



**Portland Public Schools  
Teamsters Local 206 (DCU)  
Benefit Guide**

Portland Public Schools (PPS) offers a comprehensive benefit package designed to provide employees and their families with a range of employer and employee paid benefit options. **It is the employee's responsibility to return all completed forms in a timely manner to activate benefit elections and process his/her employment with PPS.** Additional benefits information and forms may be found on PPS Inside at <https://www.pps.net/Page/11778>.

In this Guide, you will find information about the following:

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## WHAT'S INCLUDED IN MY HEALTH INSURANCE PLAN?

**Full-Time Employees** are regularly scheduled to work at least 30 hours per week (.75 FTE). The full-time Option 1 health insurance package includes:

- **Medical/Prescription**

PPS offers multiple medical plans to choose from. **The monthly employee cost is currently \$0.** These plans have no pre-existing condition waiting periods. Changes to medical insurance elections may be made during the Open Enrollment period each year (to be effective February 1st). Certain qualifying events (see page 3) may also allow medical insurance plan changes. All medical plans include pharmacy benefits.

- **Vision**

Each medical plan includes vision coverage. See the plan comparison document for details.

- **Dental**

Each medical plan includes dental coverage. Employees may choose between the Trust Plan or Kaiser. See the plan summary document for details.

- **Group Term Life/AD & D**

Employees are automatically enrolled in a \$4000 term life insurance policy and a \$4000 accidental death and dismemberment (AD&D) insurance policy. We strongly encourage you to designate a beneficiary when completing your Benefits Enrollment Form.

- **Long Term Disability (LTD)**

Employees are automatically enrolled in a long term disability policy. Benefits may be paid for up to 26 weeks. See the plan comparison document for details.

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**Part-Time Employees** working less than 30 hours per week (.75 FTE) are not eligible for health insurance benefits.

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## THE COST OF COVERAGE

The employee contribution is currently \$0 per month.

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## COVERING A DOMESTIC PARTNER

For employees covering a domestic partner, the IRS requires the **District to withhold federal and Social Security taxes on the fair market value of the domestic partner and their dependents' coverage.** This is in addition to the base premium that all employees pay based on the plan they choose. State taxes may also be withheld depending on the employee's situation. The Imputed Income is also subject to the 6% PERS contribution for OPSRP Pension Members only (hired on or after August 29, 2003). Please contact the PPS Benefits Department for more details.

The Trust will cover Domestic Partners so long as the employee provides the appropriate documentation:

1. Application for domestic partner registration; and,
2. Confirmation of registration by the applicable county/state entity in which they applied for DP designation

Additional information on Oregon Registered Domestic Partnership can be found here:

<https://www.oregon.gov/oha/ph/birthdeathcertificates/register/vitalrecords/pages/dp.aspx>

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## **MAKING CHANGES TO MY BENEFITS PLAN**

IRS rules state that benefit selections may only be changed when an employee experiences a qualifying event or during annual Open Enrollment.

### **Qualifying Events**

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 group plan
- Returning to work after an unpaid leave of absence which caused a loss of coverage
- Change in employee's employment status (i.e., gaining benefits eligibility, part-time to full-time).

If a qualifying event is experienced, a new Benefits Enrollment 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 PPS Benefits Department for clarification.

### **Annual Open Enrollment Period**

The annual Open Enrollment period typically takes place mid-November through mid-December every year, and all changes take effect February 1<sup>st</sup>. This is the time to add or remove dependents or change medical plans.

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## **DEPENDENT ELIGIBILITY**

- Eligible dependents may include a spouse (including same sex married spouse), domestic partner (same sex or opposite sex), children under the age of 26, or qualifying disabled adult children beyond age 26. For more information on covering disabled adult children, please call NW Administrators at (503) 238-6961.
- The Affordable Care Act (ACA) requires the District to collect social security numbers for all dependents enrolled in the employee's medical plan. The social security numbers are used as identifiers in reporting health insurance coverage to the IRS.

