





Dental

Full-time PFSP employees, and only part-time PFSP employees enrolled in an Option 1 Medical Plan, will have dental



You MUST submit directly to Secova all required documents for the dependents you are covering on your PPS health insurance by the deadline provided in your verification packet.

IMPORTANT: If you do NOT fully complete the mandatory dependent verification audit through Secova, your dependents will be dropped from your PPS health insurance



IMPORTANT: If the benefits eligible employee does not make a benefit election during this time period, enrollment changes will not be allowed until the next Annual Open Enrollment period or qualifying event.

\*Unless otherwise indicated.

The Flexible Spending Account (FSA) is a way for you to save income taxes when paying for eligible Health Care OR Dependent Care expenses. The FSA is a use it or lose it plan and any unused funds are forfeited.

#### Health Care FSA

Related expenses may include medical, prescription, vision and dental insurance co-pays, coinsurance, and deductibles not covered by insurance. The 2024 Health Care FSA contribution limits are a minimum of \$240 up to a maximum of \$3,050 per plan year. The first time you enroll in a Health Care FSA, you will receive a FSA debit card, which allows you to pay directly from your FSA account without having to wait to be reimbursed. Review the IRS Rules regarding undocumented FSA debit charges (



This coverage does have conversion and portability options on a self-pay basis. Application must be made within 31-days after your life insurance ends. For more information, contact The Standard at 800-628-8600.

H&W Trust Certificate of Optional Group Life Insurance Coverage - The Standard Insurance Company: <https://bit.ly/3ClrpVk>

*The Standard Group Policy Number: 750971-D*

Benefits-eligible employees may elect additional Voluntary Accidental Death & Dismemberment (AD&D) Insurance coverage in amounts from \$25,000 to \$300,000 (in increments of \$25,000) for themselves, or for themselves and their family on a self-pay basis. Employees must enroll within the eligibility timelines or during Open Enrollment, but must be enrolled in a medical plan. Employees pay the full cost of the Voluntary AD&D Insurance and premiums are withheld from the employee's pay on an after-tax basis.

This coverage does have conversion and portability options on a self-pay basis. Application must be made within 31-days after your life insurance ends. For more information, contact The Standard at 800-628-8600.

H&W Trust Certificate of Voluntary Group Accidental Death & Dismemberment Insurance Coverage - The Standard Insurance Company: <https://bit.ly/3yykNSq>

State and Federal tax laws allow employees to self-pay for the cost of a monthly TriMet Transit Pass on a pre-tax basis, which reduces taxable earnings.

For more information, including how to enroll, visit our TriMet Transit Pass Program webpage: <http://www.pps.net/Page/1657>.

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 Community Credit Union  
Customer Service: 1-800-527-3932

Consolidated Community Credit Union  
Member Services: 503-232-8070.

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The Oregon Public Employees Retirement System (PERS) is the state retirement plan for employees who work at least 600 hours per year and is mandated by law. Employees hired on or after 08/29/2003 are PERS OPSRP members unless membership was previously established by PERS.

PERS OPSRP membership is established after completion of a six (6) month waiting period for employees who work at least 600 hours per year, and requires an employee contribution of 6% of gross salary on a pre-tax basis to the

There are two parts to the PERS OPSRP retirement benefit:

Part 1: OPSRP Pension Program

The OPSRP Pension Program is funded by your employer. PPS contributes an amount set by state statute, necessary to continue funding the pension program. To gain access to the pension program you have to be vested which usually occurs after

PFSP members may be eligible for reimbursement for registration fees for workshops, seminars, and college tuition for the purposes of gaining new skills. Special discounted PCC classes may be available. Please refer to Article 14: Career Development and Job Training of the PFSP Collective Bargaining Agreement (CBA)



<p>PLAN ADMINISTRATOR</p>	<p><u>Health &amp; Welfare Trust – Administrative Office</u> <i>(managed by Zenith American)</i></p> <p>Phone: 833-255-4123 (toll free) <u>or</u> 503-486-2107 (local)  Email: <a href="mailto:SD1@zenith-american.com">SD1@zenith-american.com</a>  Website: <a href="https://sdtrust.com">https://sdtrust.com</a></p>
<p>MANDATORY DEPENDENT ELIGIBILITY VERIFICATION</p>	<p><u>Secova</u>  Phone: 877-632-8126   Email: <a href="mailto:Portland.DMS@Secova.com">Portland.DMS@Secova.com</a></p>
<p>LIFE INSURANCE <i>Group Term Life / AD&amp;D Insurance</i> <i>Optional Life Insurance</i> <i>Optional AD&amp;D Insurance</i></p>	<p><u>The Standard</u>  Phone: 800-628-8600</p>

