



**PAT Employee Group**  
**Benefit Summary**  
**Effective January 1, 2026 – December 31, 2026**  
**Portland Public Schools**



Portland Public Schools (PPS) offers a comprehensive benefit package designed to provide employees and their families with a range of employer and employee paid benefit options. **It is the employee’s responsibility to enroll online in a timely manner to activate benefit elections of their choice and process his/her employment with PPS.** Additional PPS benefits information may be found on the Benefits website at: <https://www.pps.net/departments/human-resources/benefits>.

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# 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** at 503-916-3375

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## 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 one (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 eligible employees have a 31-calendar day window from the date of their employment change to enroll in the medical plan of their choice.

- **Vision**

Full-time PAT employees, and part-time PAT employees enrolled in an Option 1 Medical Plan, will have vision insurance coverage. Employees who enroll in a Providence Medical Plan will have Vision Service Plan (VSP). Employees who enroll in the Kaiser Medical Plan will have Kaiser Vision.

**NOTE:** Part-time PAT employees enrolled in an Option 2 Medical Plan do NOT have vision insurance.

- **Dental**

Full-time PAT employees, and only part-time PAT employees enrolled in an Option 1 Medical Plan, will have dental insurance coverage. Two (2) dental plan options are offered: Trust Delta Dental Plan (administered by Delta Dental of Oregon) and Kaiser Dental. Both dental plans are traditional fee-for-service plans. New employees have a 31-calendar day window from their date of hire to enroll in the dental plan of their choice. Newly benefits eligible employees have a 31-calendar day window from the date of their employment change to enroll in the dental plan of their choice.

**NOTE:** Part-time PAT employees enrolled in an Option 2 Medical Plan do NOT have dental insurance.

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

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 choose an Option 1 Plan (above) or an Option 2 Plan (below).

**NOTE:** Full-time PAT employees are NOT eligible to elect Option 2 Plans.

- **Medical & Prescription Coverage ONLY**

The **School District No. 1 Health & Welfare Trust** offers one (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 eligible employees have a 31-calendar day window from the date of their employment change to enroll in the medical plan of their choice.

## Group Term Life/AD&D & Long Term Disability Insurance Plans

All eligible PAT employees working at least 20 hours per week (0.50 FTE) will be enrolled in the following plans:

- **Group Term Life / AD&D** | *The Standard Group Policy Number: 750971-A*

Full-time and part-time PAT employees are automatically enrolled in the mandatory **District-paid** group term life insurance policy of \$50,000 and the mandatory **District-paid** accidental death and dismemberment (AD&D) insurance policy of \$50,000. We strongly encourage you to add your beneficiary(ies) at the time you enroll.

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 Basic Group Term Life Insurance Coverage** - The Standard Insurance Company:  
[https://sdtrust.com/mybenefits\\_life\\_and\\_add.php](https://sdtrust.com/mybenefits_life_and_add.php)

- **Long Term Disability (LTD)** | *The Standard Group Policy Number: 750971-B*

Full-time and part-time PAT employees are automatically enrolled in the mandatory **self-pay** Long Term Disability (LTD) insurance. Part-time PAT employees who are enrolled in an Option 1 Medical Plan will also be enrolled. The LTD insurance is a salary replacement policy for an injury or illness sustained off the job. Following a 90-day waiting period, benefits are payable at the rate of 60% of pre-disability income up to a maximum of \$6,000 per month. Employees pay the full cost of the LTD insurance and premiums are withheld from the employee's pay on an after-tax basis.

You may be able to convert your LTD when your coverage ends. Application must be made within 31-days after your LTD insurance ends. If you are retiring from the District, you will not be eligible to convert your LTD. For more information, contact **The Standard** at 800-628-8600.

- **H&W Trust Certificate of Group Long Term Disability Insurance Coverage** - The Standard Insurance Company:  
[https://sdtrust.com/mybenefits\\_long\\_term\\_disability.php](https://sdtrust.com/mybenefits_long_term_disability.php)

**IMPORTANT:** Full-time and part-time PAT employees are automatically enrolled in the mandatory Group Term Life/AD&D and LTD Insurance plans.

