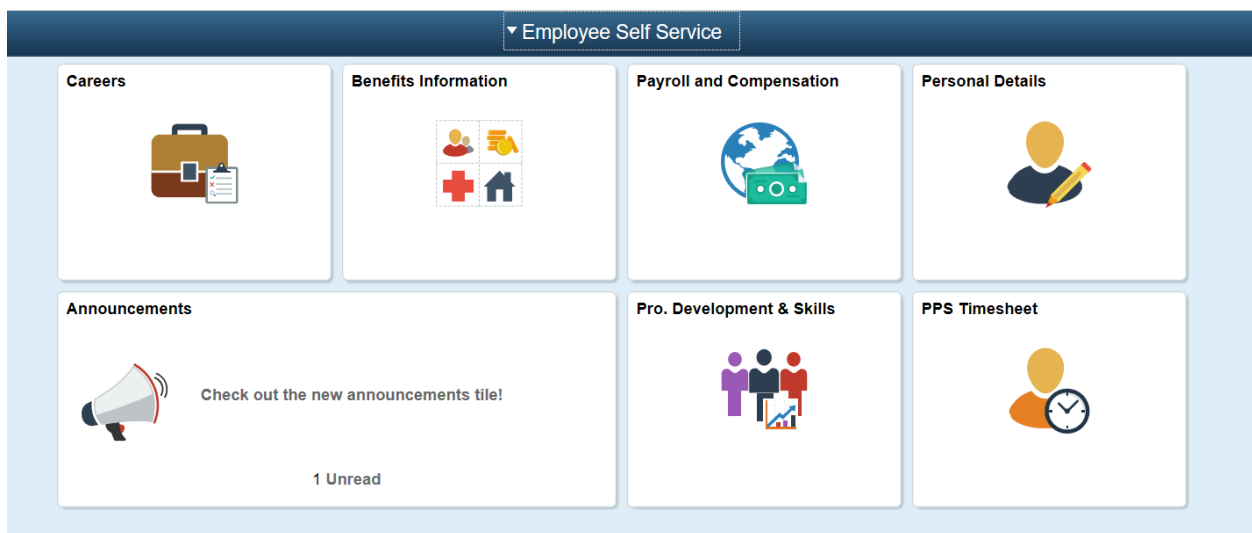


Instructions on how to start, stop or change your 403(b) contributions:

These instructions are to begin, stop, or change your monthly 403(b) contributions only. If you have never contributed to a 403(b) retirement savings plan through Portland Public Schools, please make sure you open an account with one of the District-approved vendors. You may find a list of vendors on page two of [2020 Annual Limits and List of Vendors](#).

To complete your online enrollment, go to <https://selfservice.pps.net/>. Log in using your PPS username (without “@pps.net”) and password. Can’t remember it? Contact PPS IT at (503) 916-3375 or itservicedesk@pps.net for help.

Click on Benefits Information



Instructions on how to start, stop or change your 403(b) contributions:

Click on "Life Events."

The screenshot shows the 'Employee Self Service' portal. On the left is a navigation menu with the following items: Benefits Information, Dependents and Beneficiaries, Life Events (highlighted in yellow), PPS Review Accrual Balances, Document Upload, Dependent/Beneficiary Info, Insurance Summary, Benefits Enrollment, 1095-C Consent, and View Form 1095-C. The main content area is titled 'Life Events' and contains a 'Select Your Event' section. Below this, there is a paragraph of instructions, a list of required documents, a note about timing, and several radio button options for selecting an event. The option 'I want to change my 403(b) Contribution' is highlighted in yellow.

Life Events

Select Your Event

Before you begin, please have the following documents handy. You will be required to scan and upload your documentation. You will also need to have your dependents' social security number.

Required documents:
"I got married" - Your marriage license (both sides) issued by the county.
"I had a baby" - The baby's birth certificate or hospital announcement and the baby's social security number.
"I adopted or gained legal custody/guardianship of a child" - court documents naming you as guardian.
"I got divorced/legally separated" - divorce decree or court document of legal separation.

Please note - if your Life Event occurred more than 31 days prior to today, you will not be able to make any changes. Please email benefits@pps.net

Employee

- I got married
- I had a baby
- I adopted or gained legal custody/guardianship of a child
- I got divorced/legally separated

Employee Contribution Changes

- I want to change my 403(b) Contribution
- I want to change my HSA Contribution(For Non-Rep & SEIU)

Employee Life Insurance Beneficiary Change

- I want to change my Beneficiary

Select "I want to change my 403(b) Contribution."

Instructions on how to start, stop or change your 403(b) contributions:

If you want your contribution to begin or end on the next paycheck, please enter the last day of the previous month. For example, if you want your contribution to begin on your January 31 paycheck, enter 12-31-2019 in the “Date Change Will Take Effect” box. Then click OK.

