



---

## PFSP

### 2022 LAYOFF FAQ

#### HEALTH INSURANCE

##### QUESTION

When does my medical, vision and dental insurance end?

##### ANSWER

For PFSP employees with a 192, 202, 210, 225 or 260 work year:

If you are laid off at the end of the school year or during the summer break and you had started your work assignment before January 15, 2022, your active medical, vision and dental coverage will end on September 30, 2022.

If your work assignment started January 16, 2022 or later, your medical, vision and dental coverage will end on July 31, 2022.

If your layoff is partial and you will continue to work at PPS for 0.5 FTE or above, you will remain benefits eligible. You may need to re-enroll in your coverage. Contact [benefits@pps.net](mailto:benefits@pps.net) with questions.

##### QUESTION

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

##### ANSWER

Within approximately two weeks of the termination of your health coverage, you will receive a COBRA (Consolidated Budget Reconciliation Act) notice from the Trust office. This notice is mailed to your home address. You will be offered the option to self-pay your medical, vision and dental coverage for 24 months from the termination date of your active coverage. Refer to your COBRA notice for the deadline to elect continued coverage. If you have any questions, contact the Trust office at 503-486-2107 or by email at [SD1@zenith-american.com](mailto:SD1@zenith-american.com).

Another option to COBRA is to purchase health coverage through the healthcare exchange. Their website is [www.healthcare.gov](http://www.healthcare.gov). Coverage must be elected within 30 days of your health coverage termination.

#### LIFE INSURANCE

##### QUESTION

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

## ANSWER

Your basic life insurance and voluntary life coverage, if applicable, will end when your health insurance ends. If your lay off is temporary, your life insurance will be extended through the first 90 days beyond your layoff date.

Employees may continue life insurance on a self-pay basis if coverage is elected within 31 days of the coverage termination. To continue life coverage, contact Standard Insurance at 866-756-8115 for additional information and the enrollment form. Your group policy number is 750971-A for either basic and/or voluntary life insurance.

## **LONG TERM DISABILITY**

### QUESTION

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

### ANSWER

Your LTD coverage will end when your health insurance ends. If your lay off is temporary, your LTD insurance will be extended through the first 90 days beyond your layoff date.

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

### QUESTION

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

### ANSWER

You and anyone living in your household will have access to the EAP for one month after your active insurance ends. The EAP provides free, confidential counseling or resources for legal, financial or personal issues. You are allowed five free visits per situation. Call 866-750-1327 to make an appointment or access online at [www.RBH.com](http://www.RBH.com) (access code: OEBB).

## **FLEXIBLE SPENDING ACCOUNT (FSA)**

### QUESTION

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

### ANSWER

Your contributions to the FSA will cease with your layoff date. It is possible to sign-up for self-pay (COBRA), after-tax, contributions under the Healthcare FSA plan only through the calendar/tax year. To continue coverage beyond your layoff month, contact the PPS Benefits department at [benefits@pps.net](mailto:benefits@pps.net). You may contact PacificSource about your FSA at 800-422-7038.

## **403(b) RETIREMENT SAVINGS ACCOUNT**

### QUESTION

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

### ANSWER

Your 403(b) contributions will cease with your last paycheck. You may leave your funds in your account, you may cash it out, or you may roll it into an eligible tax sheltered account. Contact the District's 403(b) compliance consultant, Carruth Compliance Consulting Inc., at 503-968-8961 for information and assistance.

## **OREGON PUBLIC EMPLOYEE RETIREMENT SYSTEM (PERS)**

### QUESTION

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

### ANSWER

Contact PERS at 888-320-7377 or access information [www.oregon.gov/pers](http://www.oregon.gov/pers).

## **VACATION, SICK AND OTHER ACCRUALS**

### QUESTION

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

### ANSWER

All accrued and unused vacation hours are paid on the employee's final paycheck. Sick, Personal/Emergency and Family Illness are not eligible for pay out.

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

## **FINAL PAY**

### QUESTION

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

### ANSWER

All pay that is owed, including summer pay, will be paid out in an employee's final paycheck. For questions, contact PPS Payroll at [payroll@pps.net](mailto:payroll@pps.net).

## **QUESTIONS?**

If you have any questions, please contact the PPS Benefits department at [benefits@pps.net](mailto:benefits@pps.net).