

**SEIU EMPLOYEES
2018-2019 RETIREMENT
FREQUENTLY ASKED QUESTIONS**

Q. What are the rules regarding retiring and being re-employed by the district between retiree's retirement date and June 30, 2019 (PERS Bubble)?

A. If all of the following conditions are met the employee may retire in the PERS Bubble and work until the end of the school year:

- Must have a PERS retirement date on or after December 1, 2018 and no later than June 1, 2019; and
- The district decides to continue the retiree's former position
- Must have submitted a written district resignation form within 30-days of their retirement date
- No internal transfer options are identified
- There is no one on layoff status that is qualified for the position
- Retiree is committing to work through to the end of the employee work year
- Retiree demonstrates reliable and regular attendance at work and meets all expectations of the assignment while working in the PERS Bubble.

Q. What happens when I retire and then am re-employed by the district in the PERS Bubble?

A.

- You are committing to continue to work in your current position until the end of your work year.
- You will receive your regular salary (less the 6% PERS contribution).
- You will remain on current active district benefits through July 31, 2019, if eligible.

Q. If I retire in the PERS Bubble, will I need to re-enroll in active insurance benefits?

A. No, you and your dependents will remain on current active benefits at the same premium rate through July 31, 2019 without re-enrolling.

Q. What PERS Tier am I?

A. Tier I - Employees hired before 1/1/1996
Tier II - Employees hired between 1/1/1996 - 8/28/2003
OPSRP - Employees hired on or after 8/29/2003

- Q. How many hours are PERS Tier I and Tier II retirees allowed to work for a PERS employer once they have retired?**
- A. No more than 1039 hours in a calendar year (January 1 thru December 31), which is equivalent to approximately 6 months full-time or 12 months half-time. If you surpass these hours while working for a PERS employer, PERS will unretire you and you may have to pay back benefits received from the date you work over the 1039 hours. Refer to the PERS website for more information. **Re-employed retirees are responsible for ensuring they do not exceed this limit in a calendar year.**
- Q. What if I am a PERS OPSRP member (hired after August 29, 2003)? Will I be able to retire in the PERS Bubble? What are the hours a PERS OPSRP member can work in a calendar year after retirement?**
- A. No more than 600 hours in a calendar year (*January* 1 thru December 31), which is equivalent to approximately 3 months full-time or 6 months half-time. If you surpass these hours while working for a PERS employer, PERS will unretire you and you may have to pay back benefits received from the date you work over the **600 hours**. Refer to the PERS website for more information. **Re-employed retirees are responsible for ensuring they do not exceed this limit in a calendar year.**
- Q. Are non-represented employees eligible for District supplemented retiree insurance?**
- A. No, eligibility for district supplemented retiree insurance ended on June 30, 2014.
- Q. Since I do not qualify for district supplemented retiree insurance, what are my options?**
- A. If you are age 55 or older when you retire, state statute requires that you be allowed to remain on the district health insurance at the full cost of the benefits until you are Medicare eligible. Your dependents may remain on the plan, as well.
- Q. What if I am age 65 or older when I retire from the District and eligible for Medicare?**
- A. You would need to enroll in Medicare upon the date your active insurance ends at PPS. Medicare requires a 60-day notice to set you up. Make an appointment with the local Social Security office to enroll. Many employees also wish to enroll in a Medicare Advantage or Supplement plan. These policies are available through PERS and can be purchased through deductions from your retirement checks from PERS. Contact PERS at 503-598-7377 for more information. In addition, your current health insurance plan, and organizations like AARP may offer private plans for purchase.

Q. When do my active insurance benefits end when I retire?

A.

Less Than 260 Work Year

If you retire after working your entire 2018-2019 work year your health and welfare benefits will end on September 30, 2019.

260 Work Year

If you retire anytime in June, your health and welfare benefits will end on July 31, 2019.

In either case, you will automatically receive a packet mailed to your home from OEGB explaining the plans you are eligible for, how much they will cost, how to sign up and how to pay your self-pay premiums.

