



Tillamook County Benefit Guide

2025

TEAMSTERS

Please note that this benefit summary does not list each plan details in full and is meant to be a summary of benefits. For full plan details and documents please visit the CIS Benefits page, under the Benefits tab on the Tillamook County Intranet, or your Teamsters CBA.

The plan documents control the availability of benefits under these plans, and in the event of any conflict between this handbook and the plan documents, the plan documents will control. Employees represented by Teamsters Collective Bargaining Agreements should refer to their agreement for details concerning these benefits.

HEALTH INSURANCE



Tillamook County offers a generous benefits package to regular employees working 20 hours or more of the regularly scheduled work week. Eligible employees receive Oregon Teamsters Employers Trust (OTET) Medical, Dental and Vision coverage. Details of many of these plans appear below.

ELIGIBILITY

Regular Full-time employees in the bargaining unit will have coverage on the first day of the month following 80 compensable hours in the prior month.

EMPLOYEE PREMIUMS

The monthly premium of **\$1,664.07** is paid for in full by Tillamook County.

HRA VEBA

A HRA VEBA is a health reimbursement arrangement that you can use for unreimbursed medical expenses for you and your covered dependents. Expenses such as copays, prescriptions, eyeglasses, etc. Eligible employees receive \$115 a month tax free into their account. **Employees must register to use this account.** To register: <https://portal.hraveba.org/Account/VerifyRegister> once you receive your participant number from HR.

MEDICAL	
Calendar Year Deductible	\$150 Single \$450 Family
Out-of-Pocket Max	\$1,150 Annually
Service	Employee Share
Office Visits: illness or injury and specialist visits	10% coinsurance
Diagnostic Testing: x-rays, CT/PET scans, MRI's and blood work	10% coinsurance
Urgent care, outpatient surgery, inpatient & outpatient services, pregnancy visits and delivery, rehabilitation and hospice services.	10% coinsurance

PRESCRIPTION	
Calendar Year Deductible	\$0
Out-of-Pocket Max	\$750 Annually
Tier Levels and Copays (31 day supply at retail pharmacy)	Employee Share
Generic: \$5 minimum and \$50 maximum	10% coinsurance
Preferred Brand: \$15 minimum and \$100 maximum	15% coinsurance
Non-Preferred Brand: \$25 minimum and \$100 maximum	25% coinsurance

DENTAL OPTIONS

Employees are eligible for dental coverage after 3 months of employment and have two dental options to choose from.

OTET DENTAL PLAN 6	
Calendar Year Max (per member)	\$1,500
Calendar Year Deductible	\$0
Service	Employee Share
Class 1 - Preventative: Exams, x-rays, and sealants.	25% - 1st Year 15% - 2nd Year 5% - Each year after
Class 2 - Basic: Fillings, extractions, root canals, etc.	
Class 3 - Major: Crowns, implants, and dentures.	30%

WILLAMETTE DENTAL	
Calendar Year Max (per member)	\$0
Calendar Year Deductible	\$0
General or Orthodontic Office Visit	\$25 copay
Service	Copay
Diagnostic & Preventative Services: Exams, x-rays, cleanings, etc.	Covered with copay
Prosthodontics/Endodontics/Oral Surgery: complete dentures, root planing, & routine extractions.	\$50-\$250 copay
Restorative Services: Fillings	\$25 copay
Orthodontia Treatment	\$2,150 copay

VISION

VSP provides you with an affordable vision plan. Please note that eyeglasses and contact lenses are covered every **18 months**.

VISION SERVICE PLANS (VSP)	
Eye Exam	\$10 copay per year
Single, Bifocal, Trifocal Lenses	\$10 copay per year
Progressive Lenses	\$80 - \$160 copay per year
Elective Contacts (instead of glasses)	\$164 allowance
Frames	\$10 copay \$100 frame allowance \$120 featured frame brand allowance 20% savings on the amount over the allowance

LIFE INSURANCE



THE HARTFORD LIFE INSURANCE

Tillamook County provides all TEAMSTER eligible employees with **\$50,000** basic term life insurance and **\$60,000** Accidental Death and Dismemberment (AD&D) insurance coverage at no cost to employees. The additional \$10,000 in AD&D is intended to meet statutorily required term life insurance coverage for law enforcement officers.

