

# Explore Your Benefits

Represented Employees



## Welcome to Clean Water Services:

Clean Water Services values our employees and their commitment to the District's mission of providing cost-effective services and environmentally sensitive management of water resources for the Tualatin River Watershed. Through this mission and with the dedication of our employees, Clean Water Services works to enhance the environment and quality of life in the Tualatin River Watershed through visionary and collaborative management of water resources in partnership with others.

Employees are our greatest asset and play a key role in the success of the District. In order to attract and retain a highly skilled, diverse workforce, and recognize the dedication our employees demonstrate each and every day, Clean Water Services offers comprehensive benefits as part of a total compensation package. Benefits include medical, dental and vision, short-term disability, retirement, life insurance, voluntary supplemental coverages, paid time off, tuition reimbursement and a variety of employee discounts such as the annual TriMet pass, KinderCare childcare discounts, and FirstNet subscriber cell phone plan.

This guide is intended to help you learn about and select the most cost-effective coverages to fit your individual needs. This is only a summary and is not intended to be a complete description of each benefit or all benefits offered. Further information is available by reaching out to Benefits Management at **503-681-3661**, email **benefits@cleanwaterservices.org** and William C. Earhart who administers represented employee medical, dental, vision, short-term disability and a life insurance offering.

Thank you for helping us reach our goal of providing beautiful clean water today and tomorrow, and for choosing Clean Water Services as your employer of choice.

The Human Resources Team



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## Benefits Overview

### Eligibility

All full-time regular employees are eligible for benefits. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse.
- Children may be covered until age 26. Disabled children may be covered beyond age 26.

Enrollment forms are due within 30 days of becoming eligible.

### When Coverage Begins

- Medical and vision coverage are effective the first of the month following 80 hours of service. Employees must work 80 hours per month for continuation of coverage. Dental coverage begins 90 days after medical coverage becomes effective.

### Benefits Plan Year

The benefits plan year runs from January 1 through December 31 of each year.

### Making Benefit Changes During the Year

- When a qualifying life event (QLE) occurs during the benefits plan year, you have 30 days from the date of the event to contact Benefits Management to make appropriate changes and provide proof of the event and documentation for dependent verification, if applicable. Without a QLE, you will need to wait until the next annual Open Enrollment to change your benefits. Your change in coverage must be consistent with your change in status. QLEs include the following:
  - Change in your legal marital status (marriage, divorce, or legal separation).
  - Change in the number of your dependents (for example, through birth or adoption of a child, or if a child is no longer an eligible dependent).
  - Change in your spouse or domestic partner's employment status, resulting in a loss or gain of coverage.
  - Employee, spouse, or dependent taking an unpaid leave of absence, which affects benefits eligibility.
  - Entitlement to Medicare or Medicaid.



## Medical Benefits

Two plans are offered: Kaiser (an Exclusive Provider Organization or EPO) and Oregon Teamsters Employers Trust Plan (a Preferred Provider Organization or PPO), administered by Regence Blue Cross Blue Shield.

### Kaiser EPO

An EPO is more than just health care coverage — it's a partnership in your health. With this plan, you receive preventive care services at little or no cost to you, plus you can manage most of your care online 24/7. EPO benefits include a personal doctor for routine medical care.

### Oregon Teamsters Employers Trust Plan PPO

PPO providers, from hospitals and doctors to chiropractors and mental health providers, have agreed to accept pre-negotiated rates that are lower than rates charged by non-PPO providers. Because the amount billed by the provider is lower, your share of the bill will be smaller, too.

Compare key coverage features for both plans using the chart on the following page. Then choose the one that best fits your needs and budget.