The screenshot shows the 'Employee Self Service' interface. On the left is a navigation menu with options: Benefits Information, Dependents and Beneficiaries, Life Events (highlighted), PPS Review Accrual Balances, Document Upload, Dependent/Beneficiary Info, Insurance Summary, Benefits Enrollment, 1095-C Consent, and View Form 1095-C. The main content area is titled 'Change Status Date' and contains the following text:

Enter the date of your event change, then select the OK button.
The event date cannot be in the future.

You must upload the required documentation, receive approval from the Benefits Department and complete and submit your enrollment changes within 31 calendar days of your qualifying event.

If you miss this 31 day window, you may not be eligible to make changes until the next annual open enrollment. If you have any questions about this process or if you are outside of your 31 day window, please contact us immediately by e-mailing benefits@pps.net or calling [503-916-3544](tel:503-916-3544).

For 403(b) changes, please use today's date. However, if you want to stop or change your amount as soon as feasible, you can use the last day of the previous month.

For a beneficiary change, please use today's date.

Below the text is a form titled 'Status Change Date' with a text input field containing '*Date Change Will Take Effect' and a date picker. Below the form are 'OK' and 'Cancel' buttons.

Click on Benefit Enrollment, then Start My Enrollment.

The screenshot shows the 'eBenefits' interface. On the left is a navigation menu with options: Welcome, Benefit Summary, Benefit Enrollment (highlighted), Benefit Election Review, and Event Completion and Exit. The main content area is titled '403(b) Contribution Change' and contains the following text:

Benefit Enrollment

Now we're ready to prepare your 403(b) options, Your information will be analyzed to determine whether changes to your existing enrollments are allowed. Select the **Start My Enrollment** button to begin your benefit enrollment.

Below the text is a button labeled 'Start My Enrollment'.

Instructions on how to start, stop or change your 403(b) contributions:

Click on the Select button below:

eBenefits 403(b) Contribution Change

Life Events

- Benefit Summary
- Benefit Enrollment
- Benefit Election Review
- Event Completion and Exit

Benefits Enrollment

Galen Waldrep

Before you begin, please have your dependents' and beneficiary's dates of birth and social security numbers handy, if applicable.

The Information icon provides you with additional information about your enrollment. The Select button next to an event means it is currently open for enrollment. Use the **Select** button to begin your enrollment.

Note: Some events may be temporarily closed until you have completed enrollment for a prior event.

Open Benefit Events				
Event Description		Event Date	Event Status	Job Title
New Hire Enrollment		10/03/2019	Closed	Human Resources Associate II
403B Changes		11/30/2019	Open	Human Resources Associate II

After you click the Select button, it will take a few seconds for your benefits enrollment information to load.

This will open the page where you may make your changes:

Instructions on how to start, stop or change your 403(b) contributions:

403(b) Retirement Plans is for pre-tax 403(b) accounts.

403(b) Roth Retirement Plan is for after-tax 403(b) accounts.

Please click the "Edit" button on the account(s) you wish to enroll in or change the deduction amount for.

eBenefits 403(b) Contribution Change

Life Events Legend

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Benefits Enrollment
403B Changes
Galen Waldrep

Click the Edit button next to the 403(b) Retirement Plans you wish to change.
Your enrollment will not be complete until you complete and press the submit button at the end of the process.

Enrollment Summary			
403(b) Retirement Plans	Before Tax	After Tax	Edit
Current: Vanguard Group/Newport Trust	\$3,000.00		
New: VANGUARD GROUP	\$3,000.00		
403(b) Roth Retirement Plans	Before Tax	After Tax	Edit
Current: Waive			
New: Waive			

This table summarizes estimated costs for your new benefit choices. (The "Employer" column displays the amount the District is contributing to subsidize the cost of your benefits.)

Election Summary				
Summarized estimates for new Benefit Elections	Total	Before Tax	After Tax	Employer
Costs	0.00	0.00	0.00	0.00
Your Costs	0.00	0.00	0.00	

Save and Continue I Have No Changes

Select the **Save and Continue** button to continue your enrollment. Your enrollment will not be finalized until you click the final "Submit" button at the end.
Select the **I Have No Changes** button if you are happy with your prior elections and do not want to make any changes.

Important: Your enrollment will not be completed until you click the final Submit button.

Clicking "Edit" above will bring you to the page below. If you have an open 403(b) account that is under the Portland Public Schools' Plan ID Number, please click the box beside "I have a PPS Account" then click "Agree." If you have a 403(b) account that is through a previous employer, or you do not have an open 403(b) account that is under the Portland Public Schools' Plan ID Number, please click the box beside "No PPS Account." Then select "Agree."