Long Term Disability Insurance (LTD) is also provided at no cost to employees. The coverage amount is **60%** of eligible wages.

Employees have the option to purchase additional life insurance plans for themselves as well as eligible family members. Rates are based on age group and the amount of coverage selected. Please see full plan documents for more details.

SUPPLEMENTAL LIFE INSURANCE PLANS		
PLAN	GUARANTEED ISSUE AMOUNT	MAXIMUM AMOUNT
Supplemental Employee Life	\$400,000	\$1,000,000
Supplemental Spouse Life	\$30,000	\$300,000
Voluntary Dependent Life	\$10,000 per dependent Plan covers all eligible dependents of the employee (Spouse/Registered Domestic Partner and Dependent Children under the age of 26)	

RETIREMENT PLAN

Employees hired on or after January 1, 2025 will be eligible for the PERS plan. Eligible employees will contribute 6% of their pre-tax salary per pay period, and the County makes an employer contribution established by PERS regulations.

Eligibility is based upon Oregon PERS regulations and may take up to 6 months of employment. Employee's may also elect to make voluntary post-tax contributions.

DEFERRED COMPENSATION

Tillamook County employees eligible to receive county benefits can save for the future through a 457(b) plan. A 457 plan or 457(b) plan is an employer sponsored, tax-favored retirement savings account. This type of plan is offered to state and local government employees, including police officers and other civil servants. You can think of the 457(b) plan as a 401(k) for the government-worker set.

Tillamook County offers two different vendors - Nationwide and Voya.

You can enroll with them at any time; there is no fixed open enrollment. These investments are market driven so gain/losses can vary.



Charles Yu
503-997-3412
Charles.yu@nationwide.com



Scott Wilson
503-517-9363
swilson@voyafa.com

VOLUNTARY COVERAGES

Tillamook County in partnership with CIS Benefits offer an array of voluntary employee paid benefits. These benefits are 100% optional, but we encourage you to review and enroll in any plans that may fit you and your family's needs.

ASI FLEXIBLE SPENDING ACCOUNT (FSA)

A FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for unreimbursed medical and child/elder care expenses. Be sure to carefully calculate your estimated expenses because any money set aside that is not used by the end of the plan year will be forfeited.

FSA Healthcare Max: \$3,200
FSA Dependent Care Max: \$5,000

To access your account: www.asiflex.com or call **800-659-3035**

ACCIDENT INSURANCE - METLIFE

Plan pays a lump-sum payment dependent on the injury or service due to an accident.

Examples:

Fracture Benefit \$138 - \$8,000
Dislocation Benefit \$100 - \$6,000
Laceration Benefit \$75 - \$600
Physician Follow Up \$200
Surgical Repair \$300 - \$3,000
Therapy Services \$50

Many other benefits listed on the full plan document.

CRITICAL ILLNESS INSURANCE - METLIFE

Plan pays a lump-sum initial benefit upon the first verified diagnosis of a Covered Condition. Many conditions are covered such as: tumors, cancers, cardiovascular diseases, and even functional losses.

Employee Benefit Amounts: \$10,000, \$20,000 or \$30,000

Spouse/Dependent Benefit Amounts: 50% of elected Employees Benefit

HOSPITAL INDEMNITY INSURANCE - METLIFE

Plan pays a lump-sum payment for covered hospital confinements in the amount of \$50-\$1,000 depending on the confinement type and duration. A few are outlined below:

Confinement Benefit - 15 days per calendar year for ICU confinements

Newborn Confinement Benefit - 2 day(s) per confinement

Inpatient Rehabilitation - 15 days per calendar year

IDENTITY PROTECTION - ALLSTATE

Enjoy identity and financial monitoring through Allstate. You can get coverage for the whole family including credit restoration services up to \$1 million in coverage.

