PORTLAND

Public Schools

# PAT Retiree FAQs

Updated 10/29/26

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## How to Retire from the District

1. **How do I retire from the District?**
   A. Complete the PPS resignation form: PPS Resignation Form
      - Indicate your retirement option:
        - **PERS Retirement (NOT PERS Bubble) -** start PERS pension immediately after PPS resignation; or
        - **PERS Bubble Retirement**; or
        - **Retirement from PPS only, no PERS –** resign from PPS but delay the start of your PERS pension by more than 6+ months after leaving PPS.
      - List your last day of work as your resignation date. If you are a PERS Bubble retiree, your last day of work is the last day of your school or work year (example 6/10).
      - Indicate if you are retiring with PERS and list the effective date, if applicable. **PERS requires that you retire on the first of the month.**
      - If you are retiring from PERS, PERS must be notified prior to submitting your PPS resignation form.
      - Submit the resignation form.

2. **Where do I find information about retiring from the District?**
   A. Information is located at: PPS Retirement Information

3. **How much notice must I provide?**
   A. Employees retiring as a PERS Bubble retiree must provide a 30-calendar day resignation notice. Employees retiring as a regular PERS retirement (not PERS Bubble) must provide a 60-calendar day resignation notice per ORS 342.553.

4. **Will I receive confirmation that the District received my resignation form?**
   A. Yes. Once your form is received, Human Resources will send you an email confirming receipt.

5. **Do I have to do anything else with the District after I submit my resignation form?**
   A. No. The District will notify both PERS and Zenith, the Trust's administrator, of your resignation. See question #31 and #42 for information on insurance next steps.

## How to Retire from PERS

6. **How do I retire from PERS**?
   A. Your PERS retirement is a separate process from your District resignation. To request the PERS retirement paperwork:
      - Call PERS at 888-320-7377 and request their retirement paperwork; or
      - Download the PERS retirement forms here:
        - Tier One-Tier Two: Retirement Form
          or
        - OPSRP: Retirement Form

7. **What PERS Tier am I?**
   A. Tier I - Employees hired before 1/1/1996
   Tier II - Employees hired between 1/1/1996 - 8/28/2003
   OPSRP - Employees hired on or after 8/29/2003

8. **What is the difference between the PERS pension and the IAP?**
   A. For a brief overview of your pension and IAP account, see video here.

9. **How do I know what my pension options are?**
   A. When you are within 24 months of the earliest date (generally age 55) that you are eligible to retire, you can request a written PERS estimate:
   Tier One/Tier Two: Estimate Request
   OPSRP: Estimate Request
      - Benefits Estimate Information
      - PERS Pre-Retirement Guide

10. **How is service credit determined for school employees?**
    A. This can be found on the PERS website.

11. **How do I get more help understanding PERS and IAP?**
    A. PERS has great resources and education sessions for understanding PERS and IAP. Session information and sign up can be found here.

12. **How do I determine if I should retire under the PERS Bubble option or at the end of the school year as a regular PERS retirement?**

A. You can create multiple online estimates with different retirement dates at any point in your career by logging in to your Online Member Services (OMS) account. As an example, you can create an estimate with a January 1 retirement date and another estimate with a July 1 retirement date. Compare option 1 on both estimates to determine the effect of retiring mid-school year vs. the end of the school year.

13. **What happens to my sick leave?**

A. For Tier I and Tier II retirees, accumulated sick leave is reported to PERS. PERS then uses this when calculating your retirement benefit.

For OPSRP members, PERS does not use sick leave when calculating retirement benefits. Any accrued, unused sick leave will be forfeited at the time of your resignation. However, you may donate your unused sick leave to the PAT sick bank, prior to your resignation date. For PERS Bubble retirees, complete your donation request before your resignation date. More information on sick leave bank donations can be found here.

PERS Bubble retirees will retain an accrual balance equal to one day of sick leave, based on the FTE, for each month worked.

14. **I need help completing my PERS retirement paperwork. What should I do**?

