

Lane Transit District Benefits Snapshot



Our employees are our most valuable asset. That's why at Lane Transit District, we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance.

On the next page is a snapshot of each benefit we offer.

Type of Benefit	Benefit
Medical Insurance PacificSource Health Plans	Depending on your family's needs, the district offers employees four PPO health plans to choose from. The plan covers necessary medical treatment, preventative care, prescriptions drugs, and alternative care. All premiums are 100% paid by LTD!
Dental Insurance Delta Dental	Each employee who enrolls on the dental plan will receive an annual maximum of \$1500 for each enrolled family member. To help stretch your benefits, preventative services do not apply to the annual maximum. All premiums are 100% paid by LTD!
Vision Insurance VSP Services	The vision plan covers exams every 12 months and lenses and frames/contact lenses every 24 months for you and your enrolled family. All premiums are 100% paid by LTD!
Group Life Insurance & Accidental Death & Dismemberment LifeMap	LTD provides all eligible employees a \$50,000 Life and AD&D benefit. Employees can sign up for additional life insurance for themselves and their dependents at their own cost. All premiums are 100% paid by LTD!
Long-term Disability (Administrative Employees Only)	LTD provides administrative employees Long Term Disability that can replace up to 66 2/3 of your monthly income after 90 days. All premiums are 100% paid by LTD!
Short-term Disability (Union Employees Only)	On the 1 st day of disability by an accident or 8 th day caused by illness, LTD will provide union employees short-term disability that will replace up to 66 2/3 of your weekly income. All premiums are 100% paid by LTD!
HRA VEBA BPAS	The HRA VEBA plan is a tax-free health reimbursement arrangement (HRA) that is only available to public employees. HRAs are account-based health plans. You can use your HRA funds to cover qualified healthcare expenses and post-retirement premiums for you and your family. Employer contributions, earnings, and withdrawals (claims) are exempt from taxes. In other words, the money goes in tax-free, is invested tax-free, and comes out tax-free. Depending on what medical plan you choose will determine how much money you receive in your HRA VEBA annually. Contributions are paid by LTD!



<p>Flexible Spending Account BPAS</p>	<p>LTD offers you the opportunity to save pre-tax dollars from each paycheck to pay for qualifying expenses through a Flexible Spending Account.</p> <p>Health Care Reimbursement FSA:</p> <p>This program allows Lane Transit District employees to set aside pre-tax money to pay for medically necessary healthcare expenses that are not covered by a health plan, including copays, deductibles, vision, dental, braces, etc.</p> <p>Dependent Care FSA:</p> <p>The Dependent Care FSA lets Lane Transit District employees use pre-tax dollars toward qualified dependent care, such as caring for children under the age of 13 or caring for elders. The annual maximum amount you may contribute to the Dependent Care FSA is \$5,000 (or \$2,500 if married and filing separately) per calendar year.</p>
<p>Qualified Parking Plan</p>	<p>LTD provides all employees the ability to be reimbursed, usually pre-taxed, for qualified parking expenses up to \$260 per month.</p>
<p>Employee Assistance Program Canopy</p>	<p>All employees have access to our Employee Assistance Program (EAP). The EAP is a Free and Confidential benefit that can assist you and your eligible family members with personal problems, large or small.</p> <p>The EAP includes 4 free counseling sessions face to face, over the phone, or online for concerns such as marital conflicts, conflicts at work, depression, stress management, and many other concerns you may be dealing with.</p> <p>In addition to the counseling sessions, the EAP also includes legal consultation, financial coaching, identify theft protection, homeownership programs, life coaching, pet parent resources, and discounted pet insurance.</p>

The information in this Benefits Snapshot is presented for illustrative purposes and is based on information provided by WHA Insurance Agency. The information contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Snapshot and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.