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1.0 Introduction

For the purposes of this policy, “non-pay benefits” include those benefits provided by EMSWCD other than pay and time off. On the first of the month following the date of hire, the following non-pay benefits¹ are offered to full time employees, and part-time employees who normally work a minimum of 20 hours per week and will work at least 120 days in a calendar year. Continued availability of these and other benefits are contingent on availability of funding and subject to change by the EMSWCD Board of Directors. Employees who work less than 20 hours per week, in addition to seasonal employees regardless of the hours worked, are not eligible for non-pay benefits (other than wellness leave, see Policy 1.1.8). Specific exceptions, if they exist, in terms of non-pay benefits that apply to regular status employees who work less than 20 hours per week, in addition to temporary and seasonable employees, are identified below.

2.0 Health and Disability Insurance

Health insurance (including medical, dental, and vision) is provided for full-time employees and part-time employees (who normally work at least 20 hours per week) at no cost. Employees must be scheduled to work for EMSWCD for more than 120 days in a calendar year to be eligible for health insurance coverage. Seasonal employees are not eligible for health insurance coverage. Employees eligible for health insurance coverage may purchase health insurance for family members at 10% of cost, as provided in EMSWCD’s agreement with the insurance carrier. Medical benefits will begin on the first day of the month following the employee’s first day at work.

¹ For benefits and other work-related purposes, EMSWCD recognizes domestic partners, consistent with the law.



Costs related to health insurance for family members are the responsibility of the employee and may be deducted from the employee's paycheck if requested. Family members eligible for this coverage include spouses, children, domestic partners (regardless of gender), and the children of a domestic partner. If required by the insurance provider, an affidavit will be required in order to enroll a non-married partner in the EMSWCD's Medical Insurance Plan. Enrollment materials, affidavit forms, and information regarding coverage are available from EMSWCD's Office Manager. Continued availability of these and other benefits are contingent on availability of funding and subject to change by the EMSWCD Board of Directors.

Employees may purchase supplemental health insurance through the EMSWCD's provider. If an employee elects to purchase supplemental insurance through the EMSWCD's provider, the EMSWCD will contribute 50 percent of the cost of that insurance, up to \$50 per month. The remainder will be at the employee's own expense. Changes to supplemental insurance must be requested in writing no less than 10 days before the end of the pay period to be effective at the start of the following pay period.

In the event that an employee has exhausted all paid leaves for "wellness" purposes, the EMSWCD will continue to provide insurance benefits so long as unpaid leave is approved. If an employee is approved for short-term disability coverage by the EMSWCD's carrier, the EMSWCD will continue to provide insurance benefits so long as the employee remains on short-term disability. Short-term disability pays up to 60% of weekly wages with a \$200 weekly cap; the EMSWCD pays an additional \$100 per week through self-insurance. If the employee remains unable to work once short-term disability benefits are exhausted, the EMSWCD will discontinue benefits and employee will be offered COBRA.

2.1 Short-Term Disability Insurance

Short-term disability insurance is provided for all employees (regular, temporary and seasonal) at no cost. Short-term disability insurance is not available for family members. Short-term disability pays up to 60% of weekly wages with a \$200 weekly cap. EMSWCD pays an additional \$100 per week through self-insurance.

EMSWCD will pay for benefits when an employee is on approved short-term disability. If the employee is not on short-term disability, EMSWCD will limit the time benefits that will be covered up to 160 hours. Following 160 hours, the Executive Director may decide to extend benefits or make the employee eligible for COBRA.

2.2 Long-Term Disability Insurance

Long-term disability insurance is provided for regular status employees at no cost. Long-term disability insurance is not available for family members.

3.0 Flexible Spending Account for Healthcare and Dependent Care

EMSWCD will provide employees eligible for health insurance the opportunity to contribute to a Flexible Spending Account/ Dependent Care Account on an annual basis. Under the program, employees can set aside pre-tax dollars to pay for healthcare and dependent care-related expenses. Total family limits (for example, if both spouses have separate FSA accounts) apply, but employees may experience no tax savings if a family's combined contributions reach the maximum. For details, employees are encouraged to seek information directly from the program provider.



4.0 Life Insurance

EMSWCD provides \$50,000 of life insurance to regular status employees who normally work at least 20 hours per week at no cost to employees. Life insurance is not available for family members. Employees may purchase supplemental life insurance through the EMSWCD's provider. If an employee elects to purchase supplemental insurance through the EMSWCD's provider, the EMSWCD will contribute 50 percent of the cost of that insurance, up to \$50 per month. The remainder will be at the employee's own expense. Changes to supplemental insurance must be requested in writing no less than 10 days before the end of the pay period to be effective at the start of the following pay period.

