



## PFSP Employee Group:

### Layoff Frequently Asked Questions - 2023

#### HEALTH INSURANCE

##### When does my medical, vision, and dental insurance end?

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 started your work assignment before January 15, 2023**, your active PPS medical, vision, and dental insurance coverage will end on September 30, 2023.

**If your work assignment started January 16, 2023 or later**, your active PPS medical, vision, and dental coverage will end on July 31, 2023.

**If your layoff is partial and you will continue to work at PPS for 0.50 FTE or above**, you will remain benefits eligible. You *may* need to re-enroll in active PPS health insurance coverage. If you have any questions, contact the **PPS Benefits department** at [benefits@pps.net](mailto:benefits@pps.net) or 503-916-6464.

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

###### **COBRA**

Within approximately two (2) weeks of the termination of your PPS health insurance coverage, you will receive a **COBRA** (Consolidated Budget Reconciliation Act) notice from the **Health & Welfare Trust**. The notice will be mailed to the home address PPS has on file for you. COBRA allows you to **self-pay** the premium for your medical, vision, and dental insurance coverage for 24 months from the termination date of your PPS health insurance coverage. Refer to your COBRA notice for the deadline to elect continued coverage.

**If you have any questions about COBRA**, contact the H&W Trust directly.

**Health & Welfare Trust Administrative Offices** (*managed by Zenith American*)

**Phone:** 833-255-4123 (toll free) or 503-486-2107 | **Email:** [SD1@zenith-american.com](mailto:SD1@zenith-american.com)

###### **National Health Insurance Marketplace**

Another option to COBRA is to purchase health insurance coverage through the **National Health Insurance Marketplace**. Coverage must be elected **within 30 days** of your PPS health insurance coverage termination. For more information, call 800-318-2596 or visit their website at [www.healthcare.gov/](http://www.healthcare.gov/) (click Get Coverage).

## VACATION, SICK, & OTHER ACCRUALS

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

All accrued and unused vacation hours are paid out on your final paycheck.

Sick, Personal/Emergency and Family Illness are not eligible for pay out.

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

## LIFE INSURANCE

### When will my basic life / AD&D insurance coverage end?

Your basic life / AD&D insurance coverage will end when your PPS health insurance ends. **If your layoff is temporary**, your basic life / AD&D insurance coverage will be extended through the first 90 days beyond your layoff date. You *may* be able to continue basic life / AD&D insurance coverage on a **self-pay** basis if coverage is elected within 31 days of the coverage termination. For more information, contact **The Standard Insurance Company** directly.

#### **The Standard Insurance Company**

**Phone:** 800-628-8600

**Basic Life / AD&D Life Group Policy Number:** 750971-A

### When will my voluntary life and/or voluntary AD&D insurance coverage end?

Your voluntary life and/or voluntary AD&D insurance coverage, if applicable, will end when your PPS health insurance ends. You *may* be able to continue voluntary life and/or voluntary AD&D insurance coverage on a **self-pay** basis if coverage is elected within 31 days of the coverage termination. To continue voluntary life and/or voluntary AD&D insurance coverage, contact **The Standard Insurance Company** directly.

#### **The Standard Insurance Company**

**Phone:** 800-628-8600

**Voluntary Life Insurance Group Policy Number:** 750971-C

**Voluntary AD&D Insurance Group Policy Number:** 750971-D

## LONG TERM DISABILITY INSURANCE

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

Your LTD insurance coverage will end when your PPS health insurance ends. **If your layoff is temporary**, your LTD insurance will be extended through the first 90 days beyond your layoff date. You *may* be able to continue LTD insurance coverage on a **self-pay** basis if coverage is elected within 31 days of the coverage termination. For more information, contact **The Standard Insurance Company** directly.

#### **The Standard Insurance Company**

**Phone:** 800-628-8600

**Long Term Disability Insurance Group Policy Number:** 750971-B

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

### What is the last day that I will have access to the Employee Assistance Program (EAP) services?

You and anyone living in your household will have access to the Employee Assistance Program (EAP) services delivered by **Uprise Health** for one (1) month after your PPS insurance ends. The EAP provides free, confidential counseling (6 free sessions per situation) or resources for legal, financial or personal issues. To access EAP services or make an appointment, contact **Uprise Health** directly.

#### **Employee Assistance Program (EAP) delivered by Uprise Health**

**Phone:** 866-750-1327 | **Website:** [members.uprisehealth.com/](https://members.uprisehealth.com/) | **Access Code:** OEGB

## FLEXIBLE SPENDING ACCOUNT (FSA)

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

Your contributions to the Flexible Spending Account (FSA) will cease after your actual layoff date. It is possible to sign-up for **self-pay** (COBRA), after-tax, contributions under the Health Care FSA plan only through the calendar/tax year. To continue coverage beyond your layoff month, contact the **PPS Benefits department**.

#### **Department of Human Resources - Benefits**

**Email:** [benefits@pps.net](mailto:benefits@pps.net)

If you have questions about your FSA, contact **PacificSource Administrators** directly.

#### **PacificSource Administrators**

**Phone:** 800-422-7038 | **Email:** [psacustomerservice@pacificsource.com](mailto:psacustomerservice@pacificsource.com)

## RETIREMENT SAVINGS - 403(b) PLAN

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

If making 403(b) Plan contributions, your contributions will cease with your final paycheck. You may leave your funds in your 403(b) Plan account, you may cash out (withdrawal) the funds, or you may rollover funds into an eligible tax sheltered account. Contact the PPS 403(b) Plan administrator, **Carruth Compliance Consulting (CCC)**, directly for additional information and assistance.

#### **Carruth Compliance Consulting (CCC)**

Phone: 503-968-8961 | Email: [cccinfo@ncompliance.com](mailto:cccinfo@ncompliance.com)

## RETIREMENT SAVINGS - OREGON PERS

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

Contact **Oregon PERS** directly for more information and assistance. Please note that the PPS Benefits department are not PERS representatives and do not have access to your PERS account information.

#### **Oregon PERS**

Phone: 888-320-7377 | Email: [customer-service.pers@state.or.us](mailto:customer-service.pers@state.or.us) | Website: [www.oregon.gov/PERS](http://www.oregon.gov/PERS)

## FINAL PAYCHECK

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

All pay that is owed, including summer pay, will be paid out on your final paycheck. If you have any questions about your final paycheck, contact the **PPS Payroll Office** directly.

#### **PPS Payroll Office**

Email: [payroll@pps.net](mailto:payroll@pps.net) | Phone: 503-916-3302

---

## QUESTIONS?

### If you have any benefit questions, please contact the PPS Benefits Department.

#### **Department of Human Resources - Benefits**

Email: [benefits@pps.net](mailto:benefits@pps.net)