Monitoring of credit/debit card transactions, 401(k) and HSA accounts, student loans, TransUnion & Tri-Bureau credit monitoring. Complete coverage for the deceased as well.

*Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection

TRAUMA INSURANCE - CIS

This plan provides coverage for Trauma Counseling, Recovery Care, lost wages and even accidental death benefits for Trauma cases. Receive a lump sum payment based on the coverage level and subcategory.

Plan Levels: Bronze, Silver, Gold, & Family
Benefits Amounts: \$5,000 - \$200,000

There is no waiting period to receive benefits which are payable per insured per incident up to your plan maximum during any one (1) year policy period.

EAP SUMMARY OF SERVICES

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

Counseling with an EAP Professional

Five (5) counseling sessions face to face, over the phone, or virtually for concerns such as: relationship conflict, conflict at work, depression, stress management, family relationships, anxiety, or professional development to name a few.

Resources for Life

Canopy will help locate resources and information related to childcare, eldercare, caregiving, and anything else you may need.

Legal Consultations/Mediation

Contact Canopy for a free thirty-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 unlimited financial coaching to help develop better spending habits, reduce debt, improve credit, increase savings, and plan for retirement.

Identity Theft

Up to 60-minute free consultation with a Fraud Resolution Specialist™ (FRS) who will conduct emergency response activities and assist with restoring their identity, good credit, and dispute fraudulent debts.

Home Ownership and Housing Support

Assistance and discounts for buying, selling, and refinancing. Resource retrieval for housing assistance.

Coaching

Three (3) phone or video sessions with a Coach to support goal setting, healthy habits, and personal development.

Pet Parent Resources

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

Wellbeing Tools

Fertility health support, will kit questionnaire, online legal tools, and wellness/gym discounts.

Member Site

Access at my.canopywell.com, and register as a new user or log-in. Enter **CIS** for company name when you register.

Crisis Counselors are available by phone 24/7/365
call: 800-433-2320 text: 503-850-7721 email: info@canopywell.com

HOLIDAYS AND TIME OFF

HOLIDAYS

In lieu of observing holidays recognized by the county, an employee shall accrue 8.67 hours of holiday time per month into a holiday leave bank. The total holiday cap is one year's worth of accrual (104.04 hours). *Please see TEAMSTER CBA for more details.*

Holiday	Date
New Year's Day	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
President's Day	Monday, February 17
Memorial Day	Monday, May 26
Juneteenth	Thursday, June 19
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Veteran's Day	Tuesday, November 11
Thanksgiving Day	Thursday, November 27
Day after Thanksgiving	Friday, November 28
Christmas Eve	Wednesday, December 24
Christmas Day	Thursday, December 25

VACATION

Employees begin to accrue vacation on the first day of employment and are eligible to use vacation days after 6 full consecutive months of employment. *Please see TEAMSTER CBA or Policy manual for full details.

Level	Accrual
6 months - 5 years	8 hours per month worked
5 years - 10 years	10 hours per month worked
10 years - 15 years	12 hours per month worked
15 years - 20 years	14 hours per month worked
Over 20 years	16 hours per month worked

SICK LEAVE

Employees begin to accrue at 8 hours a month upon hire and are eligible to use leave on the 91st day of employment.

BEREAVEMENT LEAVE

Employees are eligible to take a Paid Bereavement Leave in the event of death of an immediate family member in a maximum of 40 hours/5 consecutive work days. Not to exceed 80 hours per year.

OTHER LEAVES

More leave of absences can be found in the policy manual or the TEAMSTER CBA. Questions? Please reach out to Human Resources.

