

# Tillamook County Benefit Guide

2026

**AFSCME + NON REPRESENTED** 

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 your CIS Benefits page or under the Benefits tab on the Tillamook County Intranet.

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 AFSCME or Teamsters Collective Bargaining Agreements should refer to their agreement for details concerning these benefits.

# **HEALTH INSURANCE**



Tillamook County currently provides major medical, prescription, dental, and vision insurance coverage for employees and their dependents for regular employees working 20 hours or more. Details of many of these plans appear below.

#### **ELIGIBILITY**

All regular FT/PT employees will have coverage on the first day of the month after 30 days of employment. Part-time, temporary seasonal and temporary on-call employees are not eligible to participate.

#### **EMPLOYEE PREMIUMS**

The employee premium will depend on which dental provider you choose. Your benefit deductions will begin the month prior to your coverage start date.

Regence/Vision/Delta Dental	
Tier	<b>Employee Cost</b>
Employee	\$100.26
Employee + Child	\$184.30
Employee + Children	\$249.52
Employee + Spouse	\$210.58
Employee + Family	\$287.72

Regence/Vision/Willamette Dental	
Tier	<b>Employee Cost</b>
Employee	\$100.62
Employee + Child	\$184.88
Employee + Children	\$250.52
Employee + Spouse	\$211.22
Employee + Family	\$288.90

#### **DENTAL OPTIONS**

DELTA DENTAL	
Calendar Year Max (per member)	\$1,500
Calendar Year Deductible	\$0
Service	Benefit Amount
Class 1 - Preventative: Exams, x-rays, and sealants.	70% - 1st Year
Class 2 - Basic: Fillings, extractions, root canals, etc.	80% - 2nd Year 90 % - 3rd Year
Class 3 - Major: Crowns, implants, and dentures.	100% - 4th Year

WILLAMETTE DENTAL	
Calendar Year Max (per member)	\$0
Calendar Year Deductible	\$0
General or Orthodontic Office Visit	\$20 copay
Service	Benefit
Diagnostic & Preventative Services: Exams, x-rays, cleanings, etc.	
	Covered with the
	Covered with the Office Visit copay

#### **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.

# **HEALTH INSURANCE**



REGENCE MEDICAL	
Calendar Year Deductible	\$1,000 Single \$3,000 Family
Out-of-Pocket Max	\$3,000 Single \$7,000 Family
Service	Benefit
Office Visits: illness or injury, mental/behavior health, or substance use disorder (primary care, specialist, naturopath, or urgent/immediate care center)	\$5 a visit for 1st three visits, then \$20 copay
Outpatient Laboratory, radiology, and diagnostic procedures	0% up to first \$400 then 20%
Maternity Care, Therapeutic Injections, Inpatient/Outpatient surgery, inpatient mental health & substance use disorder, skilled nursing, rehab services, home health care, etc.	20%

REGENCE PRESCRIPTION	
Calendar Year Deductible	\$0
Out-of-Pocket Max	\$2,500 Single \$7,500 Family
Tier Levels and Copays	Retail Pharmacy (30 day supply)
Generic/Specialty Generic	\$10/\$50
Preferred Brand/Non-Preferred Brand	\$40/\$100

ALTERNATIVE CARE RIDER	
Acupuncture (12 visits per calendar year)	\$20 copay
Chiropractic (20 visits per calendar year	\$20 copay

HEARING AID RIDER	
Hearing Exam	One every Calendar Year. Covered at 80% using a Category 1 provider, 60% using a Category 2 or 3 provider: not subject to the deductible.
Hearing Aid Benefit	Paid at 100% up to a maximum of \$3,000 every 4 calendar years. The \$3,000 is an accumulative amount over the 4 calendar years and not a one-time benefit

# **HEALTH INSURANCE**



VSP provides you with an affordable vision plan. Please note that eyeglass frames are covered every *other* year, but lenses are covered every year.

#### VISION

CIS VISION SERVICE PLANS (VSP)	
Eye Exam	\$10 copay per year
Single, Bifocal, Trifocal Lenses	\$25 copay per year
Progressive Lenses	\$50 copay per year
Lens Enhancements (UV, scratch, blue-light etc)	\$0 copay per year
Elective Contacts (instead of glasses)	\$166 allowance per year
Frames	\$25 copay \$170 allowance \$95 allowance at Costco/Walmart 20% savings on the amount over the allowance

#### THE HARTFORD LIFE INSURANCE

Tillamook County provides all eligible employees with **\$50,000** basic term life insurance and **\$50,000** Accidental Death and Dismemberment (AD&D) insurance coverage at no cost to employees.

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)	

# **ADDITIONAL MEDICAL SERVICES**



With the CIS Health Manager on regence.com, you can find important health information in one place, customized for you. Use your computer, phone or tablet to easily access health benefits, telehealth and behavioral health resources, explanations of benefits, wellness tools and much more.