A. Retirement Application Assistance Sessions (RAAS) are one-on-one meetings with a PERS staff member to review your retirement application forms. **All retiring employees are encouraged to schedule a RAAS appointment to ensure that your paperwork is correct and complete.** Schedule your RAAS appointment so that it occurs within the 90 days before your desired retirement date. More information can be found HERE.

## How to Retire - PERS Bubble

15. **What is the PERS Bubble?**

A. The PERS Bubble is an internal reference that describes employees retiring mid-school year (between December 1 - June 1) and receiving their PERS retirement benefit and PPS paycheck concurrently while working through the end of their work year.

16. **What are the rules regarding retiring and reemployment under the PERS Bubble?**

A. An employee may retire in the PERS Bubble if the following conditions are met:

- Must have a PERS retirement date on or after December 1 and no later than June 1; and
- **Must have submitted a PPS Employee Resignation form prior to your PERS retirement date;** and
- No internal transfer options are identified; and
- There is no one on layoff status that is qualified for the position; and
- Retiree is committing to work through to the end of the employee's work year; and
- Retiree demonstrates reliable and regular attendance at work, unless eligible for a federal and/or state leave of absence, and meets all expectations of the assignment while working in the PERS Bubble.
- **NOTE:** An employee's sick leave balance ends upon resignation from PPS. See question #13 for additional information.

17. **If I continue to work in the PERS Bubble until the end of the school year, will my salary be the same as before I retired?**

A. You will be paid your pre-retirement salary, minus the 6% PERS contribution. Once you have retired, the 6% PERS contribution is no longer deducted from your paycheck.

18. **Are there layoffs in my area?**

A. Current PPS layoff areas can be found here.

19. **What happens when the District reemploys me in the PERS Bubble?**

A. You are committing to continue to work in your current position(s) until the end of your work year:

- You will receive your regular salary (less the 6% PERS pickup contribution).
- If eligible, you will remain on current active District benefits through July 31.
- If eligible, you will receive a $425 per month early retirement stipend (ERI), beginning July 31. See question #38 for additional details.
- If eligible, your District-paid retiree coverage will begin on August 1. See question #32 for additional details.
- If ineligible for District-paid retiree coverage, your self-pay insurance benefits will begin August 1. See question #34 for additional details.
- You do not need to reapply for your job. You will continue in the same position(s) through the end of your work year.

20. **If I retire in the PERS Bubble, will I need to re-enroll in active insurance benefits?**

A. No, you will not need to re-enroll in your benefits. You and your covered dependents, if applicable, will remain on your active benefits at the current premium rate through July 31.

21. **Are PERS Bubble retirees eligible for professional development funds?**

A. No, PERS Bubble retirees are not eligible to access professional growth or professional improvement funds.

## Working after PERS Retirement

22. **How many hours are PERS Tier I and Tier II retirees allowed to work for a PERS employer once they have retired?**

A. Refer to the chart below. The hours limit and the 6-month break requirement is based on your PERS tier and age at the time of retirement. If you surpass these hours while working for a PERS employer, PERS will unretire you and you may have to pay back benefits received from the date you work over the 1040 hours. **Re-employed retirees are responsible for ensuring they do not exceed this limit in a calendar year.** For more information, refer to the PERS website: www.oregon.gov/pers

Note: Although some retirees may qualify to work unlimited hours, refer to Senate Bill 1049 information below.

23. **If I am a PERS OPSRP member (hired after August 29, 2003), will I be able to retire in the PERS Bubble? What are the hours a PERS OPSRP**

**member can work in a calendar year after retirement?**

A. Refer to the chart below. OPSRP employees may retire under the PERS Bubble, but may be subject to an hour limit and a 6-month break requirement. If you surpass these hours while working for a PERS employer, PERS will un-retire you and you may have to pay back benefits received from the date you worked over the 600 hours. **Re-employed retirees are responsible for ensuring they do not exceed this limit in a calendar year.** For more information, refer to the PERS website at: www.oregon.gov/pers

**Note:** Although some retirees may qualify to work unlimited hours, refer to Senate Bill 1049 information below.

24. **If I work extended hours or have extended responsibilities, does this count toward my PERS annual number of work hours limit?**

A. Yes, extended hours and extended responsibilities count toward the PERS hours limit. If your position includes extended hours (ex. coaching stipend, additional IEP preparation hours, chess coach, etc.), you may need to retire later than December 1 to remain under the 1040- hour limit.