2025 PAY DATES

Pay Date	Pay Period Start & End
January 15 January 31	12/16/24 - 12/31/24 1/1/24 - 1/15/25
February 14 February 28	1/16/25 - 1/31/25 2/1/25 - 2/15/25
March 14 March 31	2/16/25 - 2/28/25 3/1/25 - 3/15/25
April 15 April 30	3/16/25 - 3/31/25 4/1/25 - 4/15/25
May 15 May 30	4/16/25 - 4/30/25 5/1/25 - 5/15/25
June 16 June 30	5/16/25 - 5/31/25 6/1/25 - 6/15/25
July 15 July 31	6/16/25 - 6/30/25 7/1/25 - 7/15/25
August 15 August 29	7/16/25 - 7/31/25 8/1/25 - 8/15/25
September 15 September 30	8/16/26 - 8/31/25 9/1/25 - 9/15/25
October 15 October 31	9/16/25 - 9/30/25 10/1/25 - 10/15/25
November 14 November 26	10/16/25 - 10/31/25 11/1/25 - 11/15/25
December 15 December 31	11/16/25 - 11/30/25 12/1/25 - 12/15/25

TEAMSTERS INFORMATION

Labor Representative	Local Shop Stewards
Karine Trowbridge Email: karine@teamsters223.com Phone: 503-256-5995 ext. 10 Mobile: 971-322-9925	Chase T. Ross, Criminal Deputy Glen P. Watson, Parole & Probation Deputy

Collective Bargaining Agreement & Seniority List

Available on the Tillamook County Intranet:
<https://intranet.co.tillamook.or.us>

Health Benefits Information

The William C. Earhart Company, Inc, a third-party administrator of employee benefits, has been a leader in the benefits industry since inception. Headed by Bill Earhart for 39 years the company has successfully transitioned to second generation leadership and is well on its way to establishing the continued commitment to excellence in service and knowledge within the family's third generation employees. Our staff includes 68 dedicated professionals whose expertise ranges from health claim and pension adjudication through accounting, information technology, and administration. Most of our employees have been with us for ten or more years and are supported by state-of-the-art data and information processing capabilities.

The screenshot shows the William C. Earhart Company website. The header features the company logo on the left and the text "Administrators of Employee Benefit Plans" on the right. Below the header is a navigation menu with links: Home, Services, About Us, Why WCE, and Contact. The main content area is divided into two columns. The left column is titled "Participant Login" and lists several links: Claim Information, Eligibility Information, Demographic Information, Customer Service, Trust Announcements, Benefit Booklets, Summary Plan Description, Downloadable Forms, and Frequently Asked Questions. Below this list is a "Participant Login" button. The right column is titled "Provider Login" and lists links: Claim & Eligibility Info, Benefit Change Info, Announcements from WCE CO., Inc., Links page, and Customer Service. Below this list is a "Provider Login" button and a "Provider NPI Registration Click Here" button. The background of the main content area shows a blurred image of people in a meeting.

For information about medical, dental, and vision plans contact:

Phone: 800-547-1314 or 503-282-5581
Email: info@wcearthart.com
Website: <https://www.wcearthart.com>

HOW TO ENROLL IN VOLUNTARY BENEFITS:

- **Access the CIS Benefits Portal:** www.cisbenefits.org, click **"Register Now"** under the New User Registration section on the right-hand side of the page.
- Create your username, password, and select your security questions.
- You will then see a confirmation page once your account has been created. Click "Continue" and it will take you back to the log-in screen where you will now login with your username and password.
- The first time you access your account you will need to answer "Yes" to the electronic enrollment agreement and set up your contact preferences.
- New Hires: Click "Start Here" and follow the instructions to enroll in your benefits or waive coverage.
- If you are enrolling dependents, you will be required to upload marriage certificate for a spouse and birth certificates for children. These must be uploaded within 60 days of the date of the event, or the dependents will not be covered.
- Be sure to confirm/complete your enrollment. Once confirmed, you will receive a confirmation, and you can print the summary for your records.

If you have any issues with the platform, please reach out to CIS Platform below.

If you have any benefit questions or need assistance, please reach out to Human Resources with the contact information below.

CIS PLATFORM



855-763-3829



employeebenefits@cisoregon.org

HUMAN RESOURCES



503-842-3418



humanresources@tillamookcounty.gov