#### **BeyondWell**

BeyondWell is a lifestyle program that integrates wellness activities, goals, rewards and more into a single place. The result is a truly personalized well-being experience that is tailored to your unique needs. Regence members and eligible spouses can earn up to \$150 in electronic gift cards each year!

- 1. Login/Register at Regence.com
- 2. Scroll down to programs listed and select **BeyondWell**
- 3. Code: CIS

#### **MDLive**

With MDLIVE you and your covered family members have 24/7 access to board-certified doctors who are trained in virtual care that can treat over 50 minor medical conditions daily! (Examples: allergies, cold, flu, pink eye, rashes, and more!)

Download the **app** for free, visit **mdlive.com/regence-or**, or call **888-725-3097**.

#### Hinge Health

Join Hinge Health for exercise therapy without leaving home. No copays. No office visits. Reduce your back and joint pain in just 15 minutes a day. Best of all, there's no cost to you - your Hinge Health benefit is 100% covered by CIS Oregon.

Enroll now!

hinge.health/cisoregon-oe or call 855-902-2777

#### **Amazon Pharmacy**

Manage your medications anywhere, any time! Get up to a 90-day supply sent home via mail! Flexibility is at your fingertips!

Create or Login to your Amazon Account. Prime subscription is not required.

Have your insurance card ready!

www.pharmacy.amazon.com

### Lantern (formerly, Surgery Plus)

Select network of providers & facilities for non-emergent surgical procedures reducing participant's out-of-pocket cost. **No cost** for eligible surgeries through Lantern on copay plans. **Commonly covered procedures:** spine, orthopedic, ear/nose/throat (ENT), cardiac, gynecology, bariatrics, and more! **What's covered?** Appointments, anesthesia, procedure & facility fee's, travel, and even meals if applicable.

Website: CISBenefits.SurgeryPlus.com

Phone: 833-603-0511

## **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.

#### **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.

# 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 \$30.0000

**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

#### 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

# 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

# **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.

# HOLIDAYS AND TIME OFF

#### **OBSERVED HOLIDAYS**

Employees are eligible for 12 paid holidays, including one floating holiday, beginning on the first day of employment.

Regular employees scheduled to work 20 hours or more per week are eligible for paid holidays. Parttime employees who work over 20 hours will receive a pro-rated amount based on their regularly scheduled time.

If any holiday falls on Saturday, the preceding Friday is observed, if the holiday falls on Sunday, the succeeding Monday is observed.

Holiday	Date
New Year's Day	Thursday, January 1
Martin Luther King Jr. Day	Monday, January 19
President's Day	Monday, February 16
Memorial Day	Monday, May 25
Juneteenth	Friday, June 19
Independence Day	Friday, July 3
Labor Day	Monday, September 7
Veteran's Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Day after Thanksgiving	Friday, November 27
Christmas Eve	Thursday, December 24
Christmas Day	Friday, December 25

#### 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.

#### **OTHER LEAVES**

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

#### **VACATION**

Employees begin to accrue vacation on the first day of employment and are eligible to use vacation days on the 91st day of employment. \*Please see AFSCME CBA or Policy manual for full details.

Level	Accrual
Upon hire - 4 years	8.667 hours monthly/13 days per year
5 years - 9 years	10 hours monthly/15 days per year
10 years - 14 years	12 hours monthly/18 days per year
15 years - 20 years	14 hours monthly/21 days per year
Over 20 years	16 hours monthly/24 days per year

# **2026 PAY DATES**

Pay Date	Pay Period Start & End
January 15	12/16/25 - 12/31/25
January 30	1/1/26 - 1/15/26
February 17	1/16/26 - 1/31/26
February 27	2/1/26 - 2/15/26
March 16	2/16/26 - 2/28/26
March 31	3/1/26 - 3/15/26
April 15	3/16/26 - 3/31/26
April 30	4/1/26 - 4/15/26
May 15	4/16/26 - 4/30/26
May 29	5/1/26 - 5/15/26
June 15	5/16/26 - 5/31/26
June 30	6/1/26 - 6/15-26
July 15	6/16/26 - 6/30/26
July 31	7/1/26 - 7/15/26
August 14	7/16/26 - 7/31/26
August 31	8/1/26 - 8/15/26
September 15	8/16/26 - 8/31/26
September 30	9/1/26 - 9/15/26
October 15	9/16-26 - 9/30/26
October 30	10/1/26 - 10/15/26
November 16	10/16/26 - 10/31/26
November 30	11/1/26 - 11/15/26
December 15	11/16/26 - 11/30/26
December 31	12/1/26 - 12/15/26

Please contact Rachael Cardwell in payroll if you have questions. 503-842-3447

# **HOW TO ENROLL:**

- 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

## **HUMAN RESOURCES**









employeebenefits@cisoregon.org





503-842-3418