403(b) Questionnaire

Prior to enrolling, you MUST have an open account with a District-approved vendor under the PPS Plan ID number. For information go to http://www.ncompliance.com/guest_employervendors.aspx?EmployerID=40

The 403(b) contributions I am beginning today is under the PPS Plan ID Number

Selection	
<input type="checkbox"/>	I have a PPS Account
<input type="checkbox"/>	No PPS Account

To the best of my knowledge and belief, the answer(s) provided are true, correct and complete.

Agree Decline

Instructions on how to start, stop or change your 403(b) contributions:

If you wish to start contributions to your 403(b) account, please click the button beside the vendor you have set up your account with.

If you wish to stop your current contributions, please click on the “Waive” button.

If you want to change the amount of your current 403(b) account, please change the amount at the bottom of the page, then click “Update and Continue.”

< Enrollment Elections

eBenefits 403(b) Contribution Change

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please contact Carruth Compliance Consulting at [503-968-8961](tel:503-968-8961) or visit http://www.ncompliance.com/guest_employees.aspx?EmployerID=40

For a list of vendors with phone numbers, please go to: http://www.ncompliance.com/guest_employervendors.aspx?EmployerID=40

You may also contribute to a Roth 403(b) in the next section.

The 403(b) plan may be started, stopped or amounts changed at any time. To stop your deductions, click Waive below.

i Important! Your current coverage is: Vanguard Group/Newport Trust with a \$3,000.00 before tax contribution. You will continue with this coverage if you do not make a choice.

Select an Option

- Waive
- American Funds Distributors
- Ameriprise Financial
- AXA Equitable Life Ins Co
- Fidelity Investments
- Foresters Financial (1st Inv)
- Lincoln Financial Group
- Oppenheimer Funds Dist Inc.
- Plan Member Services Inc
- ReliaStar Life Insurance Co
- Security Benefit Life Ins Co
- Variable Annuity Life Ins Co
- VANGUARD GROUP
- Voya Retirement & Annuity(ING)
- Waddell & Reed Inc.

Contributions

You may enter your monthly contribution as a percent or flat dollar amount. You can not exceed the before-tax and after-tax plan maximums. If you choose to enter percents, the sum of your before-tax and after-tax percents can not exceed 100 percent.

Before Tax

Flat Amount Percent Max 100.000


Select the **Update and Continue** button to store your choice until you are ready to submit your final enrollment on the Enrollment Summary.



Select the **Discard Changes** button to ignore all entries made on this page and return to the Enrollment Summary.

Instructions on how to start, stop or change your 403(b) contributions:

Please read this information online.

[← Enrollment Elections](#)

eBenefits  << 403(b) Contribution Change


Life Events   Legend

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Benefits Enrollment

403(b) Retirement Plans

Galen Waldrep

 Click the Edit button next to the 403(b) Retirement Plans you wish to change.

Your enrollment will not be complete until you complete and press the submit button at the end of the process.

Your Choice

You have chosen \$3,000 before-tax and 0% after-tax.

