



# PAT Employee Group: 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
	<b>Become familiar with the PPS webpage for your benefits</b> - <a href="https://www.pps.net/Page/15959">https://www.pps.net/Page/15959</a>
	<b>Review the PAT Benefit Summary</b> <ul style="list-style-type: none"><li>PAT Benefit Summary - <a href="https://www.pps.net/Page/21598">https://www.pps.net/Page/21598</a> <i>effective January 1, 2024 - December 31, 2024</i></li></ul> <p>The Benefit Summary provides a general overview of the benefits PPS offers for your particular Employee Group.</p>
	<p><b>On the Health &amp; Welfare Trust Website</b> (<a href="https://sdtrust.com/mybenefits_health.php">https://sdtrust.com/mybenefits_health.php</a>), <b>review insurance plan comparison, monthly rates/costs, imputed income rates (if covering a Domestic Partner/Domestic Partner's children), optional life insurance, voluntary AD&amp;D insurance, and more.</b></p> <p>To view benefit information on the H&amp;W Trust Website, you will:</p> <ol style="list-style-type: none"><li>1. Select your <b>Bargaining Unit</b> (i.e., your Employee Group);</li><li>2. Select your <b>Status</b>; then</li><li>3. Click the <b>GO!</b> button.</li></ol> <div><div><b>1 CHOOSE YOUR BARGAINING UNIT</b>  Which union do you belong to?  ● ATU/DCU ● PAT ● PFSP</div><div><b>2 CHOOSE YOUR STATUS</b>  What is your status within your union group?</div><div><b>3 GET YOUR BENEFIT INFORMATION</b>  Click the button below to view your specific benefits</div></div> <p><b>Questions about Medical, Prescription, Vision, Dental, and/or Optional Benefits?</b></p> <p><b>Health &amp; Welfare Trust (plan administrator)</b> <b>Phone:</b> 833-255-4123 (toll free) or 503-486-2107 <b>Email:</b> <a href="mailto:SD1@zenith-american.com">SD1@zenith-american.com</a></p>
	<p><b>Coordination of Benefits (COB)</b> - if you or your covered dependents will have health coverage under more than one plan, please review the following:</p> <p>Health and Welfare Trust Benefit Handbook language on COB plan rules: <a href="https://www.sdtrust.com/document/benefits/handbooks/2016-pfsp-active/psd-0g0-admin-info-eds-nonpat-web-j.html">https://www.sdtrust.com/document/benefits/handbooks/2016-pfsp-active/psd-0g0-admin-info-eds-nonpat-web-j.html</a></p> <p>If you have Medicare coverage, read about Medicare Secondary Payer (MSP) on the CMS website: <a href="https://www.cms.gov/medicare/coordination-benefits-recovery/overview/secondary-payer">https://www.cms.gov/medicare/coordination-benefits-recovery/overview/secondary-payer</a></p> <p>For additional questions about Coordination of Benefits, contact your insurance provider directly.</p>
	<b>Review Retirement Benefits</b> - <a href="https://www.pps.net/Page/1660">https://www.pps.net/Page/1660</a>

	<p>You are automatically enrolled in PERS after you have met the eligibility requirements.</p> <p>You can enroll in the PPS 403(b) Plan <b>at any time</b> during the calendar year. Enrolling in the PPS 403(b) Plan is optional.</p>
	<p><b>Access the PeopleSoft Employee Self-Service (ESS) Portal</b> - <a href="https://selfservice.pps.net/">https://selfservice.pps.net/</a></p> <p>The <b>PeopleSoft Employee Self-Service (ESS) Portal</b> gives employees access to view and make changes to certain personal information, including benefits enrollment.</p>