## What is the Cost of Health Insurance Package?

Most District employees share in the cost of health insurance premiums. The payroll deductions for medical insurance are withheld from the employee's pay on a pre-tax basis. Premiums are generally deducted the month prior to coverage (i.e., September paycheck pays for October coverage). Employees on a 10 month pay schedule who are eligible for benefits over the summer will have a triple deduction in June.

For monthly rates/costs, visit the **Health & Welfare Trust website** at [https://sdtrust.com/mybenefits\\_health.php](https://sdtrust.com/mybenefits_health.php).

## Eligible Dependents & Secova Dependent Eligibility Verification

### Eligible Dependents

- **Your legal 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)?** section below for more information
- **Your children and your legal spouse's or domestic partner's children, up to age 26:**
  - This includes natural children, stepchildren, legally adopted children, children for whom you are the legal guardian, foster children, and children for whom you are legally responsible to provide health coverage under a Qualified Medical Child Support Order (QMCSO).
- **Disabled children over age 26 if unmarried, incapable of self-support, dependent on you for primary support, and the disability occurred before the age of 26.**
  - For more information on covering disabled adult children, contact the **Health & Welfare Trust (plan administrator)** at 503-486-2107.

#### Eligible dependents do **NOT** include:

- A spouse from whom you are legally separated or divorced
- Anyone on active military duty
- Children over the age of 26 who are not disabled
- Your grandchildren, nieces/nephews or other relatives who live with you (unless you have court-appointed custody)

**IMPORTANT:** You must notify the Health & Welfare Trust Administrative Office when a dependent is no longer eligible. You may be required to repay the Trust for any benefits paid after the dependent's eligibility ends.

#### **You will be required to submit the required documentation for all your dependents enrolled in your PPS health insurance plan**

The Affordable Care Act (ACA) requires the District to collect social security numbers for all dependents enrolled in the employee's medical plan. The social security numbers are used as identifiers in reporting health insurance coverage to the IRS. Dependents for which social security numbers are not provided may not be enrolled.

### Secova Dependent Eligibility Verification

To ensure that all enrolled dependents meet the Health & Welfare Trust's eligibility requirements, the H&W Trust works with **Secova**, an independent firm, to conduct confidential dependent eligibility verification.

If you are covering dependents, you must fully complete the mandatory dependent eligibility verification through Secova

- Within 45 days **AFTER** enrolling in benefits, you will receive your verification packet from Secova to the mailing address on file for you.
- You **MUST** submit directly to Secova all required documents for the dependents you are covering on your PPS health insurance by the deadline provided in your verification packet.
- **IMPORTANT:** If you **do NOT** fully complete the mandatory dependent verification audit through Secova, **your dependents will be dropped from your PPS health insurance** on the first of the month following receipt of a final termination letter from Secova.

More information on the Secova dependent eligibility verification can be found on the **H&W Trust website** at [https://sdtrust.com/enroll\\_dependent\\_verification.php](https://sdtrust.com/enroll_dependent_verification.php).

## Covering a Domestic Partner/Domestic Partner's Child(ren)?

For employees covering a Domestic Partner\*/Domestic Partner's Child(ren), the IRS requires the **District to withhold federal and Social Security taxes on the fair market value of the domestic partner and their dependents' coverage.** This is in addition to the base premium that all employees pay based on the plan they choose.

For more information on imputed income, please visit the Health & Welfare Trust website at <https://sdtrust.com/>.

**IMPORTANT:** The value of your domestic partner health insurance coverage is considered a taxable benefit under federal IRS regulations. If you have domestic partner health insurance coverage, an additional taxable income, also known as imputed income, is added to your pay each month and then the appropriate taxes are withheld. The impact on your tax withholding will depend on your gross pay and your W-4 filing status. PPS cannot provide tax advice. We strongly encourage you to seek out a certified tax professional for assistance.

If enrolling a Domestic Partner/Domestic Partner's Child(ren), the domestic partnership must have been established for at least six (6) months preceding the effective date of coverage. An **Affidavit of Domestic Partnership** <https://www.pps.net/fs/resource-manager/view/4bb9ed5c-f362-4868-a2e6-4c1ebe4adb93> notarized by an Oregon Notary must be received by the PPS Benefits Department within three (3) days of your enrollment.

