Welcome to Portland State University

Employee Benefits Detail
Agenda

• Eligibility
• Summary of Core Benefits
• Enrollment Deadlines
• Optional Benefits
• Health Engagement Model & Wellness Programs
Full-time Benefits vs. Part-time Benefits Eligible

**Unclassified Staff** working at least .5 FTE can **only** enroll in Full-Time benefits.

**Classified Staff** that is working .75 FTE or greater can **only** enroll in Full-Time benefits.

**Postdoctoral Scholars** that are working at least .5 FTE can **only** enroll in Full-Time benefits.

**Classified Staff** that works .5 FTE to .74 FTE can either enroll in Part-Time or Full-Time benefits (please review cost differences).
Who’s Eligible?

Employees at .5 FTE or greater over academic year in benefit-eligible position

- **Eligible Dependents**
  - Spouse/Partner
  - Dependent child (may include [grandchild](#))
  - [Legally responsible](#) for dependent child

- **Domestic Partners**
  - [FAQ’s](#)
  - [Affidavit](#) for Domestic Partnership/partner’s child
  - [Imputed tax value](#)
  - [If domestic partner or partner’s child is a tax dependent](#)
Core Benefits
Core Benefits

• PSU covers percentage of premium cost for core enrollments:
Cost Share

- Classified PT staff receive PT subsidy toward cost if PT plan is chosen
  - PSU’s 95% contribution is prorated based on hours worked
  - PT SEIU may choose FT plan. They will not receive the PT subsidy and may come out of pocket

Benefit Deduction Estimator
Classified Subsidy

- Are you a classified employee?
- Do you make $3016 per month or less?
- Did you enroll in a full time medical plan?
- If yes to the above: You qualify up to a $40 monthly credit towards your benefits.
- If pay goes above $3016, you lose your credit.

*Review your pay stub and verify subsidy*
What is PEBB

- Public Employees Benefit Board
  - Plan administrator for all State employees
- Plan information on PEBB’s Website
  - Easy to enroll online
  - Benefit information
  - Forms
  - Questions inquiries.pebb@phsoha.state.or.us
- PEBB website
Enrollment Deadlines!

- Coverage effective **1st of the month following date of hire AND the date you enroll.**
  - Enroll online before end of month
  - Must enroll within 30 days of hire date
- May submit appeal
- Use a Midyear change form for qualified life events
  - Within 30 days of life event
    - Marriage/divorce
    - Birth/adoPTION
  - Within 30 days of hire (after online enrollment)
    - Spouse/Partner gains/loses coverage
Health Plan Considerations

- Do you prefer managed care in an HMO?
- Do you prefer open access to providers?
  - Provider list
- Do you travel? Have a child attending an out-of-area college?
- Is your Rx drug on your plan’s formulary Medical Plan Comparisons chart
  - Formulary list
- Medical Plan Comparison Chart
Vision

- Vision coverage
- Kaiser (full-time only) includes vision coverage
- Other plans (part-time Kaiser) you may choose
  - Vision Service Plan (VSP) or
  - Opt out of vision coverage

*You do not receive a card for your VSP coverage you use your PEBB ID number*
Dental Plans

- Delta (Formerly ODS)
- Kaiser (if you enroll in Kaiser medical you have the option to enroll or not enroll in Kaiser dental)
- Willamette has fewer dentists may be appointment delays

*Dental covers two annual cleanings for Moda and Willamette plans and one annual cleaning for Kaiser*
Monthly Surcharges

- Spouse/Partner has other coverage available and waives the coverage - $50.00
  [Spouse stops waiving coverage form]

- Tobacco use - $25.00 for employee
- Tobacco use - $25.00 for spouse/partner
  [Quit using tobacco form]
Opt Out or Decline

• Opt Out of Medical (may enroll in optionals)
  – Must attest at enrollment and each year, that you and all dependents have “minimum essential coverage”
  – Not eligible if covered by: Medicaid(OHP), Student Health Insurance or an individual plan
  – $233 (cash back is prorated for part-time)
    – May enroll in Dental and Vision at 5% premium share

• Decline Coverage
  – No money back; no enrollment in optionals
  – Decline online
Optional Benefits

- Employee/Spouse/Dependent Life Insurance
- Short & Long Term Disability
- Accidental Death & Dismemberment
- Long Term Care Insurance
- Flexible Spending Accounts (FSAs)
- Health Engagement Model/Wellness Program
- Employee Assistance Program (EAP)
- Staff Fee Tuition Benefit
Optional Term Life Insurance

- Beyond basic $5,000 for employee
- **Dependent Life Insurance**
  - Covers all eligible dependents for $5,000
  - $1.29 after tax per month for any number of dependents
- **Employee** $20,000 to $600,000 (> $50,000 after tax)
- **Spouse/Partner** $20,000 to $400,000 Rates
  - Effective 1st of month following approval
- **life insurance rates**
Optional Term Life Insurance (cont)

- $100,000 guaranteed for new employees
- $20,000 guaranteed for spouses, domestic partners
- Over guaranteed amounts:
  - Medical History form required
  - Medical History Statement Online
  - Do not send to HR
Short Term Disability

- After-tax premium = $0.0064 \times \text{monthly gross salary}
  Example: Gross monthly salary is $3,234
  $3,234 \times 0.0064 = $20.70

