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August 2024

Dear Substitute Teacher,

Congratulations! You are eligible for benefits through the Trust Substitute Teacher Plan for the upcoming Plan Year (October 1, 2024–September 30, 2025).

The Trust works with Portland Public Schools and the Portland Association of Teachers to offer you high-quality medical, prescription and dental benefits at a low monthly cost, with the opportunity to purchase medical and prescription coverage for your eligible dependents.

Your Enrollment Checklist

- **Read the enclosed Benefit Guide** for an overview of your benefit options and how-to-enroll instructions. (For contribution rates, see page 8.)
- **Enroll** by September 13, 2024. This is your annual opportunity to enroll for benefits or change your benefit selections for the new Plan Year.
 - If you and your eligible dependents are not currently enrolled in the Substitute Teacher Plan, you must enroll to have benefits in the 2024–2025 Plan Year.

Important: If you are going from Active status to Substitute Teacher status, your enrollment for benefits in the Active Plan does NOT roll over. You must enroll in the Substitute Teacher Plan during Annual Enrollment to have benefits from October 1, 2024 through September 30, 2025.
 - If you want to have a Flexible Spending Account (FSA) for the 2024–2025 Plan Year, you must enroll each year. FSAs do not roll over.
 - If you and your eligible dependents are currently enrolled in the Substitute Teacher Plan and you want to keep your current benefit selections, you don't need to do anything. Your current benefit selections (except FSAs) will automatically continue. You will not have another opportunity to change your benefit selections until the next Annual Enrollment period, unless you have a mid-year qualifying life event.
- **Get informed.** Be sure to check out the sdtrust.com website, where you'll find lots of information including infographics and videos to help you make informed decisions about your benefits choices.

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- **Get answers, if you have questions.** Access detailed benefit information on the sdtrust.com website. Or, ask the benefit provider—the first page of the Benefit Guide shows you who to contact for what.
- **Know your rights.** The enclosed Legal Notices booklet explains your privacy rights, how to appeal claims, how benefits are coordinated with other plans, when you can make a mid-year change, how to continue your coverage on a self-pay basis, and more.

Keeping You Informed All Year Long


Your benefits are a valuable part of your overall compensation. Watch for helpful communications from the Trust so that you can make the most of your benefits.


- **You'll get important tips** and reminders from the Trust via email and text messaging.
- **Follow the SDTrust Facebook page** for healthy ideas, benefit tips and local information you can really use!
- Go to **sdtrust.com** to find everything you need to know about your benefits. Plus, check out the library of blog posts, infographics and videos to help you use your benefits better!

MONTHLY CONTRIBUTION RATES FOR THE 2024–2025 PLAN YEAR

- Rates for the Kaiser Permanente and Providence Health Medical Plans for member-only coverage will remain the same.
- Rates for the Kaiser Permanente and Providence Health Medical Plans for member + one and member + family coverage will increase slightly.
- Rates for the Kaiser Permanente Dental Plan will remain the same.
- Rates for the Delta Dental Plan will increase slightly.

See the Benefit Guide beginning on page 8 to see rates for the upcoming Plan Year, see Plan overviews, and compare your options.

 **IMPORTANT REMINDER REGARDING PAYMENT OF YOUR MONTHLY CONTRIBUTION:** Your benefits WILL terminate if payment is not received within 30 days of the due date and you may not reinstate coverage until the next Annual Enrollment period (unless you have a qualifying event).

 **TIP:** To ensure your payments are made timely, complete and submit the Electronic Funds Transfer Authorization form to have payments automatically deducted from your bank account.