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## **ELIGIBILITY TIMELINES**

- **Newly hired benefits-eligible employees must enroll in their choice of medical plan within 31 calendar days of their start date (submitting the necessary paperwork earlier is preferred, as coverage cannot begin until after the enrollment form is received).**
- Employees who have a qualifying change in FTE have **31 calendar days** to submit their benefits enrollment form to the PPS Benefits department.
- If the benefits eligible employee does not make a benefit election during these time periods, enrollment will not be allowed until the next Annual Open Enrollment period or qualifying event.
- **To receive coverage, the enrollment form must be submitted by the 20<sup>th</sup> of the month for the next month's coverage.**

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## **ID CARDS**

Insurance identification cards are issued directly from the insurance carriers. Processing time usually takes three to four weeks from the date Human Resources receives the Benefits Enrollment form. Should the employee need medical attention prior to receipt of these cards, please call your medical insurance carrier directly. Contact information is listed on page 6.

## **VOLUNTARY BENEFITS**

- **Tri-Met Transit Passes**

State and Federal tax laws allow you to pay for your Tri-Met monthly transit pass on a pre-tax basis. This reduces your taxable earnings. You may get more information and fill out an enrollment form at: <http://www.pps.net/Page/1657>

- **Credit Union Memberships**

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 ASSISTANCE PROGRAM (EAP)**

The Reliant Behavioral Health (RBH) provides confidential counseling and referral services to all benefits eligible employees and anyone living in the employee's home. This plan is limited to six (6) free sessions per situation, per year, and includes 24-hour emergency crisis intervention when experiencing personal, emotional or substance dependency problems. Also provided are financial services, will preparation kits, legal services and more. Call 1-866-750-1327 or go online to [www.MyRBH.com](http://www.MyRBH.com) – access code: oebb.

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## **RETIREMENT SAVINGS**

- **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.

- **Tax Deferred Annuity 403(b) Plan – Voluntary**

Eligible 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.

## **PEOPLESOFT EMPLOYEE SELF SERVICE (ESS)**

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>.

### **View and/or make changes to:**

- Paychecks
- W-2
- Dependent Information
- Home Addresses
- Phone Numbers
- Personal Email Addresses
- Emergency Contacts
- Withholding Allowances (W-4)
- Direct Deposit

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

CONTACT INFORMATION			
Kaiser	Medical Group #1984 Dental Group #1984	800-813-2000	<a href="https://www.kp.org/">https://www.kp.org/</a>
Providence	Medical Group #100123	800-574-7500	<a href="https://www.providence.org/healthplans/">https://www.providence.org/healthplans/</a>
Cigna PPO (Trust Plan)	Medical Group #206	866-230-6313	<a href="https://www.cigna.com/">https://www.cigna.com/</a>
MODA (Trust Dental)	Dental Group #10010576	888-217-2365	<a href="https://www.modahealth.com/dental/">https://www.modahealth.com/dental/</a>
Kroger Rx	RxBin 012882 RxPCN KPP RxGrp KT334	800-482-1285	<a href="https://www.kpp-rx.com/">https://www.kpp-rx.com/</a>
NW Administrators (Trust Office)		503-238-6961	<a href="https://www.nwadmin.com/NWAdmin/SPages/Home.aspx">https://www.nwadmin.com/NWAdmin/SPages/Home.aspx</a>
PeopleSoft		You must be on a PPS wi-fi	<a href="https://selfservice.pps.net/">https://selfservice.pps.net/</a> - use your PPS user name and password (same as your email login)
PPS Benefits		503-916-3544	<a href="mailto:benefits@pps.net">benefits@pps.net</a>
RBH (EAP)		866-750-1327	<a href="http://www.MyRBH.com">www.MyRBH.com</a> – access code: OEGB
Standard Insurance		866-756-8115	<a href="http://www.standard.com/mybenefits/oebb">www.standard.com/mybenefits/oebb</a>
VSP (Vision)	Group # 12254901	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>

*In the event that any statement in this guide varies from any benefit contract in effect, the benefit contract shall prevail*