**NOTE:** Both plans include prescription drug coverage and no-cost preventive care, as long as it's from a network provider. Because preventive care is free, there's no excuse to skip it. Not to mention, keeping up with preventive care helps lower your long-term health care expenses and can spot and diagnose concerns early, when treatment is simpler and less costly

# Medical Plans Highlights

| Plan Features                                      | Oregon Teamsters Employers Trust Plan PPO                         |                | Kaiser NW EPO  |
|--|---|----------------|--|
|  | In-Network  | Out-of-Network | In-Network Only  |
| <b>Deductible (per calendar year)</b>              |   |                |  |
| Individual/Family                                  | \$150/<br>\$450   |                | \$150/<br>\$450  |
| <b>Out-of-Pocket Maximum (per calendar year)</b>   |   |                |  |
| Individual/Family                                  | \$1,150   |                | \$1,150/<br>\$3,450  |
| Coinsurance  | 10% after ded.  | 20% after ded. | 10%  |
| <b>Covered Services</b>                            |   |                |  |
| Preventive Care                                    | Covered 100%  | 20%            | Covered 100%   |
| Office Visits (PCP/specialist)                     | 10%   | 20%            | \$20 per visit, ded. doesn't apply<br>\$30 per visit   |
| Chiropractic/ Acupuncture                          | \$35/visit; maximum \$750/year                                    | 20%            | May be covered*  |
| Emergency Room                                     | 10% coinsurance and \$150 copay                                   |                | 10% coinsurance (ER and Urgent care are the same for select providers and non participating providers) |
| Urgent Care  | 10%   | 20%            | \$40 per visit, deductible doesn't apply   |
| Inpatient Hospital                                 | 10%   | 20%            | 10%  |
| Outpatient Surgery                                 | 10%   | 20%            | 10%  |
| <b>Prescription Drugs Copay/Coinsurance</b>        |   |                |  |
| Out-of-Pocket Maximum                              | \$750 prescription  |                | NA   |
| Generic  | 31-day supply; 10% coinsurance; \$5 min./\$50 max. for retail**   |                | \$10 retail, \$20 mail-order/ prescription, deductible doesn't apply                                   |
| Preferred Brand                                    | 31-day supply; 15% coinsurance; \$15 min./\$100 max. for retail** |                | \$20 retail, \$40 mail-order/ prescription, deductible doesn't apply                                   |
| Nonpreferred Brand                                 | 31-day supply; 25% coinsurance; \$25 min./\$100 max. for retail** |                | \$40 retail, \$80 mail-order/ prescription, deductible doesn't apply                                   |
| Participating Specialty Pharmacies (30-day supply) | 100% coinsurance up to \$100 maximum                              |                | Applicable generic, preferred brand, and nonpreferred brand drug cost shares                           |

\*Please see your plan document. Contact William C. Earhart for coverage details.

\*\*Out-of-Network prescription coverage is not covered.

**Important Note:** If the cost of your prescription is less than your copay, you will only be charged the cost of the prescription.

# Dental and Vision Benefits

## Dental Plan

Your dental benefits offer you and your family an affordable way to maintain your oral health with preventive and diagnostic care, basic care, and major care. Choose from three plan options. Learn more about your dental plans below.

## Dental Plan Highlights

| Plan Features                         | Kaiser Premier Plan                    | Oregon Teamster Employers Trust – Plan 6* | Willamette Dental Group                |
|---------------------------------------|--|---|--|
| <b>Deductible (per calendar year)</b> |  |   |  |
| Individual/Family                     | \$0/\$0                                | \$0/\$0                                   | \$0/\$0                                |
| Benefit Maximum (per member)          | \$1,500                                | \$1,500                                   | No annual maximum                      |
| <b>Covered Services</b>               |  |   |  |
| Class 1 – Diagnostic/ Preventive      | \$0                                    | Yr. 1 – 25%<br>Yr. 2 – 15%<br>Yr. 3 – 5%  | \$25/visit                             |
| Class 2 – Basic Care                  | \$0                                    |   | \$25/visit                             |
| Class 3 – Major Care                  | \$250                                  | 30% coinsurance                           | Copay varies; see schedule of services |
| Orthodontia                           | 50% coinsurance, \$2,500 lifetime max. | 30% coinsurance, \$1,000 lifetime max.    | \$2,000 copay, \$25 per visit          |

\* Co-insurance resets to year 1 level if Basic Dental Services are not used in a calendar year. Please see plan documents for more details.

## Vision Plan

As a Vision Service Plan (VSP) member, you get personalized eye care from a VSP network doctor at low out-of-pocket costs. If you prefer to shop online, you can use your vision benefits on Eyeconic® – the VSP preferred online retailer. Search for extra savings on eye care and glasses/contacts at [vsp.com/offers](https://vsp.com/offers).