Q. What steps must I take to retire and be re-employed by the district for the remainder of my work year (PERS Bubble) to retire at the end of my work year (not PERS Bubble)?

A. Complete the district resignation form found on PPS Inside intranet site under the quick link *Benefits* and then click *Retirement* on the left. Be sure to check the correct retirement option (PERS Bubble or Retirement Not PERS Bubble) sign, date, obtain your supervisor's signature and submit to Human Resources by the notice requirements below.

Q. Is my retirement from PERS a different process or does the District notify PERS?

A. Your retirement from PERS is a different process which **requires action by you**. Call 503-598-7377 to request a PERS retirement application packet or ask questions about the PERS retirement process. PERS must have all your paperwork before your actual PERS retirement date. The district is required by PERS to notify them of your retirement date through electronic payroll files, as well.

Q. If I am a less than 260 day employee who has elected to be paid over 12- months, but work a 10-month contract year, will I still receive paychecks in July and August after my retirement date?

A. No. You will be paid out all accumulated earned but not paid money at the end of the month prior to your actual PPS retirement date, or in the case of an end of year retirement, June 30. This means you will not receive any paychecks from the district in July or August.

Q. What is the notice requirement for retiring in the PERS Bubble?

A. If retiring on December 1, 2018, notice must be on or before November 6, 2018.
If retiring on January 1, 2019 or later, a 30-day notice is required.

Q. May I retire and be re-employed by the district (PERS Bubble) in the middle of the month?

A. No. In order to retire in the PERS Bubble you must retire on the first of a month, which coincides with PERS requirements. The first of the month makes sense if you are retiring from PERS, as they only allow first of the month retirements.

Q. What is the notice requirement for an employee who wants to retire and not continue to work in the PERS bubble?

A. A two-week notice is required of non-represented employees. Your retirement does not have to be on the first of the month, as required in a PERS bubble retirement.

Q. If I continue to work in the PERS Bubble until the end of the school year, will my salary be the same as before I retired?

A. PERS Bubble retirees will be paid their pre-retirement salary rate, less the 6% PERS pickup. 6% PERS contributions will no longer be deducted from your paycheck after your retirement date.

Q. What happens to sick leave?

A. Sick leave accumulated prior to retiring will be reported to PERS to use in benefit payment calculations for Tier I and Tier II employees (**For OPSRP members – PERS does not use sick leave in their formula**). While retired and working under this agreement, you will retain a balance equal to one day of sick leave for each month you work in the PERS Bubble.

Q. Are PERS Bubble retirees eligible for leaves of absence or have access to professional development funds?

A. PERS Bubble retirees are not eligible to access any type of leaves, professional growth or professional improvement funds, except the sick leave held back in their bank when they retired in the PERS Bubble, if needed.

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Q. What happens if I am contributing to a 403(b) plan?

A. Your 403(b) contributions will continue to be deducted from your paycheck until you receive your last paycheck. You may stop them earlier, if you wish, by going into PPS PeopleSoft Employee Self-Service (ESS). If you return to work after retirement, and wish to start contributing to your 403(b) account again, you will need to complete a new enrollment through ESS.

Q. What about my life insurance?

A. Your life and voluntary life insurance coverage will extend through the end of the month in which you are no longer actively working, unless you are already taking FMLA, LOA or Military Leave. Self-pay conversion and portability are allowed. The same conversion form addresses both portability and conversion. Application must be made within 31 days after your life insurance coverage ends. You may contact The Standard at 1-855-756-8115 for further information. Tell them your OEGB group policy number is 646595 for either plan.

Q. What about my disability insurance (LTD)?

A. Your LTD coverage terminates the end of the month in which you are no longer actively at work. This coverage has self-pay conversion and portability options. Application must be made within 31 days after your disability insurance ends. You may contact The Standard at 1-866-756-8115 for further information. Tell them your group policy number is 646595-C.

Q. Who can answer other questions I might have regarding retirement?

A. Ligena Hein, Benefits Director at lhein@pps.net