



PAT Employee Group

Benefit Summary

Effective January 1, 2024 – December 31, 2024

Portland Public Schools



Portland Public Schools (PPS) offers a comprehensive benefit package designed to provide employees and their families with a variety of options. For more information, please contact your HR representative. T.J. O'Connell, Director of HR, 503.494.0196.

Credit Union Memberships.....

Retirement Benefits.....

Oregon PERS Participation required, if eligible.....

403(b) Plan Tax Deferred Annuity - Participation voluntary (optional).....

Retirement Benefits – Suns

PEOPLESOFT EMPLOYEE SELF-SERVICE (ESS)

The PeopleSoft Employee Self-Service (ESS) Portal (<https://selfservice.pps.net>) gives employees access to view and make changes to certain personal information:

- Paychecks
- W-2
- Tax Withholding Allowances (W-4)
- Direct Deposit
- Home Addresses
- Phone Numbers
- Personal Email Addresses
- Emergency Contacts
- Benefits Enrollment
- Dependent/Beneficiary Information
- Add Life Events
- 403(b) Changes

This is a secure site that will maintain data integrity while also allowing access to your vital information and is accessible from inside and outside of the PPS network.

PeopleSoft ESS Login Issues? Contact PPS IT Service Desk 503-916-3375

HEALTH INSURANCE PACKAGE

What is Included in My Health Insurance Package?

Full-Time PAT Employees

- To qualify for the full-time health insurance package, you must work at least 30 hours per week (0.75 FTE).
- Full-time PAT employees may enroll in **Option 1 Insurance Plans**.
- Full-time PAT employees are NOT eligible for Option 2 Plans.

Part-Time PAT Employees

- To qualify for the part-time employee health insurance package, you must work at least 20 hours per week (0.50 FTE to 0.74 FTE).
- Eligible part-time PAT employees may elect either an Option 1 Plan or an Option 2 Plan.

Option 1 Plans – ***Available to Full-Time & Part-Time PAT Employees***

- Medical & Prescription

The School District No. 1 Health & Welfare Trust offers (1) Kaiser Permanente Health Maintenance Organization (HMO) Plan, one (1) Providence Preferred Provider (PPO) Plan, and one (1) Providence In-Network Plan. These plans have no pre-existing condition waiting periods. All medical plans include prescription benefits. New employees have a 31-calendar window from their date of hire to enroll in the medical plan of their choice. Newly benefits e

Option 2 Plans – **Available Part-Time PAT Employees ONLY**

To qualify for employment, you must be a part-time employee of the University of North Carolina at Chapel Hill. This means you must be employed by the University for at least 120 hours per year (approximately 30 hours per month) for at least 12 consecutive months. You must also be a full-time student at the University. For more information, please contact your HR representative.

Eligible Dependents & Secova Dependent Eligibility Verification

Eligible Dependents

- Your legal married spouse (including same sex married spouse);
- Eligible domestic partner, living together for six (6) months or more prior to enrolling in PPS benefits - Affidavit Required
 - See [Covering a Domestic Partner/Domestic Partner's Child\(ren\)](#) below for more information
- Your children and your legal spouse's or domestic partner's (e)2 (g) six (6) months or more prior to enrolling in PPS benefits - Affidavit Required

When Will My Health Insurance Begin?

Employee Work Year Calendars <https://www.pps.net/Page/15515>

Insurance is determined based on the Employee Work Year Calendars: <https://www.pps.net/Page/15515>

- Regular or temporary employees who work their entire work year will have benefits from October 1st (coverage start date) through September 30th of the following year (coverage end date), provided enrollment is timely.
- An employee who works or is paid for at least half of the work days and paid holidays in a calendar month will have coverage beginning the first day of the next calendar month provided enrollment is timely. If the employee works or is paid for fewer than half of the work days and paid holidays, coverage will begin the first day of the month following provided enrollment is timely.

When Will My Health Insurance End?