- Most banks offer free notary services and only one of the two partners needs to be present.
- PPS does have free notaries available in Human Resources at the Dr. Matthew Prophet Center (PEC) by **appointment only**. Use think to schedule an appointment <https://calendly.com/benefits-wtgf/notary-appointment>

*\* A **Domestic Partner** is an unmarried individual of the same or opposite sex whom you have been living with for six months or more prior to enrolling in PPS benefits. **NOTE:** A legally married spouse is not a Domestic Partner.*

## Benefits Enrollment & Changes

**There are only three times when you can enroll in benefits or possibly make changes to your benefits:**

1. As a new employee **or** a current employee with job/work hour changes impacting benefits eligibility.
2. **Within 31-calendar days\*** of a qualifying event.
3. During Annual Open Enrollment in October with your benefits beginning on January 1st.

For more information, visit our **Benefits Enrollment & Changes:** <https://www.pps.net/departments/human-resources/benefits/current-employees/benefits-enrollment-changes>

\*Unless otherwise indicated.

## How Do I Enroll in Benefits?

Once your employment information has been processed in the HR computer system, you will receive the Benefits Enrollment Notification to your PPS email account and personal email account (if on file), letting you know your online benefits enrollment event is ready for you to complete and submit in PeopleSoft Employee Self-Service (ESS). You have 31-calendar days from your start date to enroll. You may then follow the **Online Benefits Enrollment Instructions** (<https://www.pps.net/fs/resource-manager/view/4c71c94d-41f6-473e-bf87-6bf183774a2e>) to complete and submit your benefits enrollment.

In preparation, we encourage you to do the following before enrolling in benefits:

- View all the benefit information on the **H&W Trust website** ([https://sdtrust.com/mybenefits\\_health.php](https://sdtrust.com/mybenefits_health.php))
  1. Select your **Bargaining Unit** (i.e., your Employee Group);
  2. Select your **Status**; then
  3. Click the **GO!** Button.

# 1 CHOOSE YOUR BARGAINING UNIT

Which union do you belong to?

- ATU/DCU
- PAT
- PFSP

# 2 CHOOSE YOUR STATUS

What is your status within your union group?

# 3 GET YOUR BENEFIT INFORMATION

Click the button below to view your specific benefits

- If you will be covering dependents (spouse/domestic partner/children), gather their dates of birth and social security numbers.
- For your beneficiaries, gather their dates of birth and social security numbers.

## How Do I Make Changes to My Benefits?

IRS rules state that benefit selections may only be changed when an employee experiences a qualifying event **or** during the Annual Open Enrollment period. The employee must complete an online enrollment via PeopleSoft Employee Self-Service (ESS) and upload the appropriate required documentation. The change must be consistent with the event.

## Qualifying Events

Employees who experience a qualifying event must **submit the required supporting documentation to the PPS Benefits Department and complete their benefits elections within 31-calendar days\*** from the date of the qualifying event:

\*Unless otherwise indicated

For more information and instructions on making changes to your benefits due to a qualifying event, visit:

- **Benefits Enrollment & Changes webpage:** <https://www.pps.net/departments/human-resources/benefits/current-employees/benefits-enrollment-changes>

## Annual Open Enrollment Period

The Annual Open Enrollment Period takes place in October each year, and all changes take effect January 1st. This is the time to add or remove dependents or change medical plans. This is a good time to update beneficiary information, as well.

## Eligibility timelines

### New Employees

Newly hired benefits-eligible employees must enroll in their choice of medical plan **within 31-calendar days of their start date**. New employees will receive an email when their online benefits enrollment is available.

### Current Employees with a Qualifying Event

Employees who experience a qualifying event have 31-calendar days from the date of the qualifying event\* to make benefit changes.

- For more information, visit our Qualifying Events for Benefits Enrollment & Changes webpage: <https://www.pps.net/departments/human-resources/benefits/current-employees/benefits-enrollment-changes>.

### Current Employees with an FTE Change

Employees who have a qualifying change in FTE have **31-calendar days** to make benefits changes.

### Current Employees with a Job Change

Employees with job changes that impact benefits will receive an e-mail when their online benefits enrollment is ready and also have **31-calendar days** to make the change.