## Working after PERS Retirement - Senate Bill 1049

25. **What is Senate Bill 1049 and how does it affect me?**

A. Senate Bill 1049 was signed into law on June 11, 2019 and is effective from 2020 through 2024. In 2023, HB 2296 extended SB 1049 for another 10 years to 2034. Although there are several provisions to this law, one main provision is that **some** retirees may work unlimited hours at the District. See chart below.

26. **How does PERS determine eligibility for Senate Bill 1049?**

A. See chart below; PERS has provided this as general information for members to understand Senate Bill 1049.

27. **Who is eligible to work at the District after retirement with no hour limitations?**

A. If eligible, a retiree may return to work at the District (either after a regular PERS retirement or a PERS Bubble retirement) under Senate Bill 1049 *in hard-to-fill areas only,* which are in the best interest of the District.

Hard-to-fill areas will be reviewed on a position-by-position basis and are subject to change. The retiree must have been in good standing based on performance evaluations. Reemployment under Senate Bill 1049 will require the supervisor's recommendation before returning to work.

After a request from the hiring manager and review by Human Resources, qualified retirees may be approved to work unlimited hours in hard-to-fill positions. Hard-to-fill positions vary by

content area as well as the time of the year. **Current hard-to-fill positions are listed** here**.**

Exceptions may be made for other endorsement areas or positions at CSI or TSI schools or for staff with bilingual or multilingual abilities.

**Note**: This is not a final, comprehensive list. It is subject to change based on the District's needs.

28. **Is there a limit as to how long a retiree can work under Senate Bill 1049?**

A. Yes, the duration of a retiree's employment under Senate Bill 1049 will be for a maximum of one year before reevaluation for continued employment. The position may be extended or changed by mutual agreement.

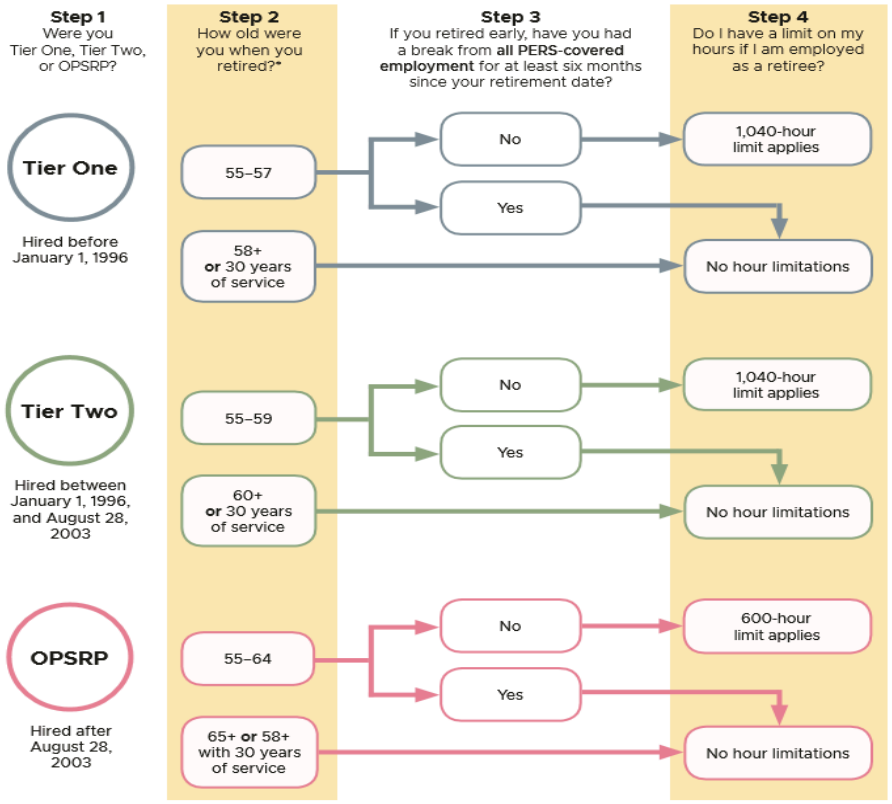
29. **If I am not eligible to return under Senate Bill 1049, can I still work under the PERS Bubble?**

