



12205 SW Tualatin Rd., Suite 200 • Tualatin, OR 97062
833-255-4123 or 503-486-2107 • sdtrust.com

October 2024

Dear PAT Early Retiree,

Open Enrollment is October 7–25. This is your annual opportunity to review your benefit options and make changes for the coming Plan Year (January 1, 2025–December 31, 2025).

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

Your Open Enrollment Checklist

- **Read the enclosed Benefit Guide** for an overview of your benefit options and how-to-enroll instructions. (For contribution rates, see pages 8 and 10.)
- **Enroll** by October 25, 2024.
 - **If you and your eligible dependents are not currently enrolled, you must enroll to have benefits in the 2025 Plan Year.**
 - You may only enroll eligible dependents during initial enrollment in the Early Retiree Plan unless there is a midyear qualifying life event.
 - If you and your eligible dependents are currently enrolled and you want to keep your current benefit selections, you don't need to do anything. Your current benefit selections will automatically continue. You will not have another opportunity to change your benefit selections until the next Open Enrollment period, unless you have a mid-year qualifying life event.
 - **Note:** Your dental enrollment choice cannot be changed after your initial enrollment in Early Retiree benefits.
- **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.
- **Get answers, if you have questions.** Access detailed benefit information on the sdtrust.com website. Or, ask the Plan provider—the first page of the enclosed Benefit Guide shows you who to contact for what.

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- **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, 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!

RATES

Please see monthly contributions rates for the 2025 Plan Year on pages 8 and 10 of the enclosed Benefit Guide.



Tip: To see current Plan Year monthly contribution rates, go to sdtrust.com, and click on the menu in the upper right corner. Then, click on **Health Benefits**, select your union group and status, and click **Go**. Scroll down to see all of your current year Plan documents.