**IMPORTANT:** If the benefits eligible employee does not make a benefit election during this time period, enrollment changes will not be allowed until the next Annual Open Enrollment period or qualifying event.

\*Unless otherwise indicated.

## Insurance ID cards

Insurance identification (ID) cards are issued directly from the insurance carriers. Processing time usually takes 3-5 weeks **after** submitting your online benefits enrollment.

If you or a covered dependent need medical attention prior to receipt of your insurance ID cards, please call your medical insurance carrier directly (contact information can be found starting on **page 12** of this summary). If the carrier is not showing coverage, contact the **Health & Welfare Trust** (plan administrator) for assistance at 503-486-2107.

**If you have the VSP Choice Plan for vision insurance.** VSP does NOT issue insurance ID cards for vision insurance. Contact **VSP** directly for information on how to access your vision insurance benefit at 800-877-7195 or <https://www.vsp.com/>.

## When Will My Health Insurance Begin?

**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 scheduled contract days of a calendar month, including paid holidays, will have coverage beginning the first day of the next calendar month. If the employee works or is paid for fewer than half of the scheduled contract days, coverage will begin the first day of the month following.

## When Will My Health Insurance End?

**Employee Work Year Calendars:** <https://staff.pps.net/departments/human-resources/employee-resources/employee-work-year-calendar?tscb=1763481856916>

- 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 month the employee resigns or ceases to be paid, unless employee worked, or was paid, more the half the contract days of the month. Coverage will terminate at the end of the following month in this case.
- All those retiring under the PERS Bubble will have benefits through **July 31st**.

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## VOLUNTARY BENEFITS

### Flexible Spending Account (FSA) - Health Care FSA & Dependent Care FSA

The **Flexible Spending Account (FSA)** is a way for you to save income taxes when paying for eligible **Health Care OR Dependent Care** expenses. The FSA is a use it or lose it plan and any unused funds are forfeited.

- **Health Care FSA**  
Related expenses may include medical, prescription, vision and dental insurance co-pays, coinsurance, and deductibles not covered by insurance. The 2026 Health Care FSA contribution limits are a minimum of \$240 up to a maximum of \$3,300 per plan year. The first time you enroll in a Health Care FSA, you will receive an FSA debit card, which allows you to pay directly

from your FSA account without having to wait to be reimbursed. Review the IRS Rules regarding undocumented FSA debit charges.

- **Dependent Care FSA**

May be used for a qualifying dependent under the age of 13 or an eligible dependent who is physically or mentally incapable of self-care. The 2026 Dependent Care FSA contribution limits are a minimum of \$240 up to a maximum of \$7,500 per plan year. You can access account information online and set up recurring payments for reimbursement of dependent care expenses.

Additional FSA Information:

- **PPS Flexible Spending Account (FSA) webpage:** <https://www.pps.net/departments/human-resources/benefits/current-employees/flexible-spending-account-fsa>

**Eligible employees must enroll online at the time of initial benefits enrollment or qualifying event 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 1<sup>st</sup>.

**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/eoi.html>.

This coverage does not 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. 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 Voluntary Group Accidental Death & Dismemberment Insurance Coverage** - The Standard Insurance Company: <https://bit.ly/3yykNSq>

## Tri-Met Transit Pass

State and Federal tax laws allow employees to self-pay for the cost of a monthly TriMet Transit Pass on a pre-tax basis, which reduces taxable earnings.

For more information, including how to enroll, visit our **TriMet Transit Pass Program webpage**:

<https://www.pps.net/departments/human-resources/benefits/current-employees/trimet-transit-pass-program>

## 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: 1-800-527-3932
- **Consolidated Community Credit Union**  
Member Services: 503-232-8070

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# RETIREMENT BENEFITS

## Oregon PERS Participation required, if eligible

The **Oregon Public Employees Retirement System (PERS)** is the state retirement plan for employees who work at least 600 hours per year and is mandated by law. Employees hired on or after 08/29/2003 are **PERS OPSRP members** unless membership was previously established by PERS.

