Benefit Connections

Your Source for Health & Benefit Information!

Benefit Offerings

Last month we talked about the group term life insurance that the County provides, and the voluntary life insurance product employees can enroll in and pay for separately. This month we'll be focusing on the long-term and short-term disability plans.

Long Term Disability

Marion County provides all benefit eligible employees with long term disability. This coverage is through New York Life Insurance, and is at no cost to you - the county pays the entire cost. Your coverage begins the first of the month following 30-days of employment.

If you cannot work, due to a non work related illness or injury, the policy will pay 66.67% of your gross wages after a 90-day waiting period. The minimum disability benefit is $100 per month, and the maximum benefit is $5,000 per month.

If your disability deems you unable to return to work, and you separate employment, your claim remains active and you will still receive disability payments until a) New York Life deems you no longer disabled upon a review of your medical file or b) you reach social security age. As well, New York Life (NYL) will continue to provide your life insurance policy, at the benefit level in place on your date of disability, at no charge to you.

If you are age 62 or younger when disability begins, benefits may continue until you reach 65 years of age if you continue to meet NYL's definition of disabled. The length of benefit payments for employees over age 62 at the time of disability is prorated; please refer to the LTD Certificate for more information.

If you will be on leave for at least 90-days, we recommend filing your claim prior to that point so New York Life has your file ready for their review.

Voluntary Short-Term Disability

In addition to the long-term disability plan discussed on the first page, employees have the option to enroll in voluntary short-term disability.

If you are within 30 days of hire, or becoming eligible for benefits, your approval is guaranteed. If you are applying outside of this time period, your application will be subject to medical underwriting. Coverage will not be payable for a condition or injury previously incurred within the last 3 months prior to obtaining coverage and it will not be covered for the first 12 months of disability coverage.

Short-term disability would cover up to 60% of your gross wages, after a 14-day waiting period has been satisfied. You are usually required to use your accruals during your 14-day waiting period. Short-term disability covers a total of 11 weeks, after which your claim may transition to a long-term disability claim upon review by New York Life.

A few questions we get asked by employees are:

- I have a decent amount of accruals, why would I need short-term disability?
- With Paid Leave Oregon now, why would I need short-term disability?

Both of these are great questions! Let's say your family member has a medical condition, and you need to take 6-weeks off to stay home with them. You file a Paid Leave Oregon claim, and you use your accruals to fill the wage gap.

Then, a few months later you experience your own serious health condition and your doctor places you off work for 12-weeks. Unfortunately, you exhausted your accruals during your last leave and only have 6-weeks of Paid Leave Oregon left to use.

If you enrolled in short-term disability, and the claim is approved, that will go into place after your waiting period and provide partial wage replacement for that extra 6-weeks of leave during which you'd otherwise not be receiving income.

Interested in Enrolling in Short Term Disability?

If you did not enroll in short-term disability, and would like to you can apply for it at any time. However, late applicants are subject to medical underwriting review, and approval, by New York Life.

Pre-Existing Limitations:
Conditions or injuries incurred within the 3 months prior to obtaining coverage will not be covered for the first 12 months of short term disability coverage. For example, if you had an injury in June 2026, and are a late entrant to short term disability effective August 1st, and need a surgery due to that injury in August, you cannot use your new VSTD benefit for the surgery. However, you could use it for the surgery in October.

To calculate your monthly premium for short-term disability:

1. Divide your annual salary by 52 to calculate your weekly earnings.
2. Multiply this amount 0.60 (60%) to get your gross weekly benefit.
3. Use the chart below to find your monthly rate based on your age.
4. Multiply your rate by your gross weekly benefit, or the max weekly benefit ($1,500) whichever is less.
5. Divide the total by 10. This is your monthly cost.

Age	Monthly Rate per $10 of Weekly Benefit
0-54	$0.084
55-59	$0.102
60-64	$0.121
65-99	$0.132

For example using a 30 year old employee with an annual salary of $50,000:
$50,000 / 52 = $961.54
$961.54 x .6 = $576.92
$576.92 x 0.084 = $48.46
$48.46/10 = $4.85 per month

To request coverage please visit [Marion County's New York Life Enrollment Page].

Additional Information or Resources:
[Long Term Disability Certificate] - Policy document with all terms and conditions
[Voluntary Short Term Disability Certificate] - Policy document with all terms and conditions

Benefits News

Upcoming Voya On-site Meetings:

Courthouse Square:
August 25th, 9am-12pm, Sublimity Room

Health, Center Street:
July 23rd, 9am-12pm, Otter Rock Room 1106
August 20th, 9am-12pm, Otter Rock Room 1106

Public Works
August 6th, 9am-12pm, Little North Fork Room

To see available appointments please use this link:
https://lewis-stefani-mc.timetap.com/ /

If in-person appointments are not available, please call Voya's Portland office at 503-937-0363.

You can also register here for a monthly webinar at 12pm on August 5th or September 2nd.

Check out these videos from PERS!

Tier 1 & 2 Members

OPSRP Members

INSURANCE CARRIER & BENEFIT PROVIDER CONTACT INFORMATION:

Kaiser Permanente:
Appointments & Customer Service: 800-813-2000

Medical, Option 1
Vision, Option 3
Billing or Coverage, Option 5
Dental, Option 2
Pharmacy, Option 4

PacificSource:
Customer Service: 888-977-9299
24-Hour NurseLine: 855-834-6150

Delta Dental:
Customer Service: 888-217-2365

Consolidated Admin Services:
FSA, HSA, Transportation, COBRA & Retiree Plan Customer Service: 877-941-5956

New York Life:
Short & Long Term Disability Claim Services: 800-362-4462 Option 2
Life &ADD Insurance Services: 800-362-4462 Option 3

Canopy Employee Assistance Program
Information and 24/7 Access: 800-433-2320

Your Benefits Team

Kathie Carter, Sr. Employee Benefits Specialist
Rachel Rowden, Employee Benefits Specialist
Leslie Martin, HR Leave Administrator
Lori Klemsen, HR Manager

Benefits Team Ext: 4700 (503-584-4700)
Benefits Team Email:
MCEmployeeBenefits@co.marion.or.us

BENEFIT INFORMATION ONLINE

Did you know you have 24/7 **access at your fingertips to** information about Marion County benefit offerings from work and on-the-go!

Visit the **Employee Benefits page on the Marion County Internet website go to** www.co.marion.or.us/HR/Benefits **and select the** group from the tabs on the left.

If you don't find answers to your questions on the county's website, please contact us!