

<u>SEIU Employee Group</u> Benefit Guide for 2023-2024 Plan Year *October 1, 2023 - September 30, 2024* 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.

# PEOPLESOFT EMPLOYEE SELF-SERVICE (ESS)

(https://selfservice.pps.net) gives employees access to view and make changes to

certain personal information:

The

Paychecks	Home Addresses	Dep
W-2	Phone Numbers	Info
Tax Withholding Allowances	Personal Email Addresses	Add
(VV-4)	Emergency Contacts	403
Direct Deposit	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.

Contact

at 503-916-3375

## HEALTH INSURANCE PACKAGE

#### What is Included in My Health Insurance Package?

To qualify for the full-time employee health insurance package, you must be regularly scheduled to work at least 30 hours per week (0.75 FTE).

Part-time employee (less than 30 hours per week (0.74 FTE and below) are not eligible for the health insurance package.

The health insurance package for SEU Employees includes:

PPS offers two (2) Moda medical plans and two (2) Kaiser Permanente HMO medical plans to choose from. These plans have no pre-existing condition waiting periods. New employees have a 31-calendar day 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. All medical plans include prescription benefits.

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Optum Group ID Number: \$00830

An HSA is a pre-tax account established to pay for qualified medical expenses for those who are covered under a High Deductible Health Plan. Employees who enroll in a PPS High Deductible Health Plan, Moda Plan 6 \_\_\_\_ Kaiser Plan 3, will have the option to set up an HSA.

For full-time employees only, the District contributes the following monthly amount into an Optum HSA account in their name:

Employee Only: \$175/month Employee + Spouse: \$300/month Employee + Children / Family: \$300/month

Employees may elect additional voluntary, pre-tax payrol SELH Employees

All SEU employees in a medical plan will have dental insurance coverage. Three (3) dental plan options are offered: Delta Dental Plan 5, Delta Dental Plan 6, and Kaiser Plan 8. 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.

• If you do not enroll yourself or your dependents when initially eligible, and then enroll during the next Annual Open Enrollment period, newly enrolled member(s) will be subject to a 12-month dental waiting period,

1.

#### **ELIGIBILITY TIMELINES**

Newly hired benefits-eligible employees must enroll in their choice of medical plan employees will receive an email when their online benefits enrollment is available.

\* to make benefit changes.

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. New

Employees who experience a qualifying event have For more information, visit our <u>https://www.pps.net/Page/18906</u>.

Employees who have a qualifying change in FTE have

to make benefits changes.

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

: 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** 

## VOLUNTARY BENEFITS

## FLEXIBLE SPENDING ACCOUNT (FSA) - HEALTH CARE FSA & DEPENDENT CARE FSA

The is a way for you to save income taxes when paying for eligible expenses. Normally, the FSA is a use it or lose it plan and any unused funds are forfeited.

Related expenses may include medical, prescription, vision and dental insurance co-pays, coinsurance, and deductibles not covered by insurance. The first time you enroll in a Health Care FSA, you will receive a FSA debit card, which allows you to pay directly from your FSA account without having to wait to be reimbursed. Review the

(https://www.pps.net/Page/11607), under

section).

o 2023-calendar year Health Care FSA maximum contribution limit is \$3,050.

Non-Represented employees who have a Health Savings Account (HSA) must be enrolled in Moda Plan 6 or Kaiser Plan 3 to have an HSA are eligible to enroll in a Limited Purpose Rexible Spending Account (LFSA) similar to the traditional Health Care FSA. An LFSA allows you to pay for eligible out-of-pocket preventive care for dental, orthodontic, and vision expenses.

o 2023-calendar year Limited FSA maximum contribution limit is \$3,050.

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. You can access account information online and set up recurring payments for reimbursement of dependent care expenses.

o 2023-calendar year Dependent Care FSA maximum contribution limit is \$5,000.

For more information, visit our

: https://www.pps.net/Page/1652.

\_\_\_\_\_ they must wait until the annual open enrollment period, which is generally held in mid-August to early-September for an effective (start) date of October 1<sup>st</sup>.

: 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

#### TRI-MET TRANSIT PASS

State and Federal tax laws allow employees to 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

: http://www.pps.net/Page/1657.

#### **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, Ioans, and a variety of other services.

Oustomer Service: 1-800-527-3932

Member Services: 503-232-8070.

## **RETIREMENT BENEFITS**

### OPSRP - OREGON PUBLIC SERVICES RETIREMENT PLAN (REQUIRED IF ELIGIBLE)

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

PERSOPSRP 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 . 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 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.

For more information, visit our

: https://www.pps.net/Page/18903.

## 403(b) PLAN TAX DEFERRED ANNUITY (VOLUNTARY)

The 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 PPS403(b) Plan is administered by employees to contribute to:

. PPS offers the following types of 403(b) Plans for eligible

; and

, subject to vendor acceptance of such contributions.

All contributions to the PPS403(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

https://www.pps.net/Page/18904.

# **OTHER BENEFITS**

### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The

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