PERS OPSRP membership is established after completion of a six (6) month waiting period for employees who work at least 600 hours per year, and requires an employee contribution of 6% of gross salary on a pre-tax basis to the **Individual Account Program (IAP)**. If you are an existing PERS member, your mandatory contributions begin immediately. This contribution is not subject to Federal and State taxes until it is withdrawn from the retirement system. Additionally, the District contributes an amount to the **OPSRP Pension Program** for each covered employee. Vesting usually occurs after five (5) years of working at least 600 hours per year. Members automatically vest at age 65, even if they have worked fewer than five years.

**There are two parts to the PERS OPSRP retirement benefit:**

- **Part 1: OPSRP Pension Program**  
The OPSRP Pension Program is funded by your employer. PPS contributes an amount set by state statute, necessary to continue funding the pension program. To gain access to the pension program you have to be vested which usually occurs after five (5) years of working at least 600 hours per year. Members automatically vest at age 65, even if they have worked fewer than five years.

**AND**

- **Part 2: Individual Account Program (IAP)**  
The Individual Account Program (IAP) is the required 6% contributed by you. Your account is credited with earnings or losses annually based on investment returns. You are automatically vested in your IAP account when your account is established.

For more information, visit our **Oregon Public Employees Retirement System (PERS) webpage:**

<https://www.pps.net/departments/human-resources/benefits/current-employees/retirement-benefits/oregon-public-employees-retirement-system-pers>

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

The **403(b) Plan** is a voluntary (optional) supplemental retirement savings program offered under section 403(b) of the Internal Revenue Code and is called the Tax-Sheltered Annuity Plan ("TSA Plan").

The PPS 403(b) Plan is administered by **PenServe**. PPS offers the following types of 403(b) Plans for eligible employees to contribute to:

- **Traditional (before-tax) 403(b) Plan;** and
- **Roth (after-tax) 403(b) Plan,** subject to vendor acceptance of such contributions.

All contributions to the PPS 403(b) Plan are made by the employee. The District does not contribute toward the 403(b) Plan and there is no Employer Match.

For more information, including how to enroll, visit our **403(b) Plan Tax Deferred Annuity webpage:**

<https://www.pps.net/departments/human-resources/benefits/current-employees/retirement-benefits/403b-plan-tax-deferred-annuity>

## 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 until age 62 (sixty-two), whichever comes first.**

### Early Retiree Health Insurance

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, and are eligible to retire under PERS may receive District-paid health insurance. The paid insurance includes medical and prescription coverage for the retiree and one-half of the premium paid for a spouse/domestic partner. Vision, dental and dependent children premium, if applicable, will be paid by the retiree. The District-paid coverage may last up to **60 months or until age 65 (sixty-five) and/or Medicare eligibility, whichever comes first.** The District-paid early retiree insurance may not be deferred. Retirees must enroll in retiree coverage upon their resignation from the District.

For early retirees who do not meet this 15-year criteria but do retire under PERS at the time of their District resignation, they may access early retiree insurance on a self-pay basis until they turn **age 65 (sixty-five) and/or become Medicare eligible** (ORS 243.303). Retirees must enroll in retiree coverage upon their resignation from the District.

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## OTHER BENEFITS

### Employee Assistance Program (EAP)

The **Employee Assistance Program (EAP)** provides free services to help people privately resolve problems that may interfere with work, family, and life. Here are just a few of the services EAP offers:

- 24-hour Crisis Help
- Childcare & Eldercare Referral
- Child and Parenting Services
- Confidential Counseling
  - 8 free sessions per situation, per year for all employees and anyone living in their household
- Financial Services
- Online Peer Support Groups
- Identity Theft Services

- Legal & Mediation Services
- Wellness
- Will Preparation

For more information, visit our **Employee Assistance Program webpage**: <https://www.pps.net/departments/human-resources/benefits/current-employees/employee-assistance-program-eap>

## Professional Development

### PAT Tuition Reimbursement

For more information, visit the **PAT Tuition Reimbursement webpage**: <https://www.pps.net/departments/human-resources/benefits/current-employees/professional-development>

### PAT Professional Development Funds

For more information, visit the **Professional Development Funds webpage**: <https://www.pps.net/departments/accounts-payable/professional-development-funds>

## WHAT LEAVE PLANS ARE AVAILABLE TO ME?

### Sick Leave

Ten (10) days are accrued annually for all employees working in a regular or temporary position. Sick leave is pro-rated based on FTE. All unused sick leave is carried over year to year.