Insurance is determined based on the Employee Work Year Calendars: <https://www.pps.net/Page/15515>

- Regular or temporary employees who work the entire work year will have benefits from October 1st (coverage start date) through September 30th of the following year (coverage end date), provided enrollment is timely.
- Those hired on or before January 15th and who work the entire work year will have benefits through September 30th, unless the employee has been guaranteed continuing eligible employment for the next school year, in which case benefits will continue.
- Those hired after January 15th and who work the entire work year will have benefits through July 31st, unless the employee has been guaranteed continuing eligible employment for the next school year, in which case benefits will continue.
- Coverage will terminate at the end of the calendar month the employee resigns or ceases to be paid, unless the employee worked, or was paid, more than half the work days and paid holidays of the calendar month. Coverage will terminate at the end of the following calendar month in this case.
- All those retiring under the PERS Bubble will have benefits through July 31st.

VOLUNTARY BENEFITS

Eligible employees must enroll online at the time of initial benefits enrollment if they wish to participate in one or both of the above FSA plans. ~~OR~~ they must wait until the annual open enrollment period, which is generally held in October for an effective (start) date of January 1st.

IMPORTANT: Employees **MUST** re-enroll each year at Annual Open Enrollment for their Employee Group to continue participation in the FSA for the next plan year.

Optional Life Insurance

The Standard Group Policy Number: 750971-C

Benefits-eligible employees may elect **Voluntary Term Life Insurance** for themselves, their spouse/domestic partner, and child(ren) on a **self-pay** basis. The employee must be a Trust member enrolled in coverage to be eligible to enroll in Optional Life Insurance. An employee may elect from \$10,000 of coverage to up to five (5) times their annual salary (to a maximum of \$500,000) in increments of \$10,000 and may elect the same for their spouse/domestic partner. Child(ren) under age 26 may be enrolled in Optional Life Insurance in increments of \$2,000 up to \$10,000. Employees pay the full cost of the Optional Life Insurance and premiums are withheld from the employee's pay on an after-tax basis.

New Employees have a guarantee issue amount of \$100,000 with no medical history questionnaire required. Employees who enroll in the Optional Life Insurance may also enroll a spouse or domestic partner, with a guaranteed issue of \$30,000 for new hires or a qualifying event such as marriage with no medical history questionnaire required. Elections must be made within the eligibility timelines (see above).

To enroll during the Annual Open Enrollment Period or to elect amounts greater than the guarantee issue amount, the employee and spouses/domestic partners are required to complete an Evidence of Insurability form (medical history questionnaire). For children, no Evidence of Insurability form is needed.

Additional information and the Evidence of Insurability form can be found on The Standard website <https://www.standard.com/mybenefits/ppsd1/eeoi.html>.

This coverage does have conversion and portability options on a self-pay basis. Application must be made within 31-days after your life insurance ends. For more information, contact The Standard at 800-628-8600.

- H&W Trust Certificate of Optional Group Life Insurance Coverage - The Standard Insurance Company: <https://bit.ly/3ClrpVk>

Voluntary Accidental Death & Dismemberment Insurance

The Standard Group Policy Number: 750971-D

Benefits-eligible employees may elect additional **Voluntary Accidental Death & Dismemberment (AD&D) Insurance** coverage in amounts from \$25,000 to \$300,000 (in increments of \$25,000) for themselves, or for themselves and their family on a **self-pay** basis. Employees must enroll within the eligibility timelines or during Open Enrollment, but must be enrolled in a medical plan. Employees pay the full cost of the Voluntary AD&D Insurance and premiums are withheld from the employee's pay on an after-tax basis.

This coverage does have conversion and portability options on a self-pay basis. For more information, contact The Standard at 800-628-8600.

Credit Union Memberships

PPS employees and their immediate family members are eligible to join the following credit unions for banking services such as savings, checking, IRAs, Certificates of Deposit, loans, and a variety of other services.

- **OnPoint Community Credit Union**
Customer Service: 1-800-527-5 (c)-2.2 (e)1 (s)00

Retirement Benefits – Sunset Date September 30, 2020

Early Retirement Incentive (ERI) Stipend

Early retirees who meet the criteria of 15 years of accumulated service in a qualifying position with the District on or before September 30, 2020, are eligible to retire from PERS, may receive \$425 per month as an early retirement incentive stipend. The ERI stipend is paid by PPS Payroll over 60 months or 6

PLAN ADMINISTRATOR

HEALTH INSURANCE CONTACT PLAN INFORMATION

Health & Welfare Trust - Administrative Office
(managed by Zenith American)

Phone: 833-255-4123 (toll free) or 503-486-2107 (local)

Email: SD1@zenith-american.com

