months	19.5 hours	234 hours/year
	61 - 120 months	21.5 hours	258 hours/year
	121 - 180 months	23.5 hours	282 hours/year
	> 180 months	25.5 hours	306 hours/year
Holidays	New Year's Day, Martin Luther King BD. Presidents' Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day		

Other Benefits

Available upon eligibility

Employee Assistance Program (EAP)	Access to highly qualified, licensed, and experienced EAP clinicians with expertise in marriage and family counseling, substance abuse and crisis support
Health Savings Acct (HSA)	With qualifying Medical Plan selection; pre-tax contribution (up to \$3,300/\$6,550 annually)
Flexible Spending Acct (FSA)	IRC Section 125 - Pre-tax contributions for unreimbursed medical or dependent care expenses.
Deferred Comp	IRC Section 457 Plan – VOYA or VALIC
Voluntary Insurance	Additional Life Insurance may be purchased for employee, spouse, children Additional AD&D Insurance may be purchase for employee, spouse, children
Supplemental Insurance	May be purchased through American Fidelity Assurance
Health Reimbursement Arrangement (HRA)	Account-based health plan; funds can be used to cover qualified healthcare expenses and premiums for you and your family. Employer contributions, earnings, and withdrawals (claims) are exempt from taxes.