A. Yes, unless an internal transfer option has been identified or someone is in a layoff status that is qualified for the position.

30. **What happens to my health insurance?**

A. Health insurance will be offered to a Senate Bill 1049 retiree if they work enough hours as defined by the active employee health plan. If a retiree already qualifies for District-paid retiree insurance, they will remain on their retiree coverage.

*Effective January 1, 2020*



## Retiree Health Insurance

31. **When I retire, when do my active insurance benefits end?**

A. Active coverage ends on July 31 for PERS Bubble retirees. Active coverage ends on September 30 for regular retirees (Not PERS Bubble). You will receive a packet of information from Zenith, the Trust's administrator, approximately 2 months prior to when your active coverage ends. The packet will contain plan options, costs and how to remit your portion of the premium, if applicable. This same information is available on the Trust's website here: SD Trust Retiree Benefits. If you have questions about early retiree coverage, contact Zenith at:

Phone: (503) 486 - 2107 or (833) 255 - 4123
Email: SD1@zenith-american.com
Address: 12205 SW Tualatin Rd. Suite 200 Tualatin, OR 97062

32. **What are the requirements to receive 60 months of District supplemented retiree health insurance benefits?**

A. Professional educators (.5 FTE or more) who elect early retirement and are eligible to retire under PERS may qualify for District - paid retiree medical and Rx insurance. Retirees pay for their own vision and dental insurance. District-supplemented coverage lasts for 60 months or until age 65, whichever occurs first, if:

- The employee elects early retirement, is not eligible for Medicare and is eligible to retire under PERS
  - For Tier 1, Tier II, or OPSRP, the employee must be at least age 55 or have 30 years of PERS credited service; and
- The employee must have accumulated fifteen (15) years of service with the District by September 30, 2020.

The District will pay one-half (1/2) of the cost of coverage for the enrolled spouse/Domestic Partner. The retiree will pay 100% of the cost of dependent children's coverage. Current early retiree rates are listed on the Trust's website at: SD Trust Retiree Benefits (scroll to bottom of page).

33. **When can I enroll eligible dependents?**

A. Effective June 1, 2023, you may enroll eligible dependents only upon initial enrollment in an Early Retiree Plan, unless you have a midyear qualifying event.

34. **What are my options for health insurance if I do not qualify for District supplemented health insurance?**

A. If you have retired from PERS, you and your eligible, covered dependents may self-pay for coverage until you or your dependent become eligible for Medicare whether due to age or disability. Medicare generally starts when you turn 65. Self-pay means that you pay the full cost of the premium.

If you are not eligible to retire with PERS at the time of your resignation, you will be offered COBRA continuation (self-pay) for 24 months. You may

also purchase health insurance through PERS Health or the Health Care Exchange. See Contact Information.

35. **I will be age 65+ when I retire. What happens to my insurance?**

A. When your active health insurance ends, you and your eligible dependent(s), if applicable, will need to enroll in Medicare. You can enroll in Medicare up to three months in advance. Your Medicare coverage should start the first of the month *after* your active coverage ends.

