



PAT Employee Group: Layoff Frequently Asked Questions - 2026

HEALTH INSURANCE

When does my medical, vision, and dental insurance end?

If you are laid off at the end of your work year or during the summer break and you had started your work assignment before January 15, 2026, your active PPS health insurance coverage will end on September 30, 2026. *If you are enrolled in health insurance, you will receive a payment equal to the cost of your monthly COBRA premium for medical for three (3) additional months with your final paycheck.

If your work assignment started January 16, 2026 or later, your active PPS health insurance coverage will end on July 31, 2026. *If you are enrolled in health insurance, you will receive a payment equal to the cost of your monthly COBRA premium for medical for three (3) additional months with your final paycheck.

***If your layoff is partial and you will continue to work at PPS for 0.50 FTE or above**, you will remain benefits eligible. You will not receive a COBRA premium payment; you may need to re-enroll in active PPS health insurance coverage. If you have any questions, contact the **PPS Benefits department** at benefits@pps.net or 503-916-6464.

How do I continue health insurance after I am laid off from PPS?

COBRA

Within approximately two (2) weeks of the termination of your PPS health insurance coverage, you will receive a **COBRA** (Consolidated Budget Reconciliation Act) notice from the **Health & Welfare Trust**. The notice will be mailed to the home address PPS has on file for you. COBRA allows you to **self-pay** the premium for your medical, vision, and dental insurance coverage for 24 months from the termination date of your PPS health insurance coverage. Refer to your COBRA notice for the deadline to elect continued coverage. **If you have any questions about COBRA**, contact the Trust Office directly.

Health & Welfare Trust Administrative Offices (*managed by Zenith American*)

Phone: 833-255-4123 (toll free) or 503-486-2107 | **Email:** SD1@zenith-american.com

National Health Insurance Marketplace

Another option to COBRA is to purchase health insurance coverage through the **National Health Insurance Marketplace**. Coverage must be elected **within 30 days** of your PPS health insurance coverage termination. For more information, call 800-318-2596 or visit their website at www.healthcare.gov/ (click Get Coverage).

Health Insurance Premium Payment Reimbursement Program (HIPP)

If you and/or a dependent is covered by OHP (Oregon Health Plan) and private health insurance (including OEBB), you may be eligible for premium reimbursement

<https://www.oregon.gov/odhs/financial-recovery/pages/hipp.aspx>.

If you have any questions, contact HIPP directly

E-mail reimbursements.hipp@odhsoha.oregon.gov

LIFE INSURANCE

When will my basic life / AD&D insurance coverage end?

Your basic life / AD&D insurance coverage will end when your PPS health insurance ends. **If your layoff is temporary**, your basic life / AD&D insurance coverage will be extended through the first 90 days beyond your layoff date. You *may* be able to continue basic life / AD&D insurance coverage on a **self-pay** basis if coverage is elected and the first premium is paid within 60 days of termination. For more information, contact **The Standard Insurance Company** directly.

The Standard Insurance Company

Phone: 800-628-8600

Basic Life / AD&D Life Group Policy Number: 750971-A

When will my voluntary life and/or voluntary AD&D insurance coverage end?

Your voluntary life and/or voluntary AD&D insurance coverage, if applicable, will end when your PPS health insurance ends. You *may* be able to continue voluntary life and/or voluntary AD&D insurance coverage on a **self-pay** basis if coverage is elected and the first premium is paid within 60 days of termination. For more information, contact **The Standard Insurance Company** directly.

The Standard Insurance Company

Phone: 800-628-8600

Voluntary Life Insurance Group Policy Number: 750971-C

Voluntary AD&D Insurance Group Policy Number: 750971-D

LONG TERM DISABILITY INSURANCE

When will my Long Term Disability (LTD) insurance coverage end?

Your LTD insurance coverage will end when your PPS health insurance ends. **If your layoff is temporary**, your LTD insurance will be extended through the first 90 days beyond your layoff date. For more information, contact **The Standard Insurance Company** directly.

The Standard Insurance Company

Phone: 800-628-8600

EMPLOYEE ASSISTANCE PROGRAM (EAP)

What is the last day that I will have access to the Employee Assistance Program (EAP) services?

You and your eligible family members (spouse/partner, family members living in your household, dependents living outside of your household up to age 26) will have access to the Employee Assistance Program (EAP) services delivered by **Canopy** for one (1) month after your PPS insurance ends. The EAP provides free, confidential counseling (8 free sessions per situation) or resources for legal, financial or personal issues. To access EAP services or make an appointment, contact **Canopy** directly.

Employee Assistance Program (EAP) delivered by Canopy

Phone: 800-433-2320 | Website: <https://my.canopywell.com> | Access Code: OEGB

FLEXIBLE SPENDING ACCOUNT (FSA)

What happens to my Flexible Spending Account (FSA) for health care and/or dependent care expenses?

Your participation in the plan will end on your last day of employment.

Health FSA - Your participation in the plan will end on your last day of employment. It is possible to sign-up for **self-pay** (COBRA), after-tax, contributions under the Health Care FSA plan only through the end of the plan year ending December 31st. To continue coverage beyond your layoff month, contact the **PPS Benefits department** at benefits@pps.net

Dependent Care FSA - Your participation in the plan will end on your last day of employment. You can submit claims through December 31st for dates of service prior to your termination date.

If you have questions about your FSA, contact **PNC Bank** directly.

PNC Bank

Phone: 844-356-9993 | Email: pncbenefitplus@healthaccountservices.com

RETIREMENT SAVINGS - 403(b) or 457(b) PLAN

What happens to my 403(b) or 457(b) retirement savings plan after my layoff?

If making 403(b) Plan contributions, your contributions will cease with your final paycheck. You may leave your funds in your 403(b) Plan account, you may cash out (withdrawal) the funds, or you may rollover funds into an eligible tax sheltered account. Contact the PPS 403(b) Plan administrator, **Penserv**, directly for additional information and assistance.

Penserv

Phone: (800)-849-4001 | Email: teampnw@penserv.com

RETIREMENT SAVINGS - OREGON PERS

How do I access information about my PERS account and what my options are?

Contact **Oregon PERS** directly for more information and assistance. Please note that the PPS Benefits department are not PERS representatives and do not have access to your PERS account information.

Oregon PERS

Phone: 888-320-7377 | Email: PERS.Member.Services@pers.oregon.gov

Website: www.oregon.gov/PERS

VACATION, SICK, & OTHER ACCRUALS

Will my vacation, sick and other accruals be paid at termination?

All accrued and unused vacation hours are paid out on your final paycheck.

Sick, Personal/Emergency and Family Illness are not eligible for pay out.

For all Oregon PERS Tier I and Tier II members, the monetary value of half of the employee's accumulated unused sick leave is reported to Oregon PERS. This amount is used by Oregon PERS at retirement in the Final Average Salary (FAS) calculation.

FINAL PAYCHECK

If I am laid off in June, will I receive pay over the summer?

All pay that is owed, including summer pay, will be paid out on your final paycheck. If you have any questions about your final paycheck, contact the **PPS Payroll Office**

PPS Payroll Office

Email: payroll@pps.net | Phone: 503-916-3302

QUESTIONS?

If you have any benefit questions, please contact the PPS Benefits Department.

Benefits Department

Email: benefits@pps.net Phone: 503-916-6464