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	<p><b>Make sure PPS has the correct current mailing address for you in PeopleSoft ESS</b> - <a href="https://selfservice.pps.net/">https://selfservice.pps.net/</a></p> <p>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.</p>
	<p><b>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.</b></p> <p>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 <b>Online Benefits Enrollment Instructions</b> (<a href="https://bit.ly/3JZzliq">https://bit.ly/3JZzliq</a>) to complete and submit your benefits enrollment.</p> <ul style="list-style-type: none"> <li>If you do not receive your Benefits Enrollment Notification email within 7 business days from your start date/employment change date, contact the <b>PPS Benefits Team</b> at <a href="mailto:benefits@pps.net">benefits@pps.net</a>.</li> </ul> <p><b>PeopleSoft ESS Login Issues?</b> Contact <b>PPS IT Service Desk</b> at 503-916-3375</p> <p><b>Benefits Enrollment Technical Issues in PeopleSoft ESS?</b> Contact the <b>PPS Benefits Team</b> at <a href="mailto:benefits@pps.net">benefits@pps.net</a></p>
	<p><b>If you are covering a Domestic Partner*, complete a notarized Affidavit of Domestic Partnership</b> (<a href="https://www.pps.net/Page/18910">https://www.pps.net/Page/18910</a>) and submit to <a href="mailto:benefits@pps.net">benefits@pps.net</a>.</p> <ul style="list-style-type: none"> <li><b>PAT Domestic Partner Imputed Income Plan Year 2024</b> - <a href="https://sdtrust.com/document/benefits/compare-plan-rates/cpr_compare-rates_PAT-Ft-PtOpt1-PtOpt2_DomstcPrtnr_2024.pdf">https://sdtrust.com/document/benefits/compare-plan-rates/cpr_compare-rates_PAT-Ft-PtOpt1-PtOpt2_DomstcPrtnr_2024.pdf</a></li> </ul> <p><b>IMPORTANT:</b> 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.</p> <p><i>* A <b>Domestic Partner</b> 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. <b>NOTE:</b> A legally married spouse <u>is not</u> a Domestic Partner.</i></p>
	<p><b>When will my health insurance start?</b></p> <p>Please refer to the PAT Benefit Summary for when your health insurance will start.</p> <ul style="list-style-type: none"> <li>PAT Benefit Summary - <a href="https://www.pps.net/Page/21598">https://www.pps.net/Page/21598</a> effective January 1, 2024 - December 31, 2024</li> </ul> <p>The Benefit Summary provides a general overview of the benefits PPS offers for your particular Employee Group.</p>

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CHECK	BENEFITS ITEM
	<p>Receive your insurance cards in the mail 3-5 weeks <u>after</u> submitting your online benefits enrollment in PeopleSoft ESS.</p> <p><i>Still Haven't Received Insurance Cards?</i></p> <p>Health &amp; Welfare Trust (plan administrator)  Phone: 833-255-4123 (toll free) or 503-486-2107  Email: <a href="mailto:SD1@zenith-american.com">SD1@zenith-american.com</a></p>
	<p>If you are covering dependents, prepare for and fully complete the mandatory H&amp;W Trust dependent verification audit through Secova - <a href="https://sdtrust.com/enroll_dependent_verification.php">https://sdtrust.com/enroll_dependent_verification.php</a></p> <ul style="list-style-type: none"> <li>• Within 45 days <b>AFTER</b> enrolling in benefits, you will receive your verification packet from Secova to the mailing address on file for you.</li> <li>• You <b>MUST</b> 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.</li> <li>• <b>IMPORTANT:</b> If you <b>do NOT</b> fully complete the mandatory dependent verification audit through Secova, <b><u>your dependents will be dropped from your PPS health insurance</u></b> on the first of the month following receipt of a final termination letter from Secova.</li> </ul> <p><i>Questions about the Mandatory Dependent Verification Audit through Secova?</i></p> <p>Health &amp; Welfare Trust (plan administrator)  Phone: 833-255-4123 (toll free) or 503-486-2107  Email: <a href="mailto:SD1@zenith-american.com">SD1@zenith-american.com</a></p> <p><i>Still Haven't Received <u>or</u> Lost Your Secova Verification Packet? Questions about Required Documents?</i></p> <p>Secova (dependent verification audit administrator)  Phone: 866-326-5160  Email: <a href="mailto:Portland.DMS@Secova.com">Portland.DMS@Secova.com</a></p>

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.