To elect Medicare, you can make an appointment with your local Social Security office or you may obtain information at: https://www.medicare.gov/

Medicare may require verification of your employment and health care enrollment for either you or your spouse/domestic partner. Email the PPS Benefits department at benefits@pps.net to "Request for Employment Information (CMSL564E) form". *There is no need to send the form with your email, as the benefits team has access to these.*

36. **How do I purchase a Medicare Advantage or a Medicare Supplemental Health plan?**

A. Health plans are available at PERS Health or you may contact the Senior Health Insurance Benefits Assistance (SHIBA) program. SHIBA provides free assistance with understanding Medicare and Medicare plan selection. See Contact Information.

37. **Do I have the ability to defer my retiree health insurance coverage once I retire**?

A. No. The PAT contract no longer allows deferral of retiree health insurance. You must elect retiree health insurance when you resign from the District.

## Incentive Information

38. **What are the requirements to receive the Early Retirement Incentive (ERI)?**

A. Professional educators (.5 FTE or more) who elect early retirement and are eligible to retire under PERS may qualify for the ERI stipend of $425/month for 60 months or until age 62, whichever occurs first, if:

- The employee elects early retirement and is eligible to retire under PERS
    - For Tier 1, Tier II, or OPSRP, the employee must be at least age 55 and/or have 30 years of credited PERS service; and

- The employee must have accumulated fifteen (15) years of service with the District by September 30, 2020.

Payment of the ERI stipend begins on July 31. This stipend, which is taxed, is paid by PPS Payroll.

39. **What are the requirements to receive the HAT incentive?**

A. A HAT incentive is paid to PAT members who submit a written resignation form (excluding resignations in lieu of termination, non-renewal, or non-extension), stating they will not be returning the following school year. This one-time stipend is paid at the end of June, or in the employee's final paycheck.

- Resignation notice received by January 15 = $1,250
- Resignation notice received by February 15 = $700

## General Information

40. **If I am paid over 12-months, will I still receive my July and August paychecks after my retirement date?**

A. No, you will be paid out all earned not paid money at the end of the month in which you cease working. This means you will not receive any paychecks from the District in July or August.

41. **What happens if I am contributing to a 403(b) plan?**

A. Your 403(b) contributions will continue to be deducted until you receive your last paycheck. You may stop your 403(b) deductions at any time by updating your election in PPS PeopleSoft Employee Self Service at: https://selfservice.pps.net/. If you return to work after retirement and want to restart your 403(b) contributions, you will need to re-enroll in the 403(b) plan.

42. **What happens to my life insurance when I retire?**

A. Life insurance continuation options are available post- retirement through Standard Insurance. Life insurance continuation elections must be made within **31 days** of the termination of your active life insurance. The application and cost for continuation of life insurance is available by contacting Standard at 866-756-8115.

43. **When does my District system access end?**

A. Your access to District systems like email and Employee Self Service will end at the end of the day on the last day of work for your contract year or as of your resignation date.

## Contact Information

| Contact | Reason | Phone | Website |
|---|---|---|---|
| PERS Member Service | Retirement Pension Information | 888-320-7377 | www.oregon.gov/pers |
| PERS Health Insurance Program | Retirement Health Information | 800-768-7377 | www.pershealth.com |
| SHIBA (Senior Health Insurance Benefits Assistance) for OR | Medicare information &free assistance with shopping for Medicare Health Plan | 800-722-4134 | www.SHIBA.Oregon.gov |
| SHIBA (Statewide Health Insurance Benefits Advisors) for WA | Medicare information & free assistance with shopping for Medicare Health Plan | 800-562-6900 | SHIBA Washington |
| Social Security Administration | File online for retirement, spouse, disability or Medicare | 800-772-1213<br>phone or office appts. | www.ssa.gov |
| Standard Insurance | Life Insurance continuation | 866-756-8115 | www.standard.com |
| HealthCare.gov | Individual Health Insurance | | https://www.healthcare.gov/ |
| Zenith - School District No. 1 Health & Welfare Trust Office | Benefit plan information and retiree enrollment | 503-486-2107 or 833-255-4123 | Email: SD1@zenith-american.com<br>Website: https://sdtrust.com/ |
| Portland Public Schools | Assistance with retiring from PPS | 503-916-3046 | Email: retire@pps.net |