



**Portland Public Schools  
Portland Association of Teachers (PAT)  
Substitute Benefit Summary**

**Substitute Teacher Insurance Eligibility Criteria**

Portland Public Schools (PPS) offers health insurance to Substitute Teachers who meet the following criteria:

1. Must have worked the equivalent of seventy (70) full work days in the preceding school year;
2. Must be fully available to work as a Substitute Teacher during the current school year, and must enroll when eligible in the medical plan;
3. If a substitute teacher accepts a temporary teaching position during the school year while enrolled in substitute teacher insurance, the substitute teacher must enroll in the District's active health insurance plan. The substitute teacher is eligible to go back onto the substitute teacher insurance plan after the temporary position ends, provided the active insurance ends before September 30th. It is the substitute teacher's responsibility to contact the Health & Welfare Trust to make arrangements to re-start the substitute teacher health insurance. The Trust can be reached at (503) 486-2107.

The District Benefits Office will determine a full list of substitutes eligible for substitute teacher health insurance in the next school year during the first week of July each year. Those Subs who meet items 1 and 2 above will receive an Open Enrollment packet of sub health insurance materials from the Health & Welfare Trust in late August/early September. It will include instructions on how to enroll. The effective date of coverage is October 1<sup>st</sup> of each year.

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**Sick Leave**

Temporary full-time and variable-hour employees accrue at one (1) hour of sick leave per 30 hours worked. This information appears on your paystub. Please refer to page 10 of your Substitute Handbook for specific requirements to use sick leave.

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**Qualifying Events**

IRS rules state that benefit selections may only be changed when an employee experiences a qualifying event or during annual open enrollment. Examples of qualifying events are:

- Marital status change, including marriage, divorce, death of a spouse.
- Establishment, or dissolution, of a domestic partnership
- Birth or adoption of a child;
- Guardianship of a child by court ordered judgment;
- Loss of an employee's dependents' health coverage from another provider;
- Returning after an unpaid leave of absence which caused a loss of coverage;
- Change in employee's employment status (i.e., gaining benefits eligibility, full-time to part-time and part-time to full-time).

If a qualifying event is experienced, please contact the Trust Office to get a new Benefits Enrollment Form. The form must be submitted within 31 days from the date of the qualifying event in order to make changes to the plan. In addition, the change must be consistent with the event. Employees who are unsure whether an event qualifies as outlined above, should contact the Health & Welfare Trust for clarification at (503) 486-2107 or [SD1@zenith-american.com](mailto:SD1@zenith-american.com).

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**Tax Deferred Annuity 403(b) Plan**

Employees may elect, and/or make changes to, traditional pre-tax or Roth post-tax salary reductions for retirement savings at any time during the year. Many self-directed investment options are available through a variety of participating providers. Employees who wish to participate in the Tax Deferred Annuity 403(b) plan must take the following steps:

1. Choose a vendor – For a list of District approved 403(b) vendors, and maximum annual contributions, please visit <http://www.pps.net/Page/1660> and select “[current year] Annual Limits and List of Vendors” document in the 403(b) drop down menu.
2. Open an account with the vendor of your choice. Vendor contact information is included in the above list of vendors.
3. Log into the PeopleSoft Employee Self-Service portal and follow the instructions found at <http://www.pps.net/Page/7324> “403(b) Enrollment Instructions.” First time participants, or employees changing vendors, must be certain their accounts are active under the vendor’s Plan ID number. The District does not contribute towards this plan.

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## **OPSRP - Oregon Public Services Retirement Plan (formerly PERS)**

Employees hired on or after August 29, 2003 are eligible for OPSRP. This state retirement plan is for employees who work at least 600 hours per year and is mandated by law. Membership is established after completion of six (6) months of qualified employment, and requires an employee contribution of 6% of gross salary on a pre-tax basis. This contribution is not subject to Federal and State taxes until it is withdrawn from the retirement system. Additionally, the District contributes an amount to OPSRP for each covered employee. Vesting usually occurs after five (5) years of working at least 600 hours per year. Members automatically vest at age 65, even if they have worked fewer than five years. Complete information about the Oregon State retirement plan is available at <http://www.oregon.gov/PERS>.

On July 1, 2020, Senate Bill 1049 went into effect. SB 1049 redirects .75% of your monthly contribution of 6% of your salary into the Employee Pension Stability Account (EPSA) if you are OPSRP. For PERS Tier I or Tier 2, 2.5% of your contribution will be redirected into the EPSA. You may make voluntary after-tax contributions into your IAP account to continue to have a full 6% contribution. Please go [here](#) to learn more.

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## **Credit Union Membership**

PPS employees and their immediate family members are eligible to join the following credit unions for banking services such as savings, checking, IRAs, Certificates of Deposit, loans, and a variety of other services.

- **OnPoint Credit Union** - Contact OnPoint Customer Service at 1-800-527-3932 for more information.
- **Consolidated Federal Credit Union** – Contact Consolidated Federal Credit Union Member Services at 503-232-8070.

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## **Employee Self Service**

The PeopleSoft Employee Self Service Portal gives employees access to view and make changes to certain personal information. Use your District email log in and password to access PeopleSoft HRMS Sign-on at <https://selfservice.pps.net>.

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| <u>View:</u>  | <u>View and make changes to:</u>  |
| <ul style="list-style-type: none"><li>• Paychecks</li><li>• Direct Deposit</li><li>• W-2</li><li>• Benefits Elections</li><li>• Dependent Information</li></ul> | <ul style="list-style-type: none"><li>• Home and Mailing Addresses</li><li>• Phone Numbers</li><li>• Personal Email Addresses</li><li>• Emergency Contacts</li><li>• Withholding Allowances (W-4)</li></ul> |

This is a secure site that will maintain data integrity while also allowing access to your vital information and is accessible from inside and outside the PPS network.

*Portland Public Schools recognizes the diversity and worth of all individuals and groups and their roles in society. All individuals and groups shall be treated with fairness in all activities, programs and operations, without regard to age, color, creed, disability, marital status, national origin, race, religion, sex or sexual orientation. This standard applies to all Board policies and administrative directives. Board of Education Policy 1.80.020-P*