Notes

Once submitted, this choice will take effect on 12/01/2019. I certify that I have read this complete 403(b) Salary Reduction Agreement, including the terms below, and understand my responsibilities as an Employee under this Plan. I request that the Employer take the actions specified in this agreement. I understand that all rights under the annuities or custodial accounts established by me under this Plan are enforceable solely by my beneficiaries, my authorized representative, or myself. The Employee understands and agrees to the following 403(b) Salary Reduction Agreement terms and conditions: 1. Employee is responsible for setting up and signing the legal documents to establish annuity contracts and custodial accounts with a 403(b) Service Provider prior to signing this agreement. Information on the enrollment steps and available providers listed are online at www.ncompliance.com in the Employer's subsection. 2. The Employee is responsible for selecting annuity contract(s) or custodial account(s) in which contributions are invested. Allocation arrangements are to be established and maintained directly between the Employee and Service Provider(s). 3. The Employee agrees that the Employer shall have no liability whatsoever for any and all losses suffered by Employee with regard to the selection of annuities and/or custodial accounts; their terms; the selection of insurance or regulated investment companies; the financial condition, operation of, or benefits provided by, said insurance or regulated investment companies; or the Employee's selection and purchase of shares of regulated investment companies. 4. The Employee acknowledges that the Employer has made no representation regarding the advisability, appropriateness, or tax consequences of the purchase of any annuity contract(s) and/or custodial account(s) available from any Service Provider. 5. The Employee acknowledges that certain rules and regulations apply to contributions, distributions, hardship withdrawals, loans, and other transactions associated with 403(b) TSA accounts and accepts full responsibility for meeting the terms of such rules and regulations. For assistance with transactions, please contact Carruth Compliance Consulting, the Employer's 403(b) Third Party Administrator, via www.ncompliance.com. 6. The Employee is responsible for naming a death beneficiary under annuity contracts and custodial accounts at the time the account is established, and reviewing the designation periodically. 7. The Employee is responsible for monitoring annuity contract or custodial account activity regularly for accuracy (e.g., deposits of your contributions). If a problem arises, the Employee is to contact the Employer or Carruth Compliance Consulting (Employer's 403(b) Third Party Administrator) via www.ncompliance.com. 8. The Employee is responsible for complying with the applicable IRC contributions limits. Elective deferral limits are taxpayer-specific and apply to all elective deferrals to various types of employer-sponsored retirement saving plans, including 403(b), 401(k), SEP IRA, and SIMPLE IRA. If the Employee is participating in multiple plans of these types, the Employee should consult a tax professional. 9. Employer agrees to contribute the amounts specified to the Employee's designated Service Provider(s), subject to verification that the proposed contributions satisfy all applicable IRC limitations and subject to administrative policies regarding minimum net check amounts. The Employer reserves the rights to reduce, suspend, and/or reinstate salary reduction contributions to help meet all applicable IRC limitations in any given calendar year to which this agreement applies and to help meet any administrative policies regarding minimum net check amounts. This Salary Reduction Agreement may be changed with respect to amounts not yet paid or available in accordance with the Employer's administrative procedures. 10. This Salary Reduction Agreement may be terminated at any time for amounts not yet paid or available. A termination request is permanent and remains in effect until a new Agreement is submitted. In the event of Agreement termination, later reelection might not be available with the same Provider. 11. This Salary Reduction Agreement supersedes all prior salary reduction agreements and shall automatically terminate if Employee's employment is terminated. 12. The Employee acknowledges that the Employer will authorize this agreement only if all applicable Employer administrative procedures are satisfied.

Select the Update Elections button to store your choices.

Instructions on how to start, stop or change your 403(b) contributions:

Repeat the same thing for the 403(b) Roth, if you have an after-tax account, then click on "Save and Continue."

< Benefits Enrollment
eBenefits

eBenefits ⚙️ <<

Life Events 🔄 ⚙️

Legend

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403(b) Contribution Change

Benefits Enrollment

403B Changes

Galen Waldrep

i Click the Edit button next to the 403(b) Retirement Plans you wish to change.

Your enrollment will not be complete until you complete and press the submit button at the end of the process.

Enrollment Summary

	Before Tax	After Tax	Edit
403(b) Retirement Plans			
Current: Vanguard Group/Newport Trust	\$3,000.00		Edit
New: VANGUARD GROUP	\$3,000.00		
403(b) Roth Retirement Plans			
Current: Waive	Before Tax	After Tax	Edit
New: Waive			

This table summarizes estimated costs for your new benefit choices. (The "Employer" column displays the amount the District is contributing to subsidize the cost of your benefits.)

Election Summary

Summarized estimates for new Benefit Elections	Total	Before Tax	After Tax	Employer
Costs	0.00	0.00	0.00	0.00
Your Costs	0.00	0.00	0.00	

Save and Continue

Select the **Save and Continue** button to continue your enrollment. Your enrollment will not be finalized until you click the final 'Submit' button at the end.

i Important: Your enrollment will not be completed until you click the final Submit button.

Instructions on how to start, stop or change your 403(b) contributions:

When you are finished making your enrollment or changes, please click "Submit." Your enrollment or changes will not become effective until you do.

< Benefits Enrollment

eBenefits ⚙️ ⏪

Life Events ↻ ⚙️ ▼

Legend

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403(b) Contribution Change

Benefits Enrollment

Submit Benefit Choices

Galen Waldrep

You have almost completed your enrollment. If you have no further changes, select the **Submit** button on this page to finalize your benefit choices.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrollment Summary.

Do not submit your 403(b) choices until you have completed your enrollment. You may store your choices on each page and return to the Enrollment Summary as many times as you'd like up until your enrollment deadline. However, once you select the **Submit** button your benefit choices will be sent to the Benefits Department for processing.

By submitting your benefit choices, you are authorizing Portland Public Schools to take deductions from your paycheck to pay for your benefit costs. You are also authorizing the Benefits Department to send necessary personal information to our third party administrator to initiate and support your coverage.

By submitting you declare that the information submitted is correct and complete to the best of your knowledge.

Authorize Elections

By submitting your benefit choices you are authorizing the District to take deductions from your paycheck to pay for your benefit costs. You are also authorizing the Benefits Department to send necessary personal information to your selected providers to initiate and support your coverage.

Select the **Submit** button to send your final choices to the Benefits Department.

Select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrollment Summary.