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October 2024

Dear PFSP Active Employee,

Open Enrollment is October 7–25. This is your annual opportunity to review your benefit options and decide if you want to enroll, or make changes if you are currently enrolled, for the coming Plan Year (January 1, 2025–December 31, 2025).

The Trust works with Portland Public Schools and your bargaining group 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.**
 - 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 (except Flexible Spending Accounts). 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.
 - Enroll in a Flexible Spending Account (FSA) if you want to have one in the 2025 Plan Year. FSAs do NOT roll over.
- **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. *Plus, see information about rates and important Plan changes for the 2025 Plan Year on the reverse side of this letter.*
- **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, 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!

IMPORTANT PLAN CHANGES EFFECTIVE JANUARY 1, 2025

The annual deductibles will increase for all Plans:

- **Kaiser Permanente Plan:** from \$100/individual to \$200/individual; from \$300/family to \$600/family.
- **Providence Health Plans:** from \$100/individual to \$200/individual; from \$200/family to \$400/family.
- **What is the annual deductible?** Watch our helpful video on sdtrust.com/blog/articles/2019-1107_video-deductible.php or scan this QR code with your smart device.




Office visit copays for primary, naturopathic, urgent, and behavioral health care will increase from \$10/visit to \$20/visit for Option 1 Plans and from \$20/visit to \$30/visit for Option 2 Plans. (NOTE: You pay a \$5 copay for up to 3 primary or naturopathic care visits and up to 3 behavioral health or substance use disorder visits per person with a Providence Health Plan, and up to 3 total primary, naturopathic and behavioral health visits per person with the Kaiser Permanente Plan.) See pages 12 and 13 of the enclosed Benefit Guide to learn more.

Prescription drug benefit copays for generic and brand name retail and mail-order prescriptions will increase. See page 14 of the enclosed Benefit Guide to learn more.

RATES

Monthly contribution rates for the 2025 Plan Year will be higher. See 2025 Plan Year rates on pages 8 and 10 of the enclosed Benefit Guide. To compare against current monthly contribution rates, you can view the 2024 Rate Sheet on sdtrust.com/mybenefits_health.php#pfsp_active.

 **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.