



ATU, DCU, & PFSP Employee Groups: New Employee & Newly Benefits Eligible - Benefits Checklist Portland Public Schools

This checklist is designed to help you make your initial benefit enrollment selections **within 31-calendar days** of your start date/employment change date.

CHECK	BENEFITS ITEM
	Become familiar with the PPS webpage for your benefits - https://www.pps.net/Page/15959
	Review the Benefit Guide for your Employee Group: • ATU Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/atu-benefit-guide-effective-01012025-12312025 <i>effective January 1, 2026 - December 31, 2026</i> • ATU Type 10 Driver Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/atu-type-10-driver-benefit-guide-effective-01012025-12312025 <i>effective January 1, 2026 - December 31, 2026</i> • DCU Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/dcu-benefit-guide-effective-01012025-12312025 <i>effective January 1, 2026 - December 31, 2026</i> • PFSP Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/pfsp-benefit-guide-effective-01012025-12312025 <i>effective January 1, 2026 - December 31, 2026</i> The Benefit Guide provides a general overview of the benefits PPS offers for your particular Employee Group.

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CHECK	BENEFITS ITEM
	On the Health & Welfare Trust Website (https://sdtrust.com/mybenefits_health.php), review insurance plan comparison, monthly rates/costs, imputed income rates (if covering a Domestic Partner/Domestic Partner's children), optional life insurance, voluntary AD&D insurance, and more. To view benefit information on the H&W Trust Website, you will: 1. Select your Bargaining Unit (i.e., your Employee Group); 2. Select your Status; then 3. Click the GO! button.  Questions about Medical, Prescription, Vision, Dental, and/or Optional Benefits? Health & Welfare Trust (plan administrator) Phone: 833-255-4123 (toll free) or 503-486-2107 Email: SD1@zenith-american.com
	Coordination of Benefits (COB) - if you or your covered dependents will have health coverage under more than one plan, please review the following: Health and Welfare Trust Benefit Handbook language on COB plan rules: https://www.sdtrust.com/document/benefits/handbooks/2016-pfsp-active/psd-0g0-admin-info-eds-nonpat-web-j.html If you have Medicare coverage, read about Medicare Secondary Payer (MSP) on the CMS website: https://www.cms.gov/medicare/coordination-benefits-recovery/overview/secondary-payer For additional questions about Coordination of Benefits, contact your insurance provider directly.
	Review Retirement Benefits - https://www.pps.net/departments/human-resources/benefits/current-employees/retirement-benefits You are automatically enrolled in PERS after you have met the eligibility requirements. You can enroll in the PPS 403(b) Plan at any time during the calendar year. Enrolling in the PPS 403(b) Plan is optional.
	Access the PeopleSoft Employee Self-Service (ESS) Portal - https://selfservice.pps.net/ The PeopleSoft Employee Self-Service (ESS) Portal gives employees access to view and make changes to certain personal information, including benefits enrollment. We encourage you to access PeopleSoft Employee Self-Service (ESS) while on-site to complete your online benefits enrollment or make any personal information changes. If you would like to access PeopleSoft ESS off-site (e.g., from home), you MUST be set up with both 1) Duo 2-Step Security and 2) Google Authenticator Two Step Authentication. For assistance, contact the PPS IT Service Desk at 503-916-3375. For more information: https://www.pps.net/selfservice.
	Make sure PPS has the correct current mailing address for you in PeopleSoft ESS - https://selfservice.pps.net/

	You will receive your Health Insurance Marketplace/Exchange Notice (ACA Notice) and/or your new insurance cards to whatever current mailing PPS has on file for you.
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CHECK	BENEFITS ITEM
	Complete and submit the online benefits enrollment event in PeopleSoft Employee Self-Service (ESS) within 31-calendar days of your start date/employment change date. 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 ESS. You may then follow the Online Benefits Enrollment Instructions (https://bit.ly/3JZzliq) to complete and submit your benefits enrollment. If you do not receive your Benefits Enrollment Notification email within 7 business days from your start date/employment change date, contact the PPS Benefits Team at benefits@pps.net. PeopleSoft ESS Login Issues? Contact PPS IT Service Desk at 503-916-3375 Benefits Enrollment Technical Issues in PeopleSoft ESS? Contact the PPS Benefits Team at benefits@pps.net or 503-916-6464 Monday - Friday from 9:00AM - 4:00PM
	If you are covering a Domestic Partner*, complete a notarized Affidavit of Domestic Partnership (https://www.pps.net/Page/18910) and submit to benefits@pps.net. ATU, DCU, and PFSP Domestic Partner Imputed Income Plan Year 2026 - https://sdtrust.com/document/benefits/compare-plan-rates/cpr_compare-rates_PDA_PFSP-Ft-PtOpt1-PtOpt2_DCU-Ft_ATU-Ft_DomstcPrtnr_2026.pdf 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 <u>cannot</u> provide tax advice. We strongly encourage you to seek out a certified tax professional for assistance. <i>* 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 <u>is not</u> a Domestic Partner.</i>

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CHECK	BENEFITS ITEM
	When will my health insurance start? Please refer to the Benefit Guide for your Employee Group: • ATU Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/atu-benefit-guide-effective-01012025-12312025 effective January 1, 2026 - December 31, 2026 • ATU Type 10 Driver Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/atu-type-10-driver-benefit-guide-effective-01012025-12312025 effective January 1, 2026 - December 31, 2026 • DCU Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/dcu-benefit-guide-effective-01012025-12312025 effective January 1, 2026 - December 31, 2026 • PFSP Benefit Guide - https://www.pps.net/departments/human-resources/benefits/hw-trust-benefits/pfsp-benefit-guide-effective-01012025-12312025 effective January 1, 2026 - December 31, 2026 The Benefit Guide provides a general overview of the benefits PPS offers for your particular Employee Group.
	Receive your insurance cards in the mail 3-5 weeks <u>after</u> submitting your online benefits enrollment in PeopleSoft ESS. <i>Still Haven't Received Insurance Cards?</i> Health & Welfare Trust (plan administrator) Phone: 833-255-4123 (toll free) or 503-486-2107 Email: SD1@zenith-american.com

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CHECK	BENEFITS ITEM
	If you are covering dependents, prepare for and fully complete the mandatory H&W Trust dependent verification audit through Secova - https://sdtrust.com/enroll_dependent_verification.php • 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, <u>your dependents will be dropped from your PPS health insurance</u> on the first of the month following receipt of a final termination letter from Secova. Questions about the Mandatory Dependent Verification Audit through Secova? Health & Welfare Trust (plan administrator) Phone: 833-255-4123 (toll free) or 503-486-2107 Email: SD1@zenith-american.com Still Haven't Received <u>or</u> Lost Your Secova Verification Packet? Questions about Required Documents? Secova (dependent verification audit administrator) Phone: 866-326-5160 Email: Portland.DMS@Secova.com

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

1. As a newly hired **or** a current employee with job/work hours 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.

* Unless otherwise indicated.