## Vision Plan Highlights

| Plan Features                 | VSP Vision Plan  |                                  |
|-------------------------------|--|----------------------------------|
|                               | Coverage   | Copay                            |
| WellVision Exam               | Focuses on your eyes and overall wellness  | \$10                             |
| <b>Prescription Glasses</b>   |  |                                  |
| Frame                         | <ul style="list-style-type: none"> <li>\$100 allowance for a wide selection of frames</li> <li>\$120 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> </ul> | Included in Prescription Glasses |
| Lenses                        | <ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>  | Included in Prescription Glasses |
| Lens Enhancements             | <ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> </ul>   | \$0<br>\$80–\$90<br>\$120–\$160  |
| Contacts (instead of glasses) | <ul style="list-style-type: none"> <li>\$164 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> </ul>         | \$0                              |

\* You are eligible to receive benefits every 18 months and your children every 12 months. Both you and your dependents are eligible for frames every 18 months.



## Spending Accounts

### Flexible Spending Accounts (FSAs)

FSAs are great ways to save because they let you set aside pretax payroll deductions to pay for out-of-pocket health care expenses, such as deductibles, copays, and coinsurance, as well as dependent care expenses, such as child or elder care. Because that portion of your income is not taxed, you pay less in federal income, Social Security, and Medicare taxes. These accounts are available to all benefit eligible employees, regardless of medical plan enrollment.

Clean Water Services offers the following two FSAs:

#### Health Care FSA

- Contribute up to the annual maximum set by the IRS each year to pay for eligible health care expenses, including deductibles, copays, and coinsurance. See IRS Publication 502 at [www.irs.gov](http://www.irs.gov) to learn more.

#### Dependent Care FSA

- Contribute up to \$5,000 annually (\$2,500 married, filing separately) to pay for eligible dependent care expenses including preschool, summer day camp, or child day care and adult day care so you and/or your spouse can work, look for work, or attend school full time. Your child(ren) are eligible until the age of 13. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).

### FSA Rules To Keep In Mind

You must enroll each year to participate.

**Health Care FSA** – Submit claims through March 31 of the following year. Roll over up to the maximum allowed by the IRS each year.

**Dependent Care FSA** – Unused funds will NOT be returned to you or carried over to the following year.

# Life and Disability

## Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) Insurance are useful solutions to help preserve your family's quality of life and financial future. The District provides full-time regular employees working 40 hours per week (and their dependents) a maximum of \$1,000 in Life Insurance benefits. Oregon Teamsters Employers Trust provides \$3,000 for employee-only coverage, and \$3,000 in AD&D coverage.

## Voluntary Life

If you need additional coverage, you can pay the premiums and get supplemental voluntary life coverage for yourself, your spouse, and dependent children. **Note:** You can choose voluntary life anytime during the year. If you enroll when you are first eligible, you can receive up to the guaranteed issue amounts (GI) without evidence of insurability (EOI). If you choose an amount greater than the GI or enroll at a later date, an EOI will be required to activate coverage. You can elect Additional Life coverage in units of \$10,000, to a maximum of \$300,000; units of \$5,000 to \$300,000 for spouse; and \$2,000, \$5,000 or \$10,000 for children.

## Short-Term Disability Insurance

If you need to miss work for a short period of time, short-term disability (STD) helps ensure you will continue to receive a portion of your paycheck. Following a 7-day waiting period for illness (including pregnancy) and injury, benefits are provided for up to 26 weeks at \$300 per week for the first 13 weeks and \$325 per week for the remaining 13 weeks of time loss. **Note:** STD benefits are not available for dependents, and benefit amounts cannot exceed two-thirds of an employee's total regular weekly earnings. Your physician will be required to verify your disability.

## Long-Term Disability Insurance

If you need to miss work for an extended period of time due to a qualified illness or injury, the optional long-term disability benefit can help ensure that you still collect a part of your income until you can return to work or you reach retirement age. You can receive 60% of your monthly salary up a monthly maximum of \$6,000. Benefits begin after 180 days of disability. This plan is completely voluntary and 100% employee-paid.