### Funeral/Bereavement Leave

Employees may use one (1) day of funeral leave, plus one (1) additional day for travel (if required) for a friend or relative. Employees may use four (4) days for the death of immediate family members. In the case of a spouse, domestic partner or child(ren), six (6) days may be used. Immediate family member is defined as spouse, domestic partner, children, parent, grandparent, grandchildren, mother-in-law, father-in-law, brother or sister, step-parent, step-children and step-sibling.

### Paid Personal/Emergency Leave

All benefits eligible employees receive three (3) paid personal leave days, which may only be used for unavoidable personal business, or for attending to matters which cannot be scheduled outside the employee's work hours. One-week advance notice is required for the latter, except in the case of an emergency. Paid personal leave shall not be used for recreation, other employment, union or political activities, or to extend other leave categories, unless on an approved Federal Family Medical Leave (FMLA) or Oregon Family Leave (OFLA). Paid Personal Leave is reset back to three (3) days July 1st of each year and any unused balance is forfeited on June 30th of the following year. Unit members who commence employment after the end of the first semester shall be entitled to one (1) day of paid personal leave.

### Unpaid Personal Leave

Benefits eligible employees are entitled to three (3) days of unpaid personal leave per year for personal reasons. Except in the case of an emergency, one (1) week advanced notice is required.

### Family Illness Leave

All benefits eligible employees receive up to five (5) days family illness leave per school year with pay, based on FTE, which is to be used in the event of illness of an immediate family member. Employees who begin work after the end of the first semester shall be entitled to one and one-half (1-1/2) days of family illness leave. "Immediate Family" is defined in the PAT union contract as the employee's spouse, domestic partner, children, parents, brothers, sisters, mother-in-law, father-in-law, grandparents, grandchildren, stepparents, stepchildren, stepsiblings or other persons who regularly live in the professional educator's home. Family Illness Leave is reset on July 1st of each year and any remaining balance is forfeited on June 30th the following year, if unused.

## Professional Days

Employees accrue two (2) days per year to be used for professional leave such as attending workshops, conferences etc. Up to four (4) days per year may be used.

## PAT Study Leave

Up to ten (10) FTE study leaves with District paid insurance shall be granted annually. The requirements and procedures for study leaves are contained in the PAT contract.

## Holidays

Six (6) specific holidays are designated and are paid as part of the teaching contract year.

## Additional Leave Information

Additional information regarding paid and unpaid absences is available in the PPS/PAT Collective Bargaining Agreement (CBA): <https://www.pps.net/departments/human-resources/leave-of-absence>

# HEALTH INSURANCE CONTACT & PLAN INFORMATION

<b>PLAN ADMINISTRATOR</b>	<p><b><u>Health &amp; Welfare Trust – Administrative Office</u></b> (managed by Zenith American)</p> <p>Phone: 833-255-4123 (toll free) <b>or</b> 503-486-2107 (local) Email: <a href="mailto:SD1@zenith-american.com">SD1@zenith-american.com</a> Website: <a href="https://sdtrust.com">https://sdtrust.com</a></p>
<b>MANDATORY DEPENDENT ELIGIBILITY VERIFICATION</b>	<p><b><u>Secova</u></b> Phone: 877-632-8126   Email: <a href="mailto:Portland.DMS@Secova.com">Portland.DMS@Secova.com</a></p>
<b>LIFE INSURANCE</b> <i>Group Term Life / AD&amp;D Insurance</i> <i>Optional Life Insurance</i> <i>Optional AD&amp;D Insurance</i>	<p><b><u>The Standard</u></b> Phone: 800-628-8600</p>
<b>FLEXIBLE SPENDING ACCOUNT (FSA)</b> <i>Health Care FSA</i> <i>Dependent Care FSA</i>	<p><b><u>PNC Bank</u></b> Phone: 844-356-9993   Website: <a href="http://www.participant.pncbenefitplus.com">www.participant.pncbenefitplus.com</a></p>
<b>PPS BENEFITS DEPARTMENT</b>	<p><b><u>PPS Benefits Team</u></b> Email: <a href="mailto:benefits@pps.net">benefits@pps.net</a>   Phone: 503-916-6464   Website: <a href="https://www.pps.net/departments/human-resources/benefits">https://www.pps.net/departments/human-resources/benefits</a></p>