- Benefit is 60% weekly pay (Note: max)
- Must use sick leave first (exception for pregnancy)
- $25 max while receiving sick leave
- Duration:
  - 4 weeks if disability is caused by pre-existing condition
  - 13 weeks if disability is not caused by pre-existing condition
Long Term Disability - 4 Options

<table>
<thead>
<tr>
<th>Option</th>
<th>Rate</th>
<th>Waiting Period</th>
<th>Coverage</th>
<th>Coverage Maximum/Minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$0.0051</td>
<td>90 days</td>
<td>60% of first $12,000 minus deductible income</td>
<td>$7,200 before reduction by deductible income/$50</td>
</tr>
<tr>
<td>2</td>
<td>$0.0018</td>
<td>180 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>$0.0106</td>
<td>90 days</td>
<td>66 2/3% of first $12,000 minus deductible income</td>
<td>$8,000 before reduction by deductible income/$50</td>
</tr>
<tr>
<td>4</td>
<td>$0.0027</td>
<td>180 days</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

You choose option 1 -- with a 90-day waiting period and a monthly benefit amount of 60 percent of your pre-disability earnings.

| Your gross monthly salary (before any deductions) | $1,900 |
| Times premium | X 0.0051 |
| Premium amount you pay each month | $9.69 |

*cannot have pre-existing condition within 12 months of insured*
Accidental Death & Dismemberment

- Choose $50,000 to $500,000 in increments of $50,000 (rates online)

- Benefit equals:
  - Spouse or Partner *only*: 50% of employee amount
  - Children only: 15% for each child
  - Spouse or domestic partner *and* children: 40% for spouse or partner; 15% for each child
Long Term Care Insurance

• Care for substantial assistance in daily living activities
• Enroll at any time during year
  – Newly eligible **guaranteed** up to and including $4,000 monthly benefit for 3-6 years
  – Other options require Medical history
• Other family members are eligible
• 4 options

[www.oregon.gov/oha/pebb/Pages/Long-Term-Care.aspx](http://www.oregon.gov/oha/pebb/Pages/Long-Term-Care.aspx)

[Contact Unum](tel:(800) 227-4165) (800) 227-4165
Flexible Spending Accounts

• Re-enrollment required every year

• $2,700 medical; $5,000 dependent care maximum

• Remember: “Use-it-or-lose-

• Before tax advantage
Use It or Lose It

- 9-month academic employees will have 10 deductions (September - June)
- 12-month pay option will have 12 deductions
- 2 ½ month plan year grace period
  - Services from 01/01/21 date to 3/15/21 reimbursed from 2020 “ leftover” contributions
- Claim deadline through 3/31 each year
Health Care Account

- Eligible expenses include most medical, dental, vision and drug costs not covered by your plan
- Prescription required for over-the-counter drug reimbursement
- Eligible OTC products
- Expense estimate
- Upfront access to total amount (except for orthodontia)
- Shop online
Dependent “Day” Care Account

- Required to be working
- Money must be deposited before reimbursement
- May include preschool, deposits, application fees, transportation and elder-care (eligible expenses)
- Short-term absences now eligible

http://orpebb.asiflex.com/faq/dcapfaq.htm
Commuter Account

• PSU offers pre-tax payroll deductions on parking, TriMet and C-Tran passes
• **Do not** apply for commuter account through PEBB if you get these discounts
• **Enroll/cancel** at anytime throughout the year
• **Does not end** until it is cancelled by employee
Flexible Spending Accounts
ASI Flex

- FAQ’s
- Contact ASI Flex
- Online Claims
- Sign up for Direct Deposit
- FSA Debit Cards (you must apply)
Steps to enroll in benefits online

- Register here!
- Verify your personal information
- Enroll in benefits
- Designate beneficiaries
- Review and SAVE (print out benefit summary)
- **Remember**: Review your first pay statement
  - premiums are paid a month prior to effective date
  - [How to read benefit deductions on your paystub](#)
Health Engagement Model & Wellness Program

• **HEM** October 1 - October 31st
  1. Complete a health assessment
  2. Enroll in 2020 HEM

• **Wellness Programs**
  – Excludes opt-out and declined enrollments
Employee Assistance Program

- Counseling, assessments & resources
- Webinars
- Create Login: www.cascadecenters.com
Staff Fee Tuition Benefit

- Benefit-eligible position must begin no later than 1st day of the term of enrollment
- Maximum of 12 credit hours per term
- Supervisor approval required
- 30% of resident per credit undergraduate tuition rate; Applies to undergraduate or graduate courses

www.pdx.edu/hr/staff-fee-privileges
Employee Discounts

Check HR website under News and Announcements for current Faculty and staff discounts and offers

www.pdx.edu/hr/psu-employee-discounts
AAUP Sick Leave Donation

• AAUP members may join Sick Leave Donation Program.
• Donate 7 hours of sick leave to pool, you will be eligible to accept donations if you exhaust your sick leave balance
• [AAUP CBA Section 32.2](#)
Resources

• PEBB Forms
• PSU Health Benefits Page
• Watch a quick video from PEBB
• PEBB Website
• Plan Contacts
• Webminars
Questions? Want more info?

Most basic questions can be answered on the PSU website [www.pdx.edu/hr](http://www.pdx.edu/hr)

Specific Questions can be answered by e-mail benefits@pdx.edu
Thank You!