



PPS PFSP 2020 LAYOFF BENEFIT Q AND A

QUESTION: When will an employee's regular health and welfare benefits end following layoff?

ANSWER

192, 202, 210, 225, 260 Work Year

If an employee's layoff is at the end of the school year or during the summer break and they started their assignment before January 15th, 2020, their regular health and welfare benefits will end on September 30, 2020. For those who started their assignment January 16th, 2020 or later, their regular health and welfare benefits will end July 31, 2020.

If the layoff is partial, and you will continue working for PPS 0.5 FTE or above, you will remain benefits eligible and may need to re-enroll. Contact benefits@pps.net with questions.

QUESTION: What will the employee's cost be for benefit coverage prior to their active coverage ends?

ANSWER

The cost will be the same as if they were an active employee. For those who qualify for insurance coverage beyond the end of June, the premiums will be taken from their final paycheck in the month they are laid off. For example if laid off in June, all premiums will be taken from the employee's June paycheck July, August and September coverage, or only July coverage if a late hire.

QUESTION: What happens after an employee's health and welfare benefits end?

ANSWER

The laid off employee will then be offered self-pay continuation of coverage through the Health and Welfare Trust. Self-pay coverage is for 24 months. Self-pay rate information is available on-line at www.sdtrust.com , by calling the Trust office at 503-486-2107 or (833) 255-4123 (toll free)

QUESTION: If employee is laid off in June, will they receive pay over the summer?

ANSWER

All pay owed, including summer pay will be paid out in an employee's final paycheck, for questions contact payroll@pps.net

QUESTION: What happens to an employee's life insurance coverage?

ANSWER

An employee's Standard life insurance extends through the first 90 days beyond their layoff date. Standard conversion and/or portability forms are available on this website

Application must be submitted directly to Standard. For questions call The Trust Standard plan number is 750971.

QUESTION: What happens to an employee's AD&D insurance coverage?

ANSWER

An employee's Standard voluntary AD&D insurance coverage will end at the end of month they are laid off. You may be eligible to port some or all of this coverage. Application must be submitted directly to Standard. For questions call The Trust Standard plan number is 750971.



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QUESTION: When will an employee's Long-Term Disability (LTD) insurance coverage end?

ANSWER

An employee's Standard LTD insurance extends through the first 90 days beyond their layoff date. After that it terminates and there are no conversion and/or portability options. The Trust Standard plan number is 750971.

QUESTION: When is the last day that I will have access to the RBH Employee Assistance Program (EAP)?

ANSWER

An employee, plus anyone living in their household will have access to the EAP as long as they are covered on active insurance (see above) call 1-866-750-1327 or go on-line to www.MyRBH.com and use access code: OEGB to make an appointment for legal, financial and/or personal issue counseling and resources. This service is confidential and paid for by the District.

QUESTION: What happens to my flexible spending (FSA) childcare and/or healthcare account(s)?

ANSWER

Contributions to both accounts cease after an employee's layoff date.. You will still be eligible to submit for reimbursement of bills that were incurred through your layoff month. It is possible to sign up for self-pay, after-tax coverage under the healthcare FSA plan through the end of the plan year (December 31, 2020). To continue coverage beyond your layoff month, contact Galen Waldrep in PPS Benefits at gwaldrep@pps.net

QUESTION: What happens to an employee's 403(b) plan after my layoff date?

ANSWER

Once an employee ceases receiving paychecks, no more contributions will go into the 403(b) retirement savings account and deductions will be turned off in the system. After your layoff date, funds in the 403(b) can be cashed out, rolled over into an IRA at your bank or other financial institution, or into a 403(b) and/or 401(k) at a new employer, or leave it alone until a later date, such as retirement. Contact a financial advisor for further information, or the District's 403(b) compliance consultant, Carruth Consulting, at 503-968-8961 for further information and assistance with any of the above transactions.

QUESTION: How do I access information about my PERS (Oregon Public Employee Retirement System) account?

ANSWER

Contact PERS at 1-888-320-7377 and someone from customer service will assist you. In addition, you may access information on the PERS website at www.oregon.gov/pers .

If you need further assistance please email benefits@pps.net