**Note:** You can also purchase voluntary short-term disability through Aflac.

## Voluntary Aflac Benefits

Aflac Supplemental Benefits offer you the opportunity to obtain additional benefits that best suit the needs of you and your family. Enrollment in any plan is optional — choose only the plans and coverage levels that meet your needs. Some restrictions apply for life insurance premiums. You can select from the following options:

- Accident Insurance
- Hospital Indemnity
- Term Life Insurance
- Short-Term Disability Insurance
- Critical Illness
- Dental Insurance
- Whole Life Insurance

**Please Note:** A reduction in certain benefits may apply based on the age of the insured at the time of payout. Please refer to the benefit summary or plan document for details.



# Retirement Plans

Clean Water Services offers all employees two retirement plans to save toward retirement, Oregon PERS and the 457(b) Plan, shown below.

## Oregon Public Employee Retirement System (PERS) Retirement Plan

District employees who work six full calendar months and 600 hours in a calendar year will be enrolled in the PERS retirement program. Employees who have already met the waiting period and hour requirement will be immediately enrolled. The required 6% IAP contribution is paid by the District on behalf of employees. Employees are no longer required to make this pre-tax contribution. In addition, the District makes a contribution for each employee based on the projected retirement benefit.

| Plan Features                                  | Tier One<br>(Hired before<br>January 1, 1996)                 | Tier Two<br>(Hired between<br>January 1, 1996 -<br>August 28, 2003) | OPSRP<br>(Hired after<br>August 28, 2003)                                 |
|--|---|---|---|
| Retirement Age                                 | 58 or 30 years of service                                     | 60 or 30 years of service   | 65 or 58 with 30 years of service   |
| Early Retirement                               | 55 with less than 30 years of service                         | 55 with less than 30 years of service                               | 55, if vested   |
| Vesting  | 5 years   | 5 years   | 5 years with 600 hours of service per calendar year                       |
| Unused sick leave used in final average salary | Yes   | Yes   | No  |
| Employee Contribution                          | 6% (3.5% into IAP)  | 6% (3.5% into IAP)  | 6% (5.25% into IAP)   |
| IAP Redirect                                   | 2.5% of employee contribution goes into EPSA                  | 2.5% of employee contribution goes into EPSA                        | .75% of employee contribution goes into EPSA                              |
| Retirement calculation methods                 | Money Match, Full Formula, or Formula + Annuity (if eligible) | Money Match or Full Formula   | Formula<br>1.5% × years of total retirement credit × final average salary |

## 457(b) Deferred Compensation Plan

District employees are eligible to participate in the 457(b) Deferred Compensation Plan. A 457(b) Deferred Compensation Plan is a retirement savings plan that allows you to save and invest pre- or post-tax dollars through voluntary salary deferral. Employees may defer up to the IRS maximum each year. Additional deferral amounts are permitted over the age of 50 or within 3 years of normal retirement age.



## Paid Time Off

The District provides time for employees to pursue outside interests and maintain a positive work-life balance. All regular employees accrue vacation at the following rates:

| Number of Full Accrual Pay Periods | Years       | Hours Credited Per Pay Period |
|------------------------------------|-------------|-------------------------------|
| 1-130                              | 0 - 5 yrs   | 3.69                          |
| 131-260                            | 5 - 10 yrs  | 4.61                          |
| 261-390                            | 10 - 15 yrs | 5.54                          |
| 391-520                            | 15 - 20 yrs | 6.46                          |
| 521 and over                       | 20 yrs +    | 7.38                          |

The maximum vacation accrual is 360 hours.

### Holidays

In addition to paid vacation, time is provided for employees to recognize and observe national holidays. The District recognizes the following paid holidays each year:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Veteran's Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- Up to 25 years of service: 2 personal holidays
- 25 years of service or more: 3 personal holidays

### Sick Leave

All regular full-time employees accrue sick leave at a rate of .0462 hours for each hour worked. Employees may accrue up to a maximum of 96 hours of sick leave per year. Any unused sick leave will be carried over into the next calendar year, and there is no maximum accrual.

# Additional Benefits

## Employee Assistance Program (EAP)

Clean Water Services wants you and your family to live well in all aspects of life, whether you're at home or at work. That means taking care of your total health — physical, financial, and emotional. For that reason, the District provides an employee assistance program (EAP) at no cost to you.

This service connects you and your family members with mental health and counseling services to help you create a more ideal work-life balance. All provided services are confidential, and outcomes aren't shared.