## Option 1 Plans – Full-Time PAT & Part-Time PAT Employees

MEDICAL	PRESCRIPTION	VISION	DENTAL
<p><b><u>Providence PPO Plan - Option 1</u></b> Group#: 121899  Phone: 503-574-7500 or 800-878-4445 (TTY: 711)</p>	<p><b><u>Providence</u></b> RXBIN: 600428 RXPCN: 08490000 RXGRP: 121899 Phone: 855-560-4764</p>	<p><b><u>VSP (Vision Service Plan)</u></b> You receive a greater benefit if you use a VSP provider. Phone: 800-877-7195 Website: <a href="https://www.vsp.com/">https://www.vsp.com/</a>  <b>Note:</b> VSP does <u>NOT</u> issue insurance ID cards.</p>	<p><b><u>Trust Delta Dental</u></b> Group#: 10016949 Phone: 888-217-2365  <b><u>Kaiser Dental</u></b> Group#: 1739-125 Phone: 800-813-2000</p>
<p><b><u>Kaiser Permanente - Option 1</u></b> Group#: 1739-025 Phone: 800-813-2000</p>	<p><b><u>Kaiser Permanente</u></b> Contact Kaiser for more information on your prescription coverage. Phone: (800) 813-2000</p>	<p><b><u>Kaiser Permanente</u></b> Contact Kaiser for more information on your vision coverage. Phone: (800) 813-2000</p>	<p><b><u>Trust Delta Dental</u></b> Group#: 10016949 Phone: 888-217-2365  <b><u>Kaiser Dental</u></b> Group#: 1739-125 Phone: 800-813-2000</p>
<p><b><u>Providence In-Network Only - Option 1</u></b> Group#: 121899</p>	<p><b><u>Providence</u></b> RXBIN: 600428 RXPCN: 08490000 RXGRP: 121899 Phone: 855-560-4764</p>	<p><b><u>VSP (Vision Service Plan)</u></b> You receive a greater benefit if you use a VSP provider. Phone: 800-877-7195 Website: <a href="https://www.vsp.com/">https://www.vsp.com/</a></p>	<p><b><u>Trust Delta Dental</u></b> Group#: 10016949 Phone: 888-217-2365</p>

Phone: 503-574-7500 or 800-878-4445 (TTY: 711)		<b>Note:</b> VSP does <u>NOT</u> issue insurance ID cards.	<b>Kaiser Dental</b> Group#: 1739-125 Phone: 800-813-2000
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## Option 2 Plans - Part-Time PAT Employees ONLY

MEDICAL	PRESCRIPTION	VISION	DENTAL
<b><u>Providence PPO Plan - Option 2</u></b> Group#: 121899  Phone: 503-574-7500 or 800-878-4445 (TTY: 711)	<b><u>Providence</u></b> RXBIN: 600428 RXPCN: 08490000 RXGRP: 121899 Phone: 855-560-4764	Vision insurance is <b>NOT</b> available with Option 2 Plans.	Dental insurance is <b>NOT</b> available with Option 2 Plans.
<b><u>Kaiser Permanente - Option 2</u></b> Group#: 1739-026 Phone: 800-813-2000	<b><u>Kaiser Permanente</u></b> Contact Kaiser for more information on your prescription coverage. Phone: (800) 813-2000	Vision insurance is <b>NOT</b> available with Option 2 Plans.	Dental insurance is <b>NOT</b> available with Option 2 Plans.
<b><u>Providence In-Network Only - Option 2</u></b> Group#: 121899  Phone: 503-574-7500 or 800-878-4445 (TTY: 711)	<b><u>Providence</u></b> RXBIN: 600428 RXPCN: 08490000 RXGRP: 121899 Phone: 855-560-4764	Vision insurance is <b>NOT</b> available with Option 2 Plans.	Dental insurance is <b>NOT</b> available with Option 2 Plans.

*In the event that any statement in this summary varies from any benefit contract in effect, the benefit contract shall prevail.*