5.0 Retirement Investment Plan

EMSWCD offers a retirement/deferred compensation plan to regular status employees. The provisions of the retirement plan are as follows:

- Employees are not required to make contributions, but may do so voluntarily.
- EMSWCD will match the employee's contribution up to 6 percent of salary/wages.
 - EMSWCD will not contribute if the employee does not contribute.
 - Employees may contribute more than 6 percent of their salary/wages, up to the limit defined by federal tax law.
- Investment decisions for both employer and employee contributions into a given employee's account are made by the employee. Requests for changes in the investment allocations are made directly with the plan administrator.
- Employees may request changes in the percentage or dollar amount of their voluntary payroll contributions as often as they wish. Change requests should be submitted in writing to the staff person responsible for EMSWCD payroll. The EMSWCD match will be changed accordingly.
- There is no waiting period. Employer and employee contributions may be made from the date of hire.
- Employee and employer contributions are 100 percent vested from the date of hire.
- All regular status full-time and part-time employees are eligible to participate in the retirement plan and have employer contributions made to their accounts. There is no minimum "hours per week" requirement. Temporary and seasonal employees are not eligible.
- When an employee leaves the EMSWCD, the employer contribution remains in the employee's account.

Additional information and enrollment materials for both the retirement/deferred compensation plan are available from the Office Manager.

6.0 Employee Wellness

EMSWCD supports and promotes employee and Board member efforts to create and maintain a healthy balance between work life and home life. In addition, whether at work or home, EMSWCD encourages all employees and Board members to care for their own physical, mental, and spiritual health in manners that best suit them as individuals. To this end, EMSWCD provides qualifying employees with quality health care insurance options that include access to numerous resources and programs, including:

- Libraries of health-related publications and articles, videos, and podcasts;



- Health symptom checker, calculators, quizzes, and risk assessment tools;
- Healthy living guidance on a range of topics, including, fitness, mental health, nutrition, smoking cessation, stress management, and weight management;
- Specific health-related guidance for children, men, women, and older adults;
- Classes on topics such as cancer, childbirth, smoking cessation, Pilates, and yoga;
- Access to the Active&Fit Direct Program, LifeBalance Program, and ChooseHealthy Program that provide discounts on recreational and cultural activities, gym memberships, acupuncture, massage therapy, and wellness products; and
- Access to the “Fit Together” program that provides classes, events, nutritional guidance, care management, and health coaching. ²

In addition to the above benefits, EMSWCD will continue to research how other entities incentivize their employees and Board members to maintain and improve their physical, mental, and spiritual health. Employee wellness benefits may be expanded after the additional research, employee consultation, and Personnel Committee deliberation and agreement are achieved.

7.0 Employee Assistance Program (EAP)

EMSWCD supports employee and family wellness and is committed to providing services and opportunities to its employees. EMSWCD has engaged the services of an Employee Assistance Program (EAP) that offers confidential assessments, short-term counseling, referrals, and follow-up services on a wide variety of topics and issues to staff and their benefit-eligible family members. These assessments and counseling sessions are six (6) per individual per unrelated issue. The variety of issues or work-life consultations, resources, referrals, and counseling services available include, but are not limited to, daily life, legal (excluding employment-related issues), financial matters, ID theft consultation, childcare & parenting, older adult & eldercare, and substance abuse. Sessions are with a licensed or qualified professional counselor to assist in identifying the problem, developing a plan to address the concern, and making a referral for ongoing care if and when appropriate. Additional services and assessments are available through this program.

8.0 Commuting and Transportation

As a means to reduce EMSWCD’s collective carbon footprint and reduce local traffic, EMSWCD encourages employees and Board members to use public transportation, car-pooling, and non-carbon power generated transportation (i.e., walking, cycling, electric vehicles) to and from work and in their personal lives as well. Portland and the immediate region has an extensive public transportation system (TriMet³) that is available to all employees and Board members. Additionally, when appropriate and with supervisor’s permission, employees may consider occasionally working from home to eliminate their contribution to traffic all together (see Policy 1.1.6). EMSWCD will continue to research how other entities incentivize their employees and Board members to seek alternative transportation options. Employee commuting and transportation benefits may be expanded after the additional research, employee consultation, and Personnel Committee deliberation and agreement are achieved.

² As of May 30, 2018, these benefits can be accessed at:

- <https://oregon.providence.org/>
- <https://healthplans.providence.org/members/tools-for-health/>

³ See: <https://trimet.org/>