### **EAP offers assistance with:**

- Emotional problems, stress, anxiety, depression
- Child care, schooling concerns, elder care services
- Alcohol or drug dependency, tobacco cessation program
- Grief and loss
- Marriage, family, or work problems
- Financial or legal advice

## Education & Training Reimbursement

The District strives to support employees who are continuing or enhancing their education by providing tuition reimbursement. Employees may receive tuition reimbursement for the cost of college coursework, conferences, seminars, and obtaining or renewing a license or certification.

## Employee Discounts

Discounts for employees are available on everyday goods and services including Columbia Sportswear and Nike employee store passes, gym memberships, KinderCare childcare, cell phone plans, FirstNet, Costco membership, CWS clothing stipend, and additional discounts available through medical plan providers.

## Discounted TriMet Hop Pass

Discounted TriMet Hop Fastpasses are available to all current employees. The TriMet Hop pass can be used by employees for work or personal travel on the TriMet bus, MAX, WES light rail, Portland Streetcar, Portland Aerial Tram and certain CTRAN buses.

## Wellness Incentives

The District encourages and supports employees who would like to lead a healthier lifestyle. Throughout the year, employees can participate in wellness and team building activities. In addition, a variety of wellness benefits are available to employees through medical providers as well as Canopy EAP services including; physical, mental and emotional wellbeing support and coaching, nutrition and weight loss programs, discounts on wellness items, chiropractic and acupuncture benefits, and nutrition guidance.

## Benefit Provider Contact Information

| Benefit Plan                                  | Provider                        | Phone Number   | E-mail/Website   |
|---|---------------------------------|--|--|
| Medical/Prescription Drugs                    | Regence<br>Blue Cross<br>Kaiser | 800-547-1314 or<br>503-282-5581  | <a href="mailto:info@wcearth.com">info@wcearth.com</a>                           |
| Dental  | Regence<br>Willamette<br>Kaiser |  |  |
| Vision  | Vision Service<br>Plan (VSP)    |  |  |
| Flexible Spending Accounts (FSAs)             | PacificSource                   | 800-422-7038   | <a href="http://www.psa.pacificsource.com/PSA">www.psa.pacificsource.com/PSA</a> |
| Health Reimbursement Arrangement (HRA)        | HRA Veba                        | 888-659-8828   | <a href="http://www.hraveba.org">www.hraveba.org</a>                             |
| Life and AD&D (provided through the District) | The Standard                    | Life and AD&D<br>800-628-8600<br><br>Short-Term<br>Disability<br>800-368-2859<br><br>Long-Term<br>Disability<br>800-368-1135 | <a href="http://www.standard.com">www.standard.com</a>                           |
| Life Insurance (provided through OTET)        | The Standard                    | 800-547-1314 or<br>503-282-5581  | <a href="mailto:info@wcearth.com">info@wcearth.com</a>                           |
| Short-Term Disability (provided through OTET) | William C. Earhart              |  |  |
| PERS Retirement Plan                          | PERS                            | 888-320-7377   | <a href="http://www.oregon.gov/PERS">www.oregon.gov/PERS</a>                     |
| 457b Deferred Compensation Plan               | Empower Retirement              | 800-701-8255   | <a href="http://www.empowermyretirement.com">www.empowermyretirement.com</a>     |
| Aflac Voluntary Benefits                      | Aflac                           | Lisa Wilson<br>503-515-5035  | <a href="mailto:lisa_wilson@us.aflac.com">lisa_wilson@us.aflac.com</a>           |
| Employee Assistance Plan (EAP)                | Cascade Centers                 | 800-433-2320<br>or text<br>503-980-1777  | <a href="http://www.cascadecenters.com">www.cascadecenters.com</a>               |
| First Net                                     | AT&T                            | Bee Nguyen<br>503-432-5157   | <a href="mailto:DN032T@att.com">DN032T@att.com</a>                               |

### Questions? Let Us Help You

If you have any questions about your benefits as you explore your options and prepare to enroll, please contact Benefits Management.

To view Clean Water Services' required postings, including important legal notices, go to SharePoint under the Benefit Open Enrollment page or contact Benefits Management.

While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, Clean Water Services reserves the right to modify